



## Why use the RiskMeter Online?



RiskMeter's Flood Elevation report is the **ONLY** real-time report that combines FEMA Flood Zone and elevation data. This report is the perfect tool for flood insurers to gain a better understanding of their flood risk, as well as for agents to sell flood insurance to people who live outside a flood zone.

### Test drive the RiskMeter Online for FREE!

For additional information, or to set up a FREE trial account, please call: 1.800.746.7797

## One lesson learned from the 2005 hurricane season was that floods don't stop at the edge of a flood zone!

Now that the 2011 hurricane season is under way, it's imperative for insurers to use every tool available to evaluate flood risk. By simply typing in an address, RiskMeter's flood elevation report will return crucial information such as:

- FEMA Flood Zone
- Distance to Flood Zone
- Estimated Height Above a Flood Zone
- Estimated Base Flood Elevation (eBFE)
- Elevation at a Location
- Estimated Water Depth in a Flood Zone
- Aerial Photo (Optional)



RiskMeter's Flood Elevation report now makes it possible for insurers to gain a better understanding of their flood risk for policies that fall **outside a flood zone**. Not only will this report benefit flood insurers by giving them another tool to evaluate risk, but it will also help insurance agents to sell flood insurance to people who live outside a flood zone.



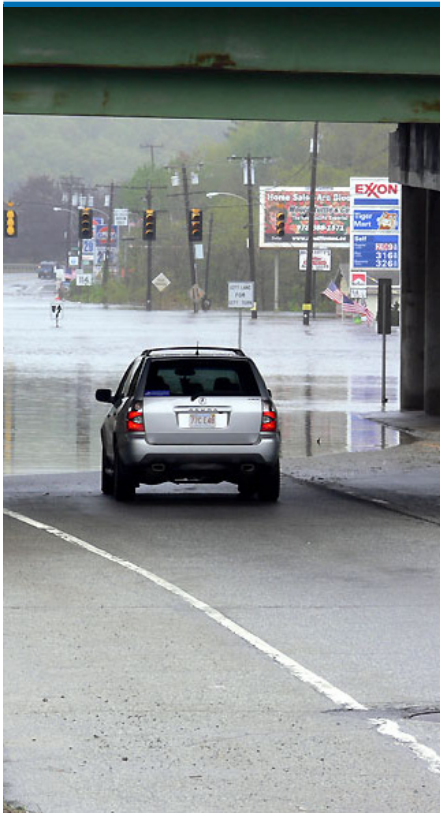
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## FEATURES



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### Estimated Height above High Risk Flood Zones

The Flood Elevation report combines elevation and flood zone data to give you the most complete flood analysis available today. This report provides estimated base flood elevations (eBFE's), elevation and the height above the nearest 100-year flood zone. Use this information to gain a better understanding of flood risk outside of high-risk flood zones.

### Distance to High Risk Flood Zones

If you are a company that writes excess flood, it's your money on the line. A property outside of the 100 year flood zone may still be at risk. The RiskMeter Online can give you the distance to an A or V zone.

### Up-to-Date Flood Data

You can't afford to use old flood data! That's why the RiskMeter Online's number one priority is to give you access to the best and most up-to-date flood data. Our information is updated and refreshed on a monthly basis. During the course of the year FEMA will issue 12,000 map revisions, which will be digitally updated on the RiskMeter Online.

### Batch Services

Policies can also be run through in batch to give you a comprehensive picture of your risk. Use this to evaluate your current exposure, as well as when considering new schedules.

### Integration

Streamline your underwriting process by integrating with the RiskMeter Online. This will eliminate duplicate data entry, resulting in substantial time savings. In addition, the data values from the RiskMeter can be used in quoting and rules-based underwriting systems to quote and bind in real-time!

### Find More Addresses

The RiskMeter Online utilizes three different sources to determine the coordinates of a location. By using several sources, we can ensure you get the highest address match rate possible. This will be especially helpful in rural and new construction areas.

### Online Tools

**Birdseye Geocoding** – If the address entered falls within close proximity of a flood zone the **AERIAL PHOTO** will help you to analyze the area in between the property and flood zone.

**Manual Placement** – If you're looking to perform risk analysis on multiple buildings for a corporation, this feature will allow you to click on various buildings and get a new flood report on your selection.

**One Click Ruler** – If your lookup falls within close proximity of a flood zone, you can use this feature to get an EXACT MEASUREMENT of how far away the subject is from a flood zone.



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## Sample Report

### Flood Elevation Report Test Description

SFHA Elevation	Distance to Edge of Flood Zone	Estimated Height Above BFE	Estimated BFE	Estimated Flooded Water Depth
Out 100	100 - 200 ft	1	99	DNA*

Community	Community Name	Zone	Panel	Panel Date	Cobra
250261	BROCKTON, CITY OF	C	0005C	December 26, 1980	OUT

(\* ) Does Not Apply

### MAP

Zoom In //  Zoom Out //  Manual Placement [What's This?](#) //  Distance //  0.25 Zoom Level (Miles)



## Data Returned

### Special Flood Hazard Area (SFHA):

This is the 100-year floodplain and it's generally what people refer to as being "In a Flood Zone". RiskMeter will tell you if the property in question falls "In" or "Out".

