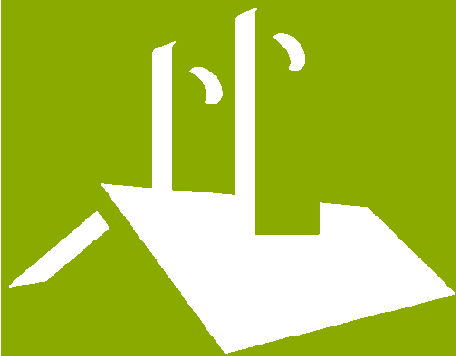




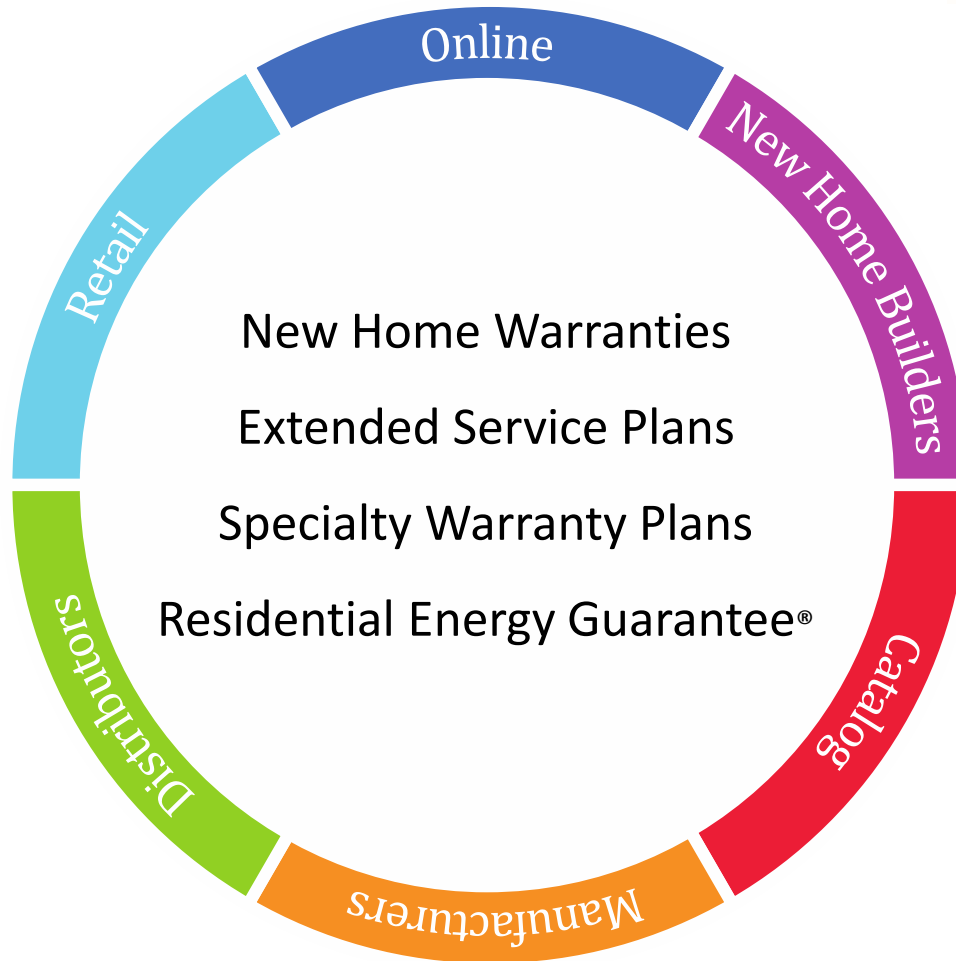
**Bonded Builders
Warranty Group**



Residential Energy Guarantee®

Roger Lange
VP Operations





Over 2.1 million warranty customers

BANKERS FINANCIAL CORP

Bonded Builders Warranty Group (BBWG) is an affiliate of Bankers Financial Corporation (BFC), which has 40 years of experience in the insurance and financial industries. BFC is family owned and operated.



Located in
St. Petersburg, Florida



Mr. Bob Menke
Founder & Chairman

Our parent company Bankers Financial Corporation consists of:

Bankers Insurance Group, comprised of three property and casualty insurance companies.

