



## Why use the RiskMeter Online?

Getting a flood zone determination used to be an error prone and time consuming process. With the RiskMeter Online all you have to do is enter an address and in a matter of seconds you will receive a detailed flood zone report with aerial photo. Check out some of our cutting-edge features, which will help you to minimize your risk and maximize your bottom-line!



**Test drive the RiskMeter Online for FREE!**

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

## DISASTER can strike at any moment!

Have you thoroughly researched your new and existing policies? Right now you have two choices. You can spend a limited amount of money to prevent losses, or you can keep your fingers crossed and hope your policies won't be exposed to disasters like the ones below!

Recent Significant Hurricane Losses		
Event	Year	Est Insurance Losses
Hurricane Wilma	Oct-05	\$8.4 Billion
Hurricane Rita	Sep-05	\$5.0 Billion
Hurricane Katrina	Aug-05	\$38.1 Billion
Hurricane Dennis	Jul-05	\$1.1 Billion
Source: Insurance Information Institute		

## FEATURES

### Up-to-Date Flood Data

The RiskMeter Online's number one priority is to give you access to the best and most up-to-date flood data. We do this by leveraging information from a leading flood data provider, who sends us updated and refreshed data on a monthly basis. In addition, during the course of the year FEMA will issue around 12,000 map revisions, which will be digitally updated on the RiskMeter Online.

### Distance to High Risk Flood Zones

If your company writes excess flood, it's your money on the line. Even if a policy doesn't fall within an A zone, that doesn't mean the property isn't at risk. The RiskMeter Online can tell you if a policy is within 500ft of an A zone. In addition, we can customize this report, so the RiskMeter Online can tell you when a policy is close to any type of flood zone.

### Online Tools

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

### 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 especially be helpful in rural and new construction areas.



# RiskMeter.com

The On-Line Service to Perform Automated Property Reports

## Distance to High Risk Flood Zones

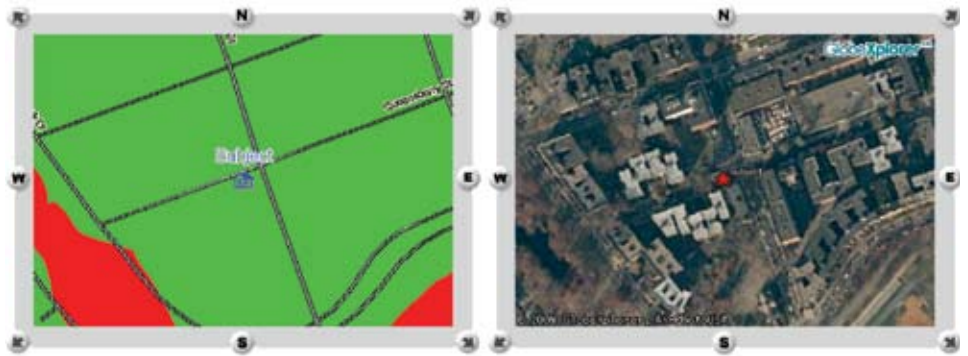
This lookup can be customized with any distance to alert you when you're close to any type of zone. In addition, we can customize the map shading if you choose to do so.



Flood Zone Determinations		Test Description							
SFHA (Flood Zone)	Out	Within 250 feet of multiple flood zones?	No						
Warning! Distance to an 'A' Zone (A,A99,AE,AH,ANI,AO,AR,A1-A30,AR/A,AR/AE,AR/AE) Within 1000 ft of the zone									
Community	250286	Community Name	BOSTON, CITY OF	Zone	C	Panel	0010C	Panel Date	April 01, 1982
FIPS Code	25025	Census Tract	0102.01						
Copyright 2000, First American Flood Data Services. All rights reserved.									

**MAP**

Zoom In //  Zoom Out //  Manual Placement What's This? //  Distance //  Zoom Level



Flood Zone ■ H ■ OUT

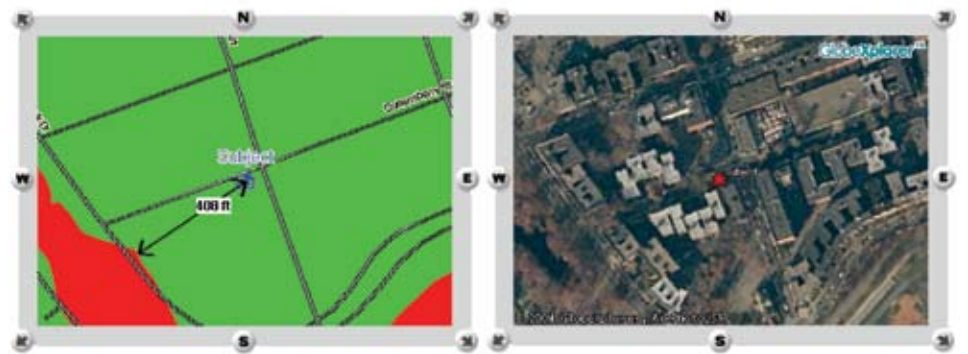
## Birdseye Geocoding

By utilizing Birdseye Geocoding, you will be able to get an aerial photo of the subject in question.

