

# RiskMeter eNewsletter

July 2004

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

(Disaster News Network) -- Much-welcomed rain arrived in Arizona Friday, helping firefighters battle the large blazes that have threatened an observatory and some mountain communities.

<http://www.disasternews.net/news/news.php?articleid=2294>

(Disaster News Network) -- Severe flooding at the end of June left many homeless around Fort Worth, including students at Texas Christian University's (TCU) Brite Divinity School.

<http://www.disasternews.net/news/news.php?articleid=2293>

(Disaster News Network) -- This year's wildfire season started late, but is still expected to be a rough one, according to the National Interagency Fire Center (NIFC).

<http://www.disasternews.net/news/news.php?articleid=2296>

(San Diego Union-Tribune) – Wildfires that prompted the evacuation of dozens of homes remained out of control Tuesday morning after burning 8,400 acres of Southern California brush and forest land.

<http://www.signonsandiego.com/news/state/20040713-0518-ca-socalwildfire.html>

## Florida Windstorm Mitigation Program

Florida has recently launched its mandatory Windstorm Mitigation Program. This program requires insurers to offer discounts to customers based upon housing construction and where they live. Three different sets of zones have been developed that are to be used to determine the proper discounts. In order to calculate the proper credits, you must know which of these zones apply.

Getting these zones correct is not easy! They are based in many cases on streets, so simple zip code lists or town names will not help you to apply these discounts. However, using the RiskMeter Online, you can get the proper zones simply by typing in an address. To find out more, contact Dan Munson at 617.737.4444 or [dmunson@cdsys.com](mailto:dmunson@cdsys.com).

### **New Search Feature – Search by Intersection**

CDS has just changed the address entry screen on the RiskMeter Online. You now will see “tabs” across the top. These are new search options. You will see options for address, latitude/longitude and intersection. Using the intersection search, you can enter a street and a cross street to match an address. This is an excellent way to find an address if the RiskMeter can’t match it automatically.

Soon, you will be able to match to a placename/landmark, or the PLSS data (Section/Range/Township). These will give you additional options if the RiskMeter can’t find an address. If you have any questions, please contact Maria Francis at 617-737-4444 or [mfrancis@cdsys.com](mailto:mfrancis@cdsys.com).

### **Sinkhole Clearing House**

CDS is proud to announce that it has added additional carriers to 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. 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)

### **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: Using a GPS Unit with RiskMeter Online**

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 into 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/~evgp1/gary/deg2dec.htm>

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

Tuesday, July 20, 2004

1-2pm (EDT)

<https://cdsys.webex.com>

Thursday, August 5, 2004

1-2pm (EDT)

<https://cdsys.webex.com>

Wednesday, August 18, 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.

#### **Agents Alliance**

September 8-12, 2004 \* Indian Wells, CA

**Contact:** Brad Sherwin, 617.737.4444 or [bsherwin@cdsys.com](mailto:bsherwin@cdsys.com)

#### **Napslo Annual Meeting**

September 19-23, 2004 \* Orlando, FL

**Contact:** Brad Sherwin, 617.737.4444 or [bsherwin@cdsys.com](mailto:bsherwin@cdsys.com)

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

#### **Carriers**

Financial Pacific Insurance Company  
First Protective Insurance Company  
Horace Mann Insurance  
Mutual Marine Office, Inc.  
Universal Property & Casualty  
Western Mutual/Residence Mutual Insurance

#### **MGAs**

Apex Insurance Managers  
Burns & Wilcox  
Mechanic Group  
Palmer & Cay

#### **Agents**

Argo Insurance Brokers, Inc.  
Arthur J Gallagher (White Plains)  
Beard Insurance Agency  
Beissel Insurance  
Bob Hayden Ins Services  
Craig Snasdell Insurance Services  
Deer Creek Ins  
FIA Insurance Services, Inc.  
Florida Hiway & Marine Insurance  
Garvin Insurance  
Gulf Coast Insurance  
Hal Rakowski Insurance Agency  
ISU Southwestern  
James Econn & Co. Insurance

John Campbell Insurance  
Jones & Maulding Insurance  
Ken May Insurance Services  
Lanier Upshaw  
Lundquist Insurance Services  
Marvin Insurance Agency  
Northstar Insurance  
Pinecrest insurance  
PPIB - Professional Practice Ins. Brokers  
Ramco Insurance Agency

Ray Financial & Insurance Services Inc.  
Seymour/Hutchings Insurance Services  
Sierra Valley Insurance Service  
SLO Insurance  
Slocum Agency, Inc., The  
Straight Line Insurance Agency  
Tony D May Insurance Agency  
Tri-Valley Insurance  
Vaught Wright and Bond

### **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)

### **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](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!***