Bankers Warranty Group, an international extended service plan provider.

Bankers Life Insurance Co., known for high annuity rates and superior customer service.

BinTech Partners, a single source insurance service provider, the "Original Flood Experts".

Bankers Surety, one of the nation's leading surety underwriters.

van Wageningen, a leader in lender placed insurance, insurance tracking, and claims services.

Decision HR, a full-service human resource outsourcing company.



Energy Efficient Building

- RESNET HERS Index
- National Green Building Standards
- ENERGY STAR
- LEED for Homes
- Other Regional and Local Programs



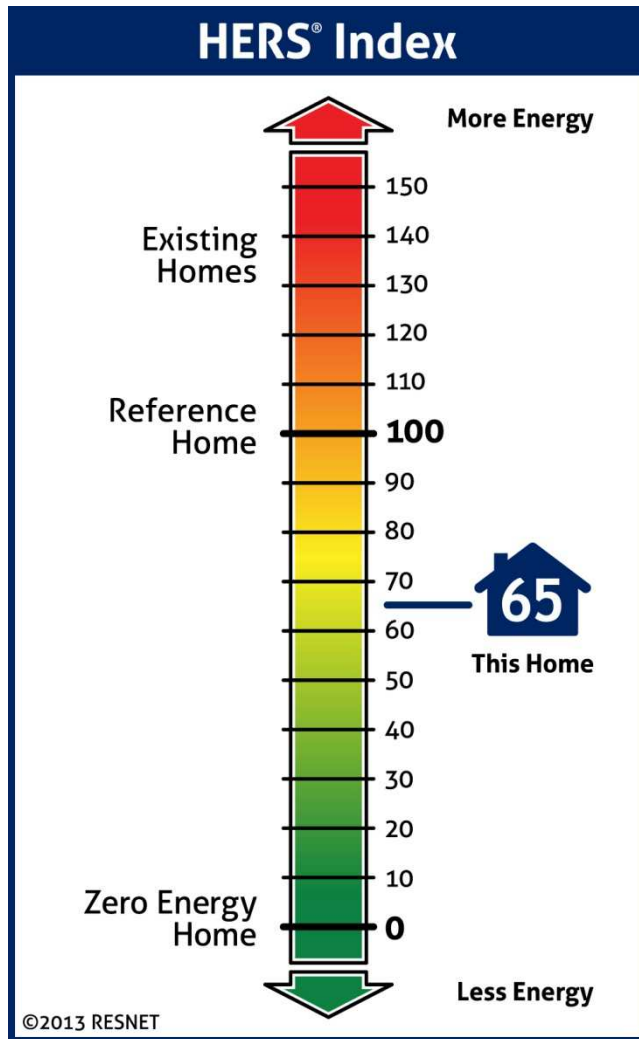
Programs Focused on:

- Air Tight Construction
- Right Size & Energy Efficient HVAC
- Enhanced Insulation
- Low E Windows
- Low VOC Paint & Other Coverings
- Energy Efficient Lighting
- Energy Efficient Appliances
- Efficient Water Systems
- Environmental Benefits

Efficiency



Most Common
Efficiency Measure?



