

# RiskMeter eNewsletter

**October 2004**

[www.RiskMeter.com](http://www.RiskMeter.com)

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## NEW Reports

### Fire Perimeters

If an area has been burned from a previous fire it will have a high probability of burning again, unless the area has been cleared. The new fire perimeter report will be able to tell you in a matter of seconds if an address falls into an area that has burned before. This report run in conjunction with our Wildfire report can give you a clear picture of fire prone areas. For more information, please call 617.737.4444

### FL Distance to Ocean/Distance to Intracoastal Option

Some of our customers have asked if it would be possible to provide the distance to the ocean and distance to the intracoastal separately in Florida. The RiskMeter Online is pleased to announce that this is now an optional feature. For more information, please contact your account representative at 617.737.4444

### OR Distance to Fire Station Now Available! Delaware, New York and Washington D.C. Coming Soon!

Currently, you can get Distance to Fire Station reports for CA, CT, FL, MA, MS, OR and RI. Within the next few weeks you will be able to get reports for Delaware, New York, and Washington DC. We will continue to add more states until we meet our 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](mailto: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 will 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](mailto: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.

### **Focus On: Slope/Aspect/Elevation**

After speaking with some of our users, we noticed that there were some misconceptions about slope and our test results. The purpose of this article is to provide you with some rules of thumb, in order to help you to better understand how slope and aspect affect brush fire potential and rebuilding costs.

All experts seem to agree that the steeper the slope, the higher the potential for wildfire. Our research has turned up several different figures. Below are some examples of statistics that have been cited:

A general rule of thumb is that for every increase of 10 degrees in slope, a fire will spread twice as fast. So if it's going 5 mph on flat ground, it will move 10 mph on a 10-degree slope, and 20 mph on a 20-degree slope. This is because the slope helps to dry out and pre-heat fuels, so that when they come in contact with flames, they combust immediately.

[www.glenforrestfirebrigade.org/about.php](http://www.glenforrestfirebrigade.org/about.php)

A Wildfire burning across flatlands will double its speed when it contacts a 30% upslope. When the upslope reaches 55% the rate of advancing fire quadruples. Wildfires are capable of advancing 300 to 2000 feet per minute. **Note: This article talks about defensible space, and general guidelines. These may help you in writing brush guidelines.**

<http://www.ecoscapedesign.com/site/31-wildfirezone.html>

A moderate slope of 10-30 degrees will cause the rate of spread to double. A steep slope of greater than 30 degrees will cause the rate of spread to triple.

<http://www.geocities.com/Area51/Comet/6498/t2000wildfirecalculator.html>

So although experts vary in their opinions on the rate of spread, they all agree that steep slopes will significantly increase the rate of spread. It is also important to note that fire burns downhill as well! However, the rate of spread will be the **inverse** of the uphill spread, so fire burning downhill will spread much more slowly. Additionally, due to radiant cooling, fires will tend to burn downhill at night.

### **Aspect**

Aspect tells what direction the slope faces (i.e. N/S/E/W). Generally, slopes that face south or southwest are considered the most dangerous. This is because these locations receive the most direct sunlight during the day, which tends to dry out and pre-heat the vegetation more.

### **Slope- Rebuilding Costs**

The slope of terrain is a significant factor in rebuilding costs after a loss. As a general rule, it costs more to rebuild houses on slopes rather than flat surfaces. Castle Replacement Cost Services, a RiskMeter partner has provided some reasons why.

- Access problems can raise the cost of construction significantly.
- It is more difficult to transport and store materials on a slope.
- Sometimes it is harder / impossible for heavy vehicles to deliver building materials close to the home.
- Special equipment may be needed more than usual (i.e. cranes)
- It is more difficult to remove construction debris and waste materials.
- There may be an additional cost of moving machinery from one side of the lot to another.
- It is more difficult and time consuming to build on sloping lots.
- Because laborers are less efficient, more labor hours are involved and this adds to the overall cost.
- Sloping lots also require better foundations, also adding to the cost.
- The steeper the slope, the more expensive it is to replace.

