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AAIS to Offer Access to RiskMeter Online's Natural Hazard Risk Reports

Wheaton, Illinois, June 5, 2006--The American Association of Insurance Services (AAIS) is offering its member insurers an opportunity for free trial access to online risk mapping applications provided at "RiskMeter.com," a service of CDS Business Mapping, Boston, Mass.

AAIS is a national insurance advisory organization that develops policy forms and rating information used by more than 600 property/casualty companies throughout the U.S.

Starting in June, carriers that use the *AAISdirect* Internet service can access RiskMeter's broad range of geographic information related to hazards at a location. By entering an address, RiskMeter users can quickly learn a location's distance from coastlines, fire stations, fault lines, and flood zones, as well as its exposure to hail, tornadoes, wildfires, crime, and other hazards.

RiskMeter also provides an aggregate mapping feature that allows carriers to view and identify concentrations of risk as new business is reviewed. This feature will indicate how many policies have been written in an area and their total insured values, plus other statistics by radius or region to help make strategic decisions.

"This application of technology has become very popular in recent years," says Jamie Munson, Director of Consulting Services for CDS Business Mapping. "As carriers face mounting claims, competition, and increasing reinsurance costs, RiskMeter offers an excellent way to perform upfront underwriting to ensure proper pricing, risk assessment and compliance. This gives the carrier a tool to enforce underwriting guidelines."

"Innovators like RiskMeter are bringing new information from outside the insurance industry into the process for underwriting and selecting risks," says Paul Baiocchi, AAIS president. "More and more you are going to see external data used in the process of pricing risks."

Of particular importance to companies that use AAIS programs is RiskMeter's information on the distance from an insured location to the nearest fire station. That distance is a determining factor in the application of AAIS's simplified fire protection definitions ("protected," "partially protected," and "unprotected"). Having the distance available automatically through RiskMeter saves time and improves accuracy in the use of the simplified definitions.

CDS is the second major property/casualty applications developer to provide access to its service through *AAISdirect*.

For information on affiliating with AAIS for use of any of its insurance line programs, and for information on signing up for *AAISdirect*, contact Rick Maka, director of marketing, at rickm@AAISonline.com.