

RiskMeter eNewsletter

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www.RiskMeter.com

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Updates to the CDS Hail and Tornado Models

CDS has just updated its Hail & Tornado models. The data for these models has been refreshed and includes another eight years of data. The data now includes all hail storms and tornados from 1955 – 2003. CDS also recently released two reports, the CDS Hail Model, Discussion of Findings and CDS Tornado Model, Discussion of Findings. These two reports are available FREE from CDS and provide valuable statistics and insights on hail & tornado patterns throughout the US. Please contact Brad Sherwin at 617.737.4444 or bsherwin@cdsys.com for more information.

Aerial Photos Update

We've received many inquiries about how up-to-date our aerial photos are. CDS takes great pride in constantly updating our Web site to provide our users with the most up-to-date photos and data! New aerial images are added regularly. Below is a list of recent updates & additions.

Market Name	Acquisition Date	Resolution
Santa Fe, NM	April 2003	2 Foot
Orange County, CA	March 2003	2 Foot
Palm Springs, CA	March 2003	2 Foot
San Diego County, CA	April 2003	2 Foot
San Bernardino County, CA	April 2003	2 Foot
Coachella Valley, CA	August 2003	2 Foot
Jackson, MS	March 2003	1 Foot

When using the aerial images, there is a way to get the date the picture was taken. You'll notice under the aerial image there are several icons. One says, "More Info." If you click on this icon, a new window will pop up. It will give you the image date! There is also a field, which gives you the image resolution in meters. This tells you how detailed the image is or how small an object you can see.

CA Landslide Reports

Due to the recent California wildfires many of the affected areas are now prone to landslides. A recent example of this would be the landslide, which took place Christmas day in San Bernardino, CA. This unfortunate incident makes it imperative for companies who write business in California to take landslide risk into account when writing policies. To learn more about our landslide reports, please contact Brad Sherwin at: 617.737.4444 or bsherwin@cdsys.com

More Wildfire Model States Will Be Added in Q1 2004

In Q1 2004 CDS will add the following states: Utah, Montana, Nevada, Idaho and Wyoming to our Wildfire Model, which already consists of Arizona, California, Colorado, Oregon, New Mexico and Washington. This model provides a quick and accurate way for insurers to determine the potential risk of wildfire (brush and forest fires) for properties in western states.

We recently compared our California Wildfire model to the actual areas that burned. The results were incredible! To get a copy of our California report or to learn more about our wildfire models, please contact Brad Sherwin at 617.737.4444 or bsherwin@cdsys.com

If you are concerned about your overall brush exposure, we can run your entire book, or a subset, through our software in batch. This would allow you to perform analysis to determine your overall level of brush exposure. In most cases prices are significantly lower on a per policy basis as opposed to individual reports. If your interested, please contact Dan Muson at 617.737.4444 or dmunson@cdsys.com to discuss your specific needs.

Hot Tip: Using a GPS Unit with RiskMeter

Some insurers have started using new technologies such as GPS (global positioning system). If you can't find an address on RiskMeter, using a GPS can help. Using a GPS has several advantages. Users will always be able to get an accurate risk determination whether the property is rural, vacant or if the address is too recent for most digital street databases. Here's how it works:

Take a reading using the GPS unit at the location or locations you need a risk determination for. Write down the coordinates (latitude and longitude) and then enter those coordinates in RiskMeter Online to get an accurate risk determination.

It's important to make sure that your GPS unit is set to return the coordinates in decimal degrees and not degrees minutes seconds. If you do not have that option on your unit, go to:

<http://www.unn.ac.uk/~evgpl/gary/deg2dec.htm>

Welcome To Our Newest Customers

CDS would like to welcome its newest customers! The following companies have given themselves a competitive edge by using our RiskMeter application.

Arthur J. Gallagher (Corporate)
St. John's Insurance Company
PolicyNow Insurance
BB&T Insurance Services
Morris & Garritano
EIS Financial & Insurance Services
Sutherland-Scherff & Associates
TKB Insurance & Fin Svcs, LLC
Thomas & Thomas Professional Ins Serv
Golden Valley Professional
Key City Insurance
R.L. THOMAS SERVICE, INC
Tomsio Insurance
Paulson Insurance
Williams Insurance
PHD Insurance Brokers

Wick Pilcher Insurance
Grange Insurance
Massachusetts Property Ins Underwriting Assoc
Unigard Insurance
Zacharko Insurance Agency, Inc
J-Mac Insurance Agency
Colonial Western Agency
Stromsoe Insurance Agency Inc
San Ramon Insurance Agency
Nord Insurance Agency
Corbett & Assoc. Insurance Agency
De Caro Insurance Agency
Lofton & Wells Insurance Agency
Bill Wallace Insurance Agency
Jones and Company Insurance Agency, Inc.
First West Insurance Agency

UpComing Events

Brad Sherwin, Account Executive, RiskMeter Online and Dan Munson, Vice President Marketing & Sales, CDS Business Mapping will be at the following upcoming conferences:

CIWA 2004 Wholesaler Industry Day * January 23-24, 2004 * La Jolla, CA

NAPSLO Mid-Year Educational Workshop * February 5-8, 2004 * Scottsdale, AZ

Whether you're a client or prospect, they'd love to hear from you. To set up a meeting, please call 617.737.4444.

RiskMeter eNewsletter now available in hard copy!

Having a hard time managing your inbox? You can now receive the RiskMeter eNewsletter via regular mail. To get the latest issue of the RiskMeter newsletter delivered to your office (when it becomes available), please email Paul Ptashnick at: pptashnick@cdsys.com

Questions? Comments?

If you would like more information on anything in this newsletter, please contact Dan Munson, VP of Marketing & Sales at: 617.737.4444 or dmunson@cdsys.com

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