

RiskMeter eNewsletter

June 2004

www.RiskMeter.com

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Articles of Interest

Here are a few pertinent articles related to weather risk and insurance that may be of interest...

(Washington Times) -- Months ago, national fire managers predicted the 2004 wildfire season would be a bad one in the West. Now, they're changing their forecast: It's going to be worse.

<http://www.washtimes.com/national/20040523-112926-3757r.htm>

(Courier-Journal) -- At least 19 tornadoes hit Indiana on Sunday, making it the third-largest one-day outbreak in state history, according to the National Weather Service.

<http://www.courierjournal.com/localnews/2004/06/03in/A1-istorm06030-9483.html>

(CNN) -- Severe storms and tornadoes swept through several states Sunday, killing one person, smashing homes and downing trees and power lines, authorities said.

<http://edition.cnn.com/2004/WEATHER/05/30/weather.tornadoes/index.html>

** CDS would like to extend its condolences to all of the victims of the recent Wildfires & Tornadoes. **

Tornado Report

The CDS Tornado Exposure Report is an excellent tool to measure potential tornado risk. This report gauges potential tornado exposure and it is based on National Climatic Data Center figures for the last 12.5 years. With this report you will receive:

Tscale: This is a number between 1-100 that represents the frequency of tornado events from January 1991 – June 2003. The national average is 7, so any Tscale number higher than that is more likely to have a tornado occur.

Tpercentile: This is a percentile score that compares the area you're looking at to the rest of the US. For example a score of 10 means that it is in the lowest 10% of all areas in the US, or a score of 80 would mean that it is in the top 20% of all areas in the US.

Storms per Year: This is the average number of tornadoes per year for the area. The national average is a tornado every 2.9 years or .344 tornadoes per year.

Tornado Score: This is the tornado score based upon the number of tornadoes per year. The scores can be interpreted as follows:

- | | |
|---|--|
| 0 | No tornado risk |
| 1 | Low Risk – Below the average risk |
| 2 | Average Risk – One tornado every 3 years |
| 3 | Elevated Risk – Above average risk |
| 4 | High Risk – Between 1 and 2 tornadoes per year |
| 5 | Extreme Risk – More than 2 tornadoes per year |

Based upon the new CDS Tornado Model, CDS has put together a report, which includes some very interesting statistics on the frequency and geography of tornadoes. Many companies have asked us for guidance on how to use the CDS tornado information. This report is filled with tables and statistics to help insurers to understand the model and how to quantify their tornado risks. For example, the metropolitan area with the highest number of tornadoes is Denver, CO, which gets on average nearly 5 tornadoes per year. **Please call CDS at 617.737.4444 for a free copy of our tornado report!**

Current Wildfire Extents

CDS has now obtained data on recent Wildfire Extents throughout the western United States. If you're not familiar with Wildfire Extents, they are geographic outlines of wildfires. Many companies have asked if CDS could identify areas that have burned in the past. With the Wildfire Extents report, we can identify any area that has burned from 1998-until 2004. Contact CDS if you have any interest in looking at this functionality.

Distance to the Nearest Fire Station Coming Soon!

CDS is pleased to announce it will begin offering distance to the nearest fire station reports on the RiskMeter Online. In the upcoming weeks we will begin with the following states: CA, CT, FL, MA and RI. We will be adding additional states as well, with the goal of providing nationwide coverage. We want your feedback to see which states we should add next. If there is a state you would like to see us add, please contact Jamie Munson at 860.854.6125 or jmunson@cdsys.com.

This new report will give you the *driving distance to the closest 3 responding fire stations*, as well as the staffing (professional, volunteer, or a combination). This report uses routing technology to determine the distance to the stations (This is not a guesstimate!).

Additionally, if you are using the distance to fire station feature, and notice that we've missed a fire station, let us know. We need to know the address (as best as you can tell us), as well as if the station is volunteer or professionally staffed. We will then add the station to the database ASAP. Our goal is to have the most complete list possible. You can help! Please contact Jamie Munson at jmunson@cdsys.com or 860.854.6125 with info. Thanks in advance for your support!

If you would like to test the distance to fire station report, contact CDS at 617.737.4444.

New Geocoding Technology Implemented - Find More Addresses

CDS, always trying to improve the RiskMeter product, has recently made significant improvements to the geocoding technology used in the RiskMeter Online. CDS has added some very impressive proprietary technology to increase the number of addresses that can be found online. Most importantly, **these changes should allow you to find more new addresses** which couldn't be located in the past. In many cases, you could see the street on the map, but you could not get the RiskMeter to match these addresses. You should now see a marked improvement in the ability of the RiskMeter to match newer addresses.