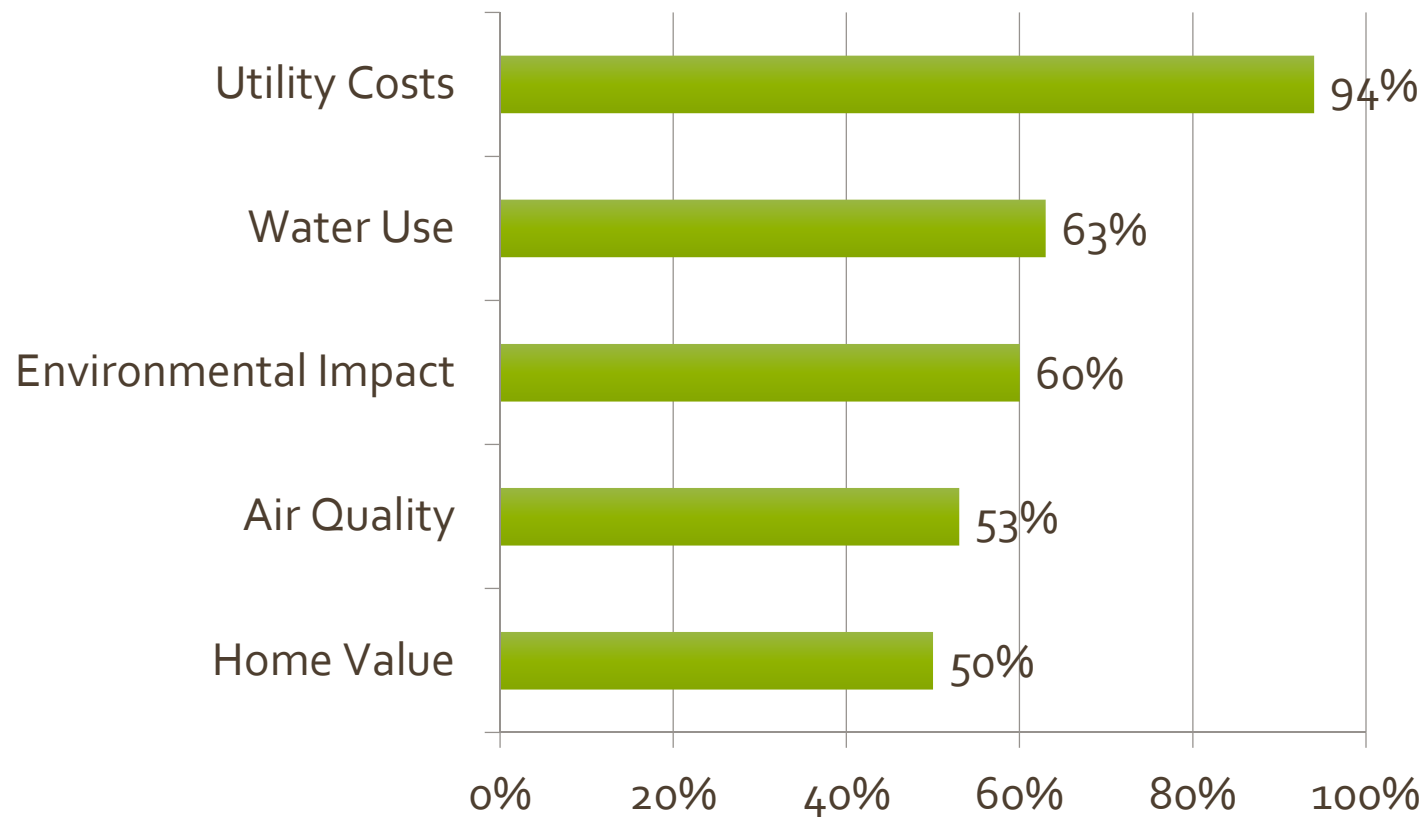
38% of all new homes built in 2015

30% increase over 2014

IECC 2015 Compliance Option

Why Focus on Efficiency?

Why do consumers buy a green home?



©2009 JD Power & Associates



ENERGY-EFFICIENT HOMES FROM BEAZER ARE BUILT TO SAVE



Certified Efficient

Many builders may say they build energy-efficient homes. But we take additional steps to ensure our homes meet the most current requirements for ENERGY STAR®. We do. Every community is built to

Lower Your Utility Use and Save Money

Built with you and the environment in mind. Pulte homes are up to 30 percent more energy-efficient than the average existing home. The result is more comfort, less waste.

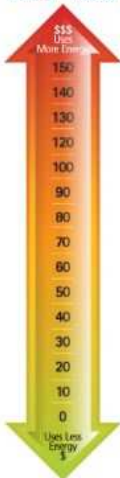


Pulte Energy Advantage® Home

- Radiant-barrier roof decking in warmer climates
- High-efficiency HVAC system
- Programmable thermostat
- Compact fluorescent lights
- ENERGY STAR®-qualified appliances
- Low-emissivity windows
- Enhanced insulation

Save Money and Energy with Ryan Homes

HERS® Index



Home

What is a HERS® Rating?