The following parameters are used in Castle Replacement Cost's RapidCalc:

Level Terrain or Slight Slope (< 10 degrees): does not add to the cost

Moderate Slope (11-20 degrees): add about 2.5% more to the cost

Steep Slope (21-30 degrees): adds about 8% to the cost

Very Steep Slope (> 30 degrees): adds about 15% to the cost

**If you have any questions, please call customer service at 617.737.4444**

### **FREE Online Training!**

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 Maria Francis at 617.737.4444 or [mfrancis@cdsys.com](mailto:mfrancis@cdsys.com)

### **Open Training**

Thursday, October 21, 2004

1-2pm (EDT)

<https://cdsys.webex.com>

### **Wednesday, October 27, 2004 – Western Risks**

1-2pm (EDT)

<https://cdsys.webex.com>

### **Tuesday, November 9, 2004**

1-2pm (EDT)

<https://cdsys.webex.com>

### **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.

### **CDS Wildfire Updates**

In order to provide you with the most accurate wildfire reports as possible, we have been manually updating our Wildfire model on a weekly basis. We will continue to update our wildfire data, and if you run a report that has been affected by a new development that is not shown, please Email Chuck Kane ([ckane@cdsys.com](mailto:ckane@cdsys.com)) with the address and the result you got. Thanks in advance for your cooperation!

### **Sinkhole Clearing House**

Due to the recent hurricanes dozens of sinkholes have been reported in Florida. This is the perfect time for you to participate in our Sinkhole Clearing House. To learn more about this exceptional program, please read below.

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. Insurers 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](mailto:jmunson@cdsys.com)

### **Articles of Interest**

Everyone at CDS would like to extend their condolences to all of the victims of the recent hurricanes. Below you will find a few pertinent articles related to weather risk and insurance that may be of interest...

(Insurance Newsnet) - PRIMARY insurers in Florida may be subject to emergency payments to service the debt of the not-for-profit Citizens Property Insurance Corporation if losses from this year's hurricane season exceed Citizens' cash surplus, which now looks possible.

[http://www.insurancenewsnet.com/article.asp?a=top\\_pc&lnid=232878908](http://www.insurancenewsnet.com/article.asp?a=top_pc&lnid=232878908)

(Disaster News Network) - Extreme fire danger in two California forests prompted officials to close significant areas of the parks.

<http://www.disasternews.net/news/news.php?articleid=2435>

(Insurance Journal) - Insurance claim payments to victims of the four Florida hurricanes to date will exceed \$22 billion, surpassing the insurance payout from Hurricane Andrew, the costliest natural disaster in history, according to the Insurance Information Institute.

<http://www.insurancejournal.com/news/national/2004/10/01/46438.htm>

### **Welcome to Our Newest Customers**

#### **Carriers**

Ace Westchester Specialty  
Barnstable Insurance  
Indiana Lumbermans  
Sutter Insurance

#### **Agents**

AA Lares Insurance Services, Inc.  
Adcock-Adcock Insurance Agency  
Arnoldussen & Associates

Arthur J Gallagher (Ridgeland)  
Arthur J Gallagher (San Fran)  
Arthur J Gallagher (Shelbyville)  
Arthur J Gallagher (St. Louis)  
Brooke Insurance & Financial Svcs  
Bushong Insurance  
Carver Insurance Services  
Grentner & Litzinger  
Hal Gabrielson Insurance  
Ins Services San Diego  
Insurance Place, The  
Integra Insurance  
InterWest Ins. (Cntrl CA - N Div)  
John M. Glover Agency  
Lincoln-Leavitt Insurance  
MAG Insurance LLC  
Montoya Insurance Agency  
Palmer & Cay

**Request a Hard Copy of the RiskMeter Newsletter!**

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](mailto:pptashnick@cdsys.com)

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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](mailto: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](mailto:pptashnick@cdsys.com) and type REMOVE in the subject line.

***Thank you for Reading the RiskMeter eNewsletter!***

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