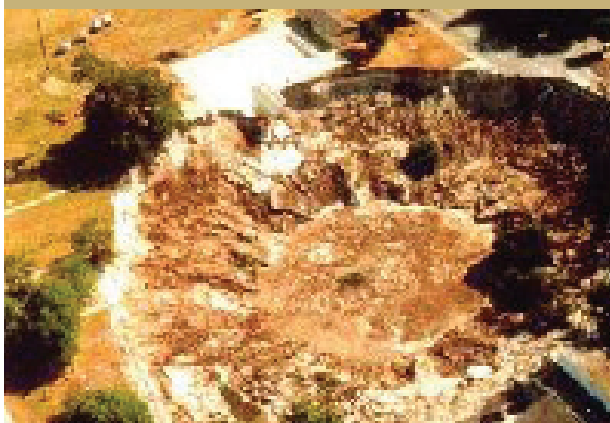




Why use the RiskMeter Online?

Sinkholes have emerged as a new costly risk in Florida. Although most carriers know that several counties are highly prone, they have no idea if the policies they are writing are close to known sinkholes. Using the RiskMeter Online to check the proximity to sinkholes can give an insurer a competitive edge!



Picture provided by: Florida Dept of Environmental Protection (FDEP)

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!

Unless you're using the RiskMeter Online to scan new policy applications, you are at serious risk! Recent reports suggest that the average sinkhole claim exceeds \$60,000!* Just investigating a sinkhole claim can cost upwards of \$6,000. Wouldn't you rather spend just \$1 today to avoid these potentially devastating losses tomorrow?

County	Number of Sinkholes
Hillsborough	358
Citrus	304
Pasco	274

FEATURES

Simple Answers

Using the RiskMeter Online to obtain sinkhole information is simple! Just enter an address, and in a matter of seconds you will receive a detailed sinkhole report full of useful information including:

- The number of sinkholes within a given radius (or multiple radii)
- The distance to the closest sinkhole
- The date of the closest sinkhole(s) within the area

Custom Sinkhole Reports

The RiskMeter Online makes it easy for you to get the information just as you want it. With almost no effort, we can change several settings for you. We can change the radius or radii that you want to check for sinkholes. In addition, we can also set the distances you want to use for the proximity to the closest sinkhole. By adjusting these parameters, we can make them match your underwriting guidelines precisely, so that no interpretation is required by the underwriters!

Integration Available

Streamline your underwriting process by integrating your system with the RiskMeter Online. This will eliminate duplicate data entry, resulting in substantial time savings! Additionally, all of the RiskMeter Online reports are available, like distance to coast, windpool eligibility, rating territories, flood zones, and more! Further, through integration, the data values can be used in quoting and rules-based underwriting systems to quote and bind in real-time!

CDS Sinkhole Clearinghouse

In an attempt to get a better handle on where all the sinkholes are located, CDS has initiated a sinkhole clearinghouse. Individual carriers submit information on their known sinkholes, which are only shared with other participating carriers. In this way, CDS can provide a more complete picture of sinkhole risks than any individual carrier could get by themselves. This gives participating companies exclusive access to hundreds of extra, confirmed sinkholes.

*(Source: Insurance Journal)



RiskMeter.com

The On-Line Service to Perform Automated Property Reports

Batch Processing:

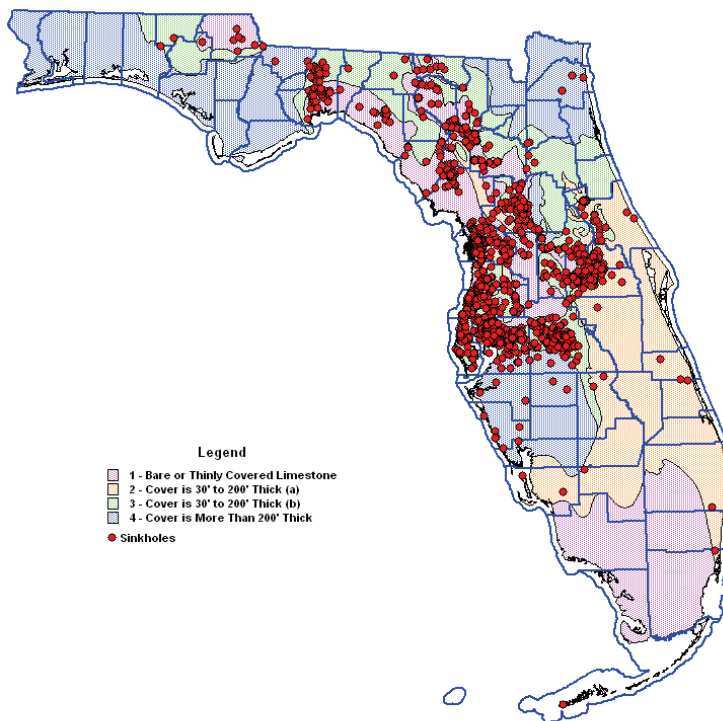
Policies can also be run through in batch to give you a comprehensive picture of your sinkhole risks. Use this to evaluate your current exposure, as well as, when considering new schedules

About the Sinkhole Report:

Several databases were merged together (duplicate events were eliminated) to compile the RiskMeter sinkhole database. The merged database contains over 2,400 sinkholes (reported & confirmed) from 1970 to 2004.

Sample Report:

Subsurface Geology Map of the State of Florida
With Sinkhole Distribution and Counties Overlayed



Sink Hole

Test Description

Distance to Closest Sink Hole
0.1 - 0.2 mi

Ref_Num
10-700

Depth_Ft
3

Date
5/19/1982

10-501

5.5

2/14/1983

10-685

1.5

8/26/1988

10-027

1.5

3/0/1989

21 sinkholes were found within 1.50 miles

MAP

☐ Zoom In ☐ Zoom Out ☐ Manual Placement ☐ What's This? ☐ Distance ☐ 1 Zoom Level (Miles)