Contact Us

Ryan Homes Energy Promise

Every new Ryan home is built to exceed industry standards for energy efficiency, and we incorporate several components and building techniques of our own, beyond the EPA's requirements. According to the EPA, new homes are typically up to 30% more efficient than older homes, which translates into significant savings for you on monthly utility costs. On our Ryan Homes Reviews site, you can read more about how [Ryan Homes owners](#) have benefitted from these savings.

To illustrate each new Ryan home's efficiency compared to standard new homes and older, resale homes, and to help you see the projected cost savings, Ryan Homes uses the industry benchmark Home Energy Rating System (HERS) Index.

For more energy savings tips and how to get even more energy savings, visit our [Living Green](#) section on the [Ryan Homes blog](#), Bedrooms to Backyards or check out our [Ryan Homes energy savings](#) infographic to learn more about how you can save.

Home Energy Rating Scale (HERS)

Each Pulte home receives a HERS score. The lower the home's score, the more energy-efficient it is. Our HERS score labels compare the energy efficiency of a Pulte home to both a typical existing home and a typical new home.

ers Mean Savings

ertificate

s undergone a process of inspections, testing, and strict requirements set by the U.S. Environmental Protection receive an official certificate verifying that your new home requirements.



ie Energy Rating System)?

beazer homes also receive a HERS score, the standard rating system for home energy consumption. Older homes score around 130, while new homes typically score around 100. The average new Beazer home scores a 65, where a lower score is better. So less is more.

home



efficiency

HERS IND



HERS® (Home Energy Rating System) INDEX



Small print taken from actual ads

(blown up so you can read it!)

- “Actual results may vary”
- “No guarantee is made on actual energy cost savings”
- “Actual savings may vary and may depend in part on...”
- “Actual energy costs or usage are dependent on a number of factors... No guaranty is made on actual energy cost savings.”
- “Will my home have the same energy costs and savings as the estimates shown? No. The energy costs and savings estimates shown are estimates only and are not intended to predict or guarantee the actual results you will experience...”





**How can we
eliminate
the small
print?**






**What if builders
not only say they
build energy
efficient homes?**

**They
GUARANTEE
it?**

The Concept - Guarantee

- Cover whole home energy use, not just heating and cooling
 - Provided by independent 3rd party not involved in building or rating the home
 - Reimburse homeowner's cost if actual usage exceeds estimated level
 - Simple to understand – minimal exclusions
 - Available on a national basis
- 



#1 Q - Will buyers see value in the guarantee?

And – most important will it help builders sell more homes?

Proven Value Added

Bonded Builders Warranty Group worked with an outside research firm to evaluate the energy-use guarantee concept.

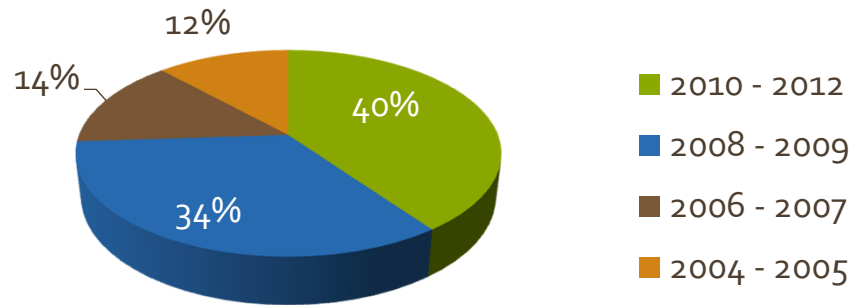
The main objectives were to:

- Quantify the overall appeal and receptiveness of the whole home energy use guarantee program to new home purchasers.
- Understand attitudes toward energy usage.
- Understand the importance of the refund offer and the guarantee terms.
- Identify ways to improve the guarantee program.