Flood Zone Determinations		Test Description							
SFHA (Flood Zone)	Out	Within 250 feet of multiple flood zones?	No						
Warning! Distance to an 'A' Zone (A,A99,AE,AH,ANI,AO,AR,A1-A30,AR/A,AR/AE,AR/AE) Within 1000 ft of the zone									
Community	250286	Community Name	BOSTON, CITY OF	Zone	C	Panel	0010C	Panel Date	April 01, 1982
FIPS Code	25025	Census Tract	0102.01						
Copyright 2000, First American Flood Data Services. All rights reserved.									

**MAP**

Zoom In //  Zoom Out //  Manual Placement What's This? //  Distance //  Zoom Level



Flood Zone ■ H ■ OUT

## One-Click Ruler

This feature will allow you to get the exact distance from the subject to the flood zone.



## Manual Placement

If you want to see exactly where the flood zone is, you can manually place the subject to the closest point.

### Before

Once the user clicked on Birdseye Geocoding, he/she realized that the subject wasn't in the correct location.

### After

From reviewing the aerial photo, the user could see the subject wasn't in the correct location. The user clicked on Manual Placement, and moved the subject property. After the subject property was moved, the report automatically updated to reflect the changes. In this instance the subject went from a Zone C to a Zone A8!

Flood Zone Determinations					Test Description
<b>SFHA (Flood Zone)</b>	Within 250 feet of multiple flood zones?				
Out	No				
Warning! Distance to an 'A' Zone (A, A99, AE, AH, ANI, AO, AR, A1-A30, AR/A, AR/AE, AR/AE)					
Within 1000 ft of the zone					
<b>Community</b>	<b>Community Name</b>	<b>Zone</b>	<b>Panel</b>	<b>Panel Date</b>	
250286	BOSTON, CITY OF	C	0010C	April 01, 1982	
<b>FIPS Code</b>	<b>Census Tract</b>				
25025	0102.01				
Copyright 2000, First American Flood Data Services. All rights reserved.					

MAP

Zoom In //  Zoom Out //  Manual Placement What's This? //  Distance //  Zoom Level

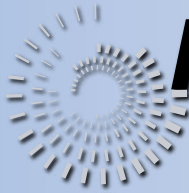


Flood Zone Determinations					Test Description
<b>SFHA (Flood Zone)</b>	Within 250 feet of multiple flood zones?				
In	Yes				
<b>Community</b>	<b>Community Name</b>	<b>Zone</b>	<b>Panel</b>	<b>Panel Date</b>	
250286	BOSTON, CITY OF	A8	0009C	April 01, 1982	
<b>FIPS Code</b>	<b>Census Tract</b>				
N/A on Manual Placement	N/A on Manual Placement				
Copyright 2000, First American Flood Data Services. All rights reserved.					

MAP

Zoom In //  Zoom Out //  Manual Placement What's This? //  Distance //  Zoom Level





# **RiskMeter.com**

*The On-Line Service to Perform Automated Property Reports*

## **TYPES OF REPORTS**

For property underwriters looking to increase accuracy, productivity and overall speed of operations, the RiskMeter™ is an Internet application used to automate real-time property reports. Unlike conventional paper-based methods, the RiskMeter gives an underwriter accurate, efficient and defensible property information 90% faster and less expensively than existing methods.

The RiskMeter is designed to provide all of the property information that an underwriter would need in real-time at his/her fingertips. The RiskMeter can be used to retrieve the following property information:

- Distance to Shore
- Distance to Intracoastal
- Rating Territory (Customer Defined)
- Flood Zone Determinations
- Flood Elevation
- Policy Exposure Module
- State Premium Tax Codes
- State Windpool Eligibility
- Distance to Fire Station
- Responding Fire District
- Protection Class
- Florida Windspeed Mitigation Credit Program
- Hail Exposure Index
- Fire Perimeters
- Tornado Exposure Index
- Distance to Earthquake Faults
- Crime Scores
- Storm Surge
- Slope/Aspect/Elevation
- Sinkholes
- Soil Type
- MMI
- Magnitude
- Earthquake Scores
- California Brush Fire Zones (Renie Ad Map/Robinson Rating Guides)
- CDS Wildfire Hazard Model
- Alquist-Priolo Fault Zones
- Landslide/Liquefaction Areas
- US Wildfire
- US Landslide
- California Earthquake Authority (CEA) Territories
- California Probable Maximum Loss (PML) Zones
- County
- City (MCD)
- Tier 1 Counties
- Aerial Images
- Residential Replacement Cost
- Building Characteristics
- Tsunami
- Lava Flow
- Address Scrubbing (CASS Certified)
- And custom layers can be added, too!



**A Service of CDS Business Mapping, LLC**