

**FLORIDA COMMISSION ON HURRICANE
LOSS PROJECTION METHODOLOGY**

Post Office Box 13300
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Tallahassee, Florida 32308
(850) 413-1349
www.sbafla.com/methodology

Anne Bert
Chief Operating Officer,
Florida Hurricane Catastrophe Fund

Floyd Yager, FCAS, Chair
Actuary,
Florida Hurricane Catastrophe Fund Advisory Council

Jainendra Navlakha, Ph.D.
Computer Systems Design Expert,
Florida International University

Barry Gilway
President/CEO & Executive Director,
Citizens Property Insurance Corporation

Steve Paris, Ph.D., ASA
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Jeffrey McCarty, FCAS
Actuary,
Property and Casualty Industry

Vacant
Insurance Consumer Advocate,
Florida Department of Financial Services

Jared Moskowitz, J.D.
Director,
Florida Division of Emergency Management

Vacant
Professional Structural Engineer

Vacant
Insurance Finance Expert

June 13, 2019

Mrs. Kay Cleary
Risk Management Solutions, Inc.
7575 Gateway Boulevard
Newark, California 94560

Dear Mrs. Cleary:

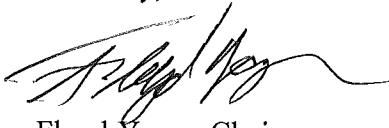
This will confirm the finding of the Florida Commission on Hurricane Loss Projection Methodology on June 13, 2019, that the Risk Management Solutions, Inc. model has been determined acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings. The determination of acceptability expires on November 1, 2021.

The Commission has determined that the North Atlantic Hurricane Models 18.1 (Build 1945) on the RiskLink[®] 18.1 (Build 1945) platform limited to the options selected in the input form provided in Standard A-1, Hurricane Modeling Input Data and Output Reports, Disclosure 4 complies with the standards adopted by the Commission on October 25, 2017, and concludes that the North Atlantic Hurricane Models 18.1 (Build 1945) on the RiskLink[®] 18.1 (Build 1945) platform limited to the Florida hurricane model options selected (Standard A-1, Hurricane Modeling Input Data and Output Reports, Disclosure 4) is sufficiently accurate and reliable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential property in Florida.

Mrs. Kay Cleary
Risk Management Solutions, Inc.
June 13, 2019
Page Two

On behalf of the Commission, I congratulate you and your colleagues. We appreciate your participation and input in this process.

Sincerely,

A handwritten signature in black ink, appearing to read "Floyd Yager", with a long horizontal flourish extending to the right.

Floyd Yager, Chair
Florida Commission on Hurricane Loss Projection Methodology

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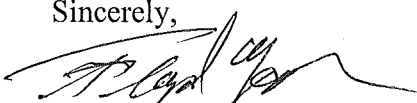
Dear Mrs. Cleary:

In accordance with the procedures for *Review and Acceptance Criteria for Functionally Equivalent Model Platforms* in the 2017 Hurricane Standards Report of Activities, the Florida Commission on Hurricane Loss Projection Methodology has determined that the North Atlantic Hurricane Models 18.1 (Build 1945) in Risk Modeler™ 2.1 on the RMS Risk Intelligence™ platform is functionally equivalent to the North Atlantic Hurricane Models 18.1 (Build 1945) on the RiskLink® 18.1 (Build 1945) platform and is acceptable for projecting hurricane loss costs and hurricane probable maximum loss levels for residential rate filings in Florida.

This determination of acceptability under the 2017 Hurricane Standards expires on November 1, 2021.

On behalf of the Commission, I congratulate you and your colleagues. We appreciate your participation and input in this process.

Sincerely,



Floyd Yager, Chair