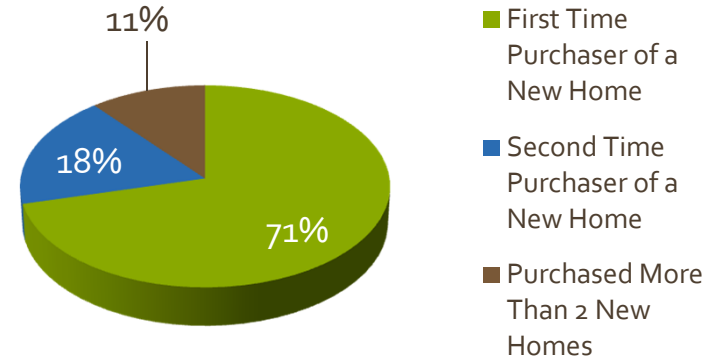


Respondent Profile

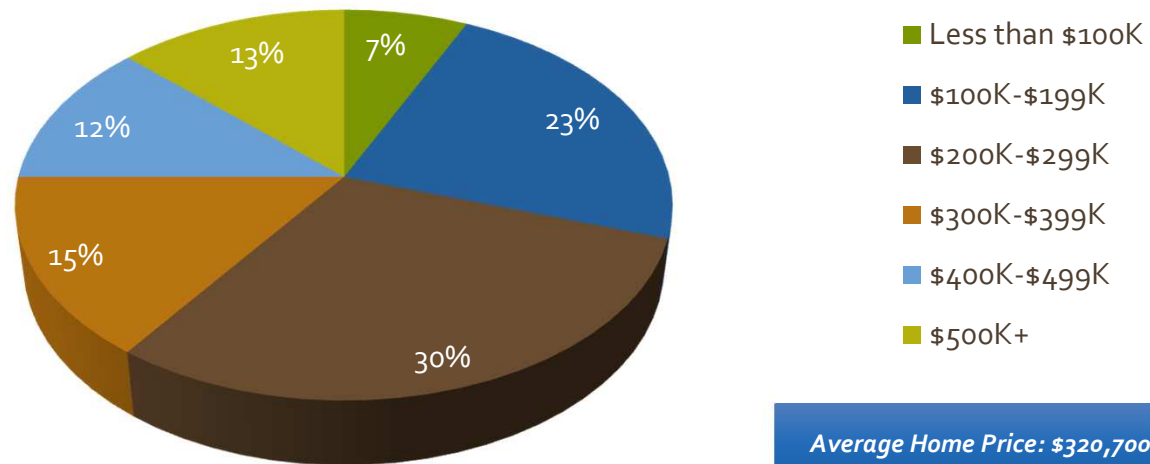
Year Purchased Current Home



New Homes Purchased

