SAMPLE FLOOD ANALYSIS REPORT

SITE SPECIFIC WEATHER ANALYSIS REPORT

PREPARED FOR:

Law Offices of Oliver Wendell Douglas

Oliver Wendell Douglas

PREPARED BY:

CompuWeather

November 29, 2007

CASE REFERENCE: Arnold Ziffel
123 Green Street, Mount Kisco, NY

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PROJECT INFORMATION

Report Completion Date:	November 29, 2007
Prepared for:	Law Offices of Oliver Wendell Douglas
	Hooterville, Kentucky 40516
	Attn: Oliver Wendell Douglas
Case Reference:	Arnold Ziffel
Date of Incident / Loss:	September 16, 1999
Time of Incident / Loss:	N / A
Location of Loss / Incident:	123 Green Street,
	Mount Kisco, NY
Type of Incident:	Flood
Scope:	Determination of the weather and ground conditions for September 16, 1999.

ABSTRACT

Law Offices of Oliver Wendell Douglas has requested that CompuWeather's Forensic Meteorologists perform a site specific analysis of the weather conditions that occurred on September 17, 1999 for the location of 123 Green Street, Mount Kisco, NY. CompuWeather researched all the available weather data from approved sources for the surrounding area, analyzed the information and interpreted the conditions that took place for the requested location during the period requested.

CompuWeather has determined that approximately 12.11 inches of rain fell on September 16, 1999 (period in question), in the vicinity of 123 Green Street, Mount Kisco, NY (site of the incident).

INTRODUCTION

This report is based on a review of weather data recorded in the vicinity of 123 Green Street, Mount Kisco, NY on September 16, 1999. In order to determine the weather conditions during the period in question, official copies of National Weather Service (NWS) data were studied.

The process employed to produce this weather analysis begins with verifying the point of loss and performing a rigorous search of all the available and relevant weather data within the local geographical area that the incident site falls within. Once this data has been analyzed, the data is interpreted to make the determination as to the weather that occurred at the exact incident site. Before delivery, this report has been quality controlled for accuracy by a meteorologist.

In addition, all meteorological data used to prepare this report is quality controlled by the National Oceanic and Atmospheric Administration (NOAA) and can be certified. Data and meteorological reports taken by individuals or organizations not affiliated with the NOAA and the National Weather Service are not used in our practice.

ANALYSIS OF THE GENERAL WEATHER CONDITIONS DURING THE PERIOD SEPTEMBER 16, 1999.

On September 16, 1999, precipitation in the form of rain occurred from 12 AM EDT (midnight) until just after 11 PM EDT. Rainfall was frequently moderate to heavy in intensity during the period 8 AM through about 9 PM EDT, and rainfall totaled approximately 12.11 inches for the day.

The normal rainfall for this date at this location is approximately 0.45 inch. As a result of this rainfall, exposed outdoor surfaces were wet with puddles and areas of standing water existing, along with some flooding conditions especially in low-lying and poor drainage locations. Substantial surface runoff of water would have occurred in some areas in which the local terrain and landscape allowed for this effect.

The New York City office of the National Weather Service had issued Flood Watches for this day, and at 12:08 PM EDT, a Flood Warning was issued for the afternoon and evening hours for an area which included all of Westchester County (county location of Mount Kisco). Due to rainfall which had totaled around 4 inches at this time, and to additional expected heavy rainfall, residents were warned to expect flooding of urban areas including streets and highways during the afternoon and evening.

The table below indicates the hourly rainfall (inches) between the hours of 8 AM and Midnight on September 16, 1999. The amounts shown represent the rain which fell during the 1 hour period ending at the indicated time.

