

# **“THE INSURANCE CRUNCH”**

***FINDING AFFORDABLE  
INSURANCE FOR RATING  
SERVICES***

# WHO ARE THE H.E.R.S. RATERS?

- ***No Insurance Industry Classification***
  - home inspectors, consultants or engineers etc.
- ***Numerous Conversations***
  - local, state, federal associations, and agents
  - runaround conversations
- ***So, Who Are the H.E.R.S. Raters?***
  - The insurance industry doesn't have a clue, and they are not anxious to know.

# RESNET'S ROLE

- ***Insurance Committee Needs***
  - more participation in committee
    - \* Describe process of a rating.
    - \* Describe certification process for raters and providers.
    - \* Develop “typical” rater/provider profiles.
    - \* ***Raters are not Home Inspectors!***

# INSURANCE INDUSTRY NEEDS

- ***Profile of Typical Rater and Provider***
  - education, certification, CEU's, etc.
  - 3-5 years coverage history
  - plus for underwriters
    - \* uniformity
    - \* standards of practice
    - \* national test

# RESNET'S PROGRESS

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- RESNET is working with a firm that writes national GL and E&O policies.
- The intent is to have an association plan.
- Interested parties are being sought to participate in a potential association plan.