Sinkhole Clearing House

CDS is proud to announce the first carrier to participate in its sinkhole clearing house. In an effort to provide the most comprehensive sinkhole database for Florida, CDS is coordinating a sinkhole clearing house for carriers. By sharing sinkhole information, CDS believes this will allow carriers to have the most accurate picture of sinkhole activity in FL.

If you're not familiar with this program, here's how it works. Carriers that submit reported sinkholes will have access to an *exclusive* database that is comprised of our data and other carriers' data. Taking part in this program is a win-win situation, because it will improve your organizations underwriting results. To find out more about this program, contact Jamie Munson at 860.854.6125 or jmunson@cdsys.com

Moratorium Areas

Many carriers need an effective way to let agents know when and where an underwriting moratorium is in effect. CDS has added amazing new functionality for carriers to accomplish this. CDS now has a moratorium report that can be used as needed to alert employees and agents that an area is closed to binding new business. Carriers can let CDS know what Zips, Counties or other areas are closed for writing new business. CDS loads these Zips or Counties onto your account. When a person enters an address in one of these areas, a warning message appears. The message can be customized to your needs, but would say something like "Warning – A moratorium is in effect until the fires are contained. No new policies may be bound." This makes it very easy for you to communicate moratoriums without agents/employees needing to check in several different places. Moratorium messages and lifting moratoriums can be done in just hours!

Welcome to our Newest Customers

MGA

AFG Insurance
Cambridge General

Carriers

Allianz Risk Services
Allied Co
Allied NM/AZ
EFI Global
Essex Insurance Company
Great American
Great American Custom
MacNeill Group
National Specialty Insurance
National Specialty Underwriters

Agents

A1 Choice Insurance Agency
AJG (Miami)
Appleby/Sterling
Argo Insurance Brokers
Arthur J Gallagher (Charlotte)
Bear Creek Ins
Beaver Insurance
Deer Creek Insurance
Fields Insurance Agency (Allstate Agent)
Inwest Insurance
Inwest Insurance Agency
John Baker & Associates
John C Datuin Insurance Agency
Jones & Maulding Insurance
Ludwig & Fawcett Insurance Agency
M + W Insurance Agency
R David Bulen Insurance
Ray & Ray Insurance
Reardon Agency
Rubin Insurance Agency
Snapp & Associates
White & Company

Test Drive Any Risk Report for One Month FREE

Would you like the opportunity to evaluate any one of our risk reports without obligation? You can now! For a limited time you will be able to test-drive any RiskMeter Online report for FREE! Take advantage of this exceptional opportunity to see how a particular risk report can

benefit your organization. To add a FREE, one-month risk report to your account, please call 617.737.4444.

Hot Tip: How to Check Your Account Status

This is a helpful tool if your account is set up to use credits. By checking your account status you can keep track of how many lookups you have remaining. To access your account information, log into the RiskMeter, click on the Account Maintenance link, and this will take you to the account maintenance page. This page will show you how many credits remain in your account.

FREE Online Training Schedule!

In order to help you utilize the RiskMeter Online more effectively, we are now offering FREE Online training. This is a great way for your organization to have its most pressing questions answered, learn about reading various risk reports and how to utilize cutting-edge features, such as: **Birdseye Geocoding**, **One-Click Ruler** and **Manual Placement**. To register for an upcoming Webcast, click on one of the links below, or for more information, contact Jennifer Bridges at 617.737.4444 or jbridges@cdsys.com

Thursday, June 24, 2004
2-3pm (EDT)
<https://cdsys.webex.com>

Wednesday, July 7, 2004
1-2pm (EDT)
<https://cdsys.webex.com>

Tuesday, July 20, 2004
1-2pm (EDT)
<https://cdsys.webex.com>

Upcoming Events

CDS will be exhibiting at the following upcoming events. Whether you're a customer or prospect, we'd love to meet with you onsite at these exceptional events! Feel free to stop by our booth, or if you wish to schedule an appointment, please refer to the contact information below.

MS IIAM Annual Convention

June 13-14, 2004 * Destin, FL

Contact: Brad Sherwin, 617.737.4444 or bsherwin@cdsys.com

LA IIAM Annual Convention

June 16, 2004 * Destin, FL

Contact: Brad Sherwin, 617.737.4444 or bsherwin@cdsys.com

FAIA Conference

June 17-19, 2004 * Orlando, FL

Contact: Jamie Munson, 860.854.6125 or jmunson@cdsys.com

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

RiskMeter Online Contacts

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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

Help a Friend or Colleague

Please forward this free newsletter to friend or colleague who might benefit from it. We only ask that you send the entire newsletter. Thanks!

Unsubscribe

*To be removed from our mailing list, please email pptashnick@cdsys.com and type REMOVE in the subject line.

Thank you for Reading the RiskMeter eNewsletter!