TIME	RAINFALL
9AM	0.36
10AM	0.34
11AM	0.39
12PM	0.61
1PM	0.23
2PM	0.67
3PM	0.87
4PM	0.54

TIME	RAINFALL
5PM	1.10
6PM	0.63
7PM	1.38
8PM	1.28
9PM	0.67
10PM	0.19
11PM	0.02
12AM	*Trace

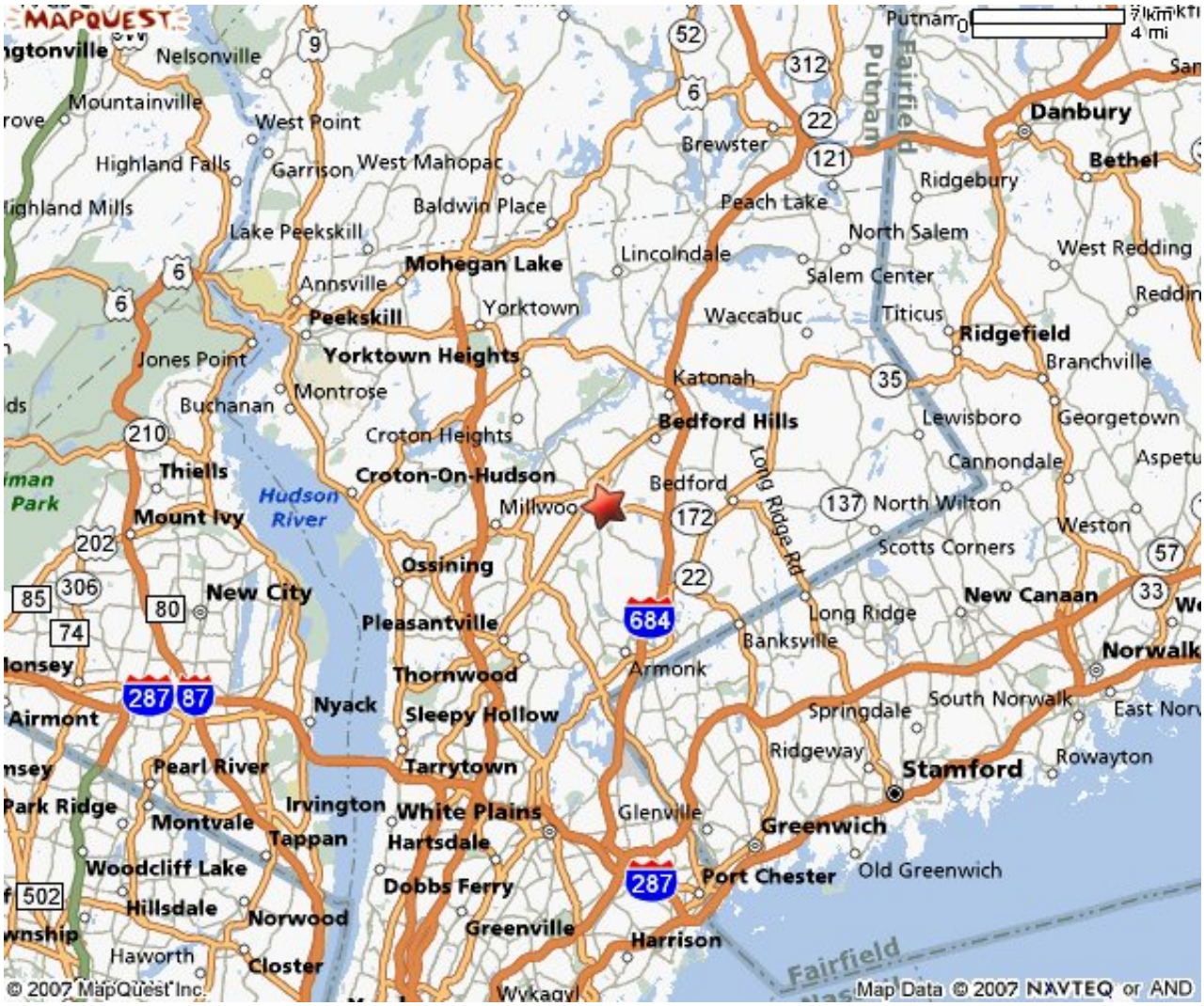
* A Trace of rainfall denotes an amount of less than 0.01 inch.

The weather events that occurred on September 16, 1999 were a result of Hurricane Floyd, which moved up the U.S. East Coast and passed over central Long Island during the evening of September 16, 1999.

As a result of this rainfall, serious widespread urban, small stream, and river flooding occurred throughout Westchester County (the county location of Mount Kisco, NY).

CONCLUSION

In conclusion, it can be stated with a reasonable degree of meteorological certainty, that on September 16, 1999 (date of the incident), approximately 12.11 inches of rain fell causing widespread urban, small stream and river flooding in the vicinity of 123 Green Street, Mount Kisco, NY (site of the incident; see attached map). This rainfall was the result of Hurricane Floyd. In addition, a 24 hour rainfall event of this magnitude occurs on the average of less than once every 100 years.



INFORMATION SOURCES & SUPPORTING INFORMATION

The following is listing of data resources used by CompuWeather for Historical Weather Analysis:

- National Oceanic & Atmospheric Administration (NOAA)
- National Weather Service (NWS) hourly reporting stations
- National Weather Service special weather statements
- National Weather Service cooperative reporting station data
- National Weather Service climate summaries
- The September 1999 issue of the National Weather Service publication "Storm Data and Unusual Weather Phenomena",
- The National Weather Service publication "Rainfall Frequency Atlas of the United States".

National Weather Service hourly reporting sites chosen for this study include:

In New York:

- Westchester County Airport – White Plains

In Connecticut:

- Danbury Municipal Airport

National Weather Service cooperative observers chosen for this study include:

In New York:

- Yorktown Heights 1 W

ABOUT COMPUWEATHER

CompuWeather is the nationwide leader in forensic consulting, analysis and reporting. Established in 1976, CompuWeather is headquartered in Hopewell Junction, NY about 90 miles north of New York City in the Hudson Valley. CompuWeather is best known for providing expert past weather reports that pinpoint the exact conditions for the time and location of a loss or incident. CompuWeather is one of the largest professional weather services in the United States.

Over the last 31 years, CompuWeather has produced over 50,000 site-specific weather reports. Employing over 25 professional meteorologists, CompuWeather currently manages approximately 500 cases and claims per month for the insurance, legal, engineering and investigative industries. CompuWeather has built a reputation for the quality and accuracy of its work, rapid delivery of all products, personal service, and always live access direct to a meteorologist for any follow-up questions or requests.

CompuWeather works with all kinds of weather: Rain, Wind, Snow, Ice, Floods, Lightning, Hail, Temperature, Tornadoes and Hurricanes. In additional to our standard products and services, CompuWeather also provides a line of hurricane specialty products including custom weather graphics, and timeline charts. Special legal services include: Rush Service, Super Rush Service, Phone Consultations with a Meteorologist, Certified Weather Data Fulfillment, and Nationwide Expert Testimony.

In 2005, CompuWeather earned the distinction of being one of the premier sources for hurricane related data and analysis. Introducing a hurricane specialty product line, made up of site-specific reports, maps, timeline comparison charts and specialty graphics, CompuWeather worked with most of the major insurance, legal and engineering firms involved with Hurricane Katrina, Rita and Wilma. It is estimated that CompuWeather's products have been used to manage over 200,000 hurricane related claims throughout the Southeast and the Gulf Coast Region.

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