### Elevation at a Location:

This is the elevation of the location in feet.

### Distance to the Edge of a Flood Zone:

Text statement describing the distance to closest flood zone in feet.

### Estimated Height Above Base Flood Elevation:

The difference between the elevation and the estimated base flood elevation.

### Estimated Base Flood Elevation:

Estimated height that the flood water will rise during the base flood.

### Community Number:

A 6-digit standardized community code defined by FEMA.

### Community Name:

Name of the community

### Estimated Flooded Water Depth:

This is the estimated depth of the water if the location in question was flooded to the 100 year flood level. This is the difference between the elevation of the location and the estimated BFE (eBFE). This is only shown if the location falls within a 100-year flood zone.

### FEMA Flood Zone:

The type of flood zone as specified by FEMA.

### Panel:

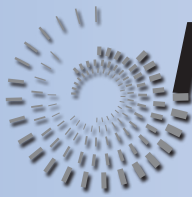
The panel number of the paper map associated with the flood zone area.

### Panel Date:

The date that the map was produced and/or last updated, whichever is newer. Formatted as (month, day, year).

### COBRA:

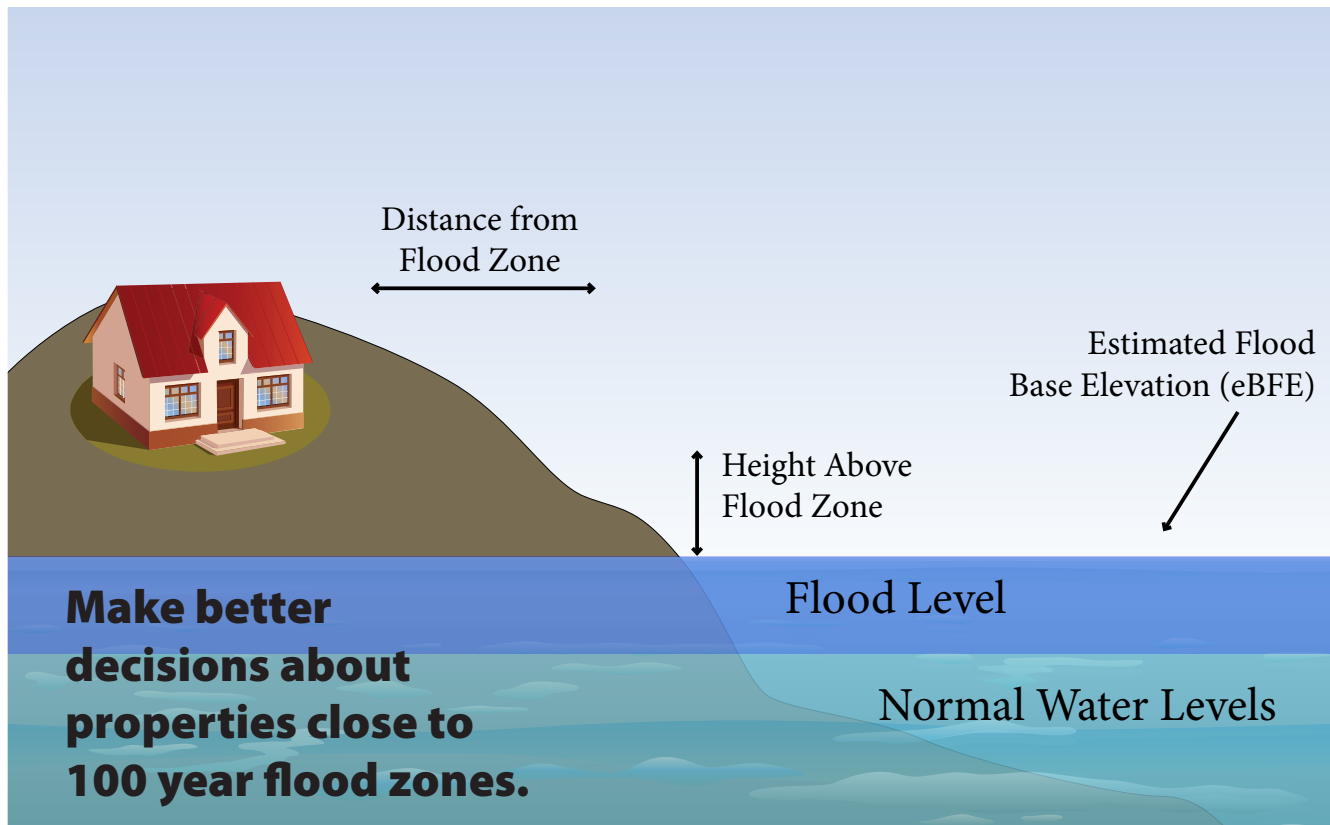
Coastal Barriers Resource Act of 1982 removed federal government support for building and development in undeveloped portions of hazardous coastal areas. Returns In or Out, telling you whether or not the property falls into a COBRA zone.



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# Concept Behind New Flood Elevation Report



A Service of CDS Business Mapping, LLC