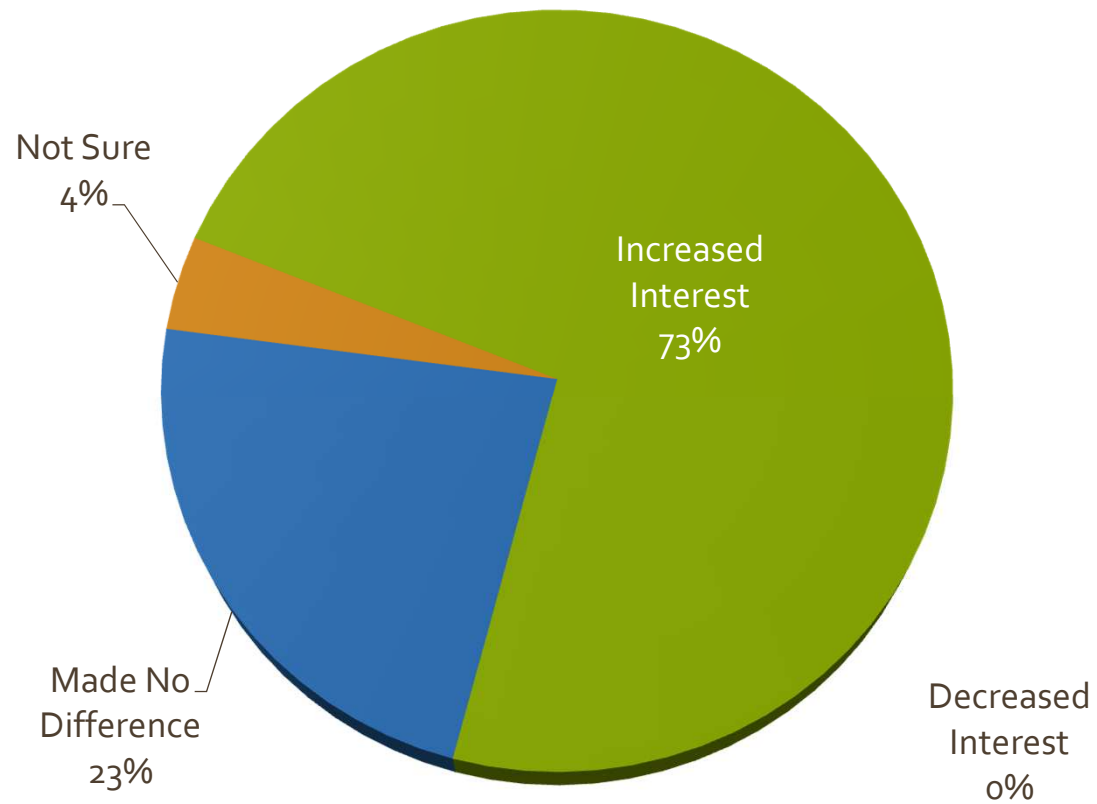


Price Of Current Home

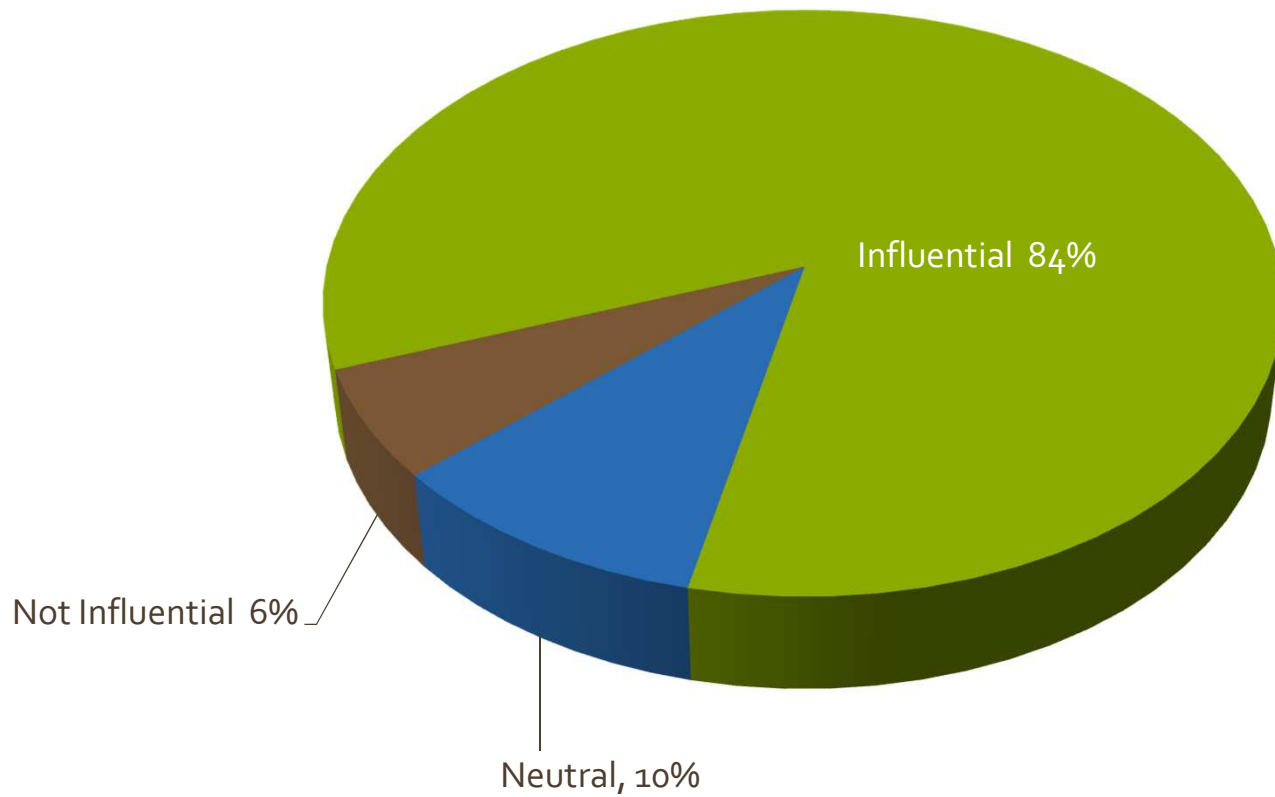


Average Home Price: \$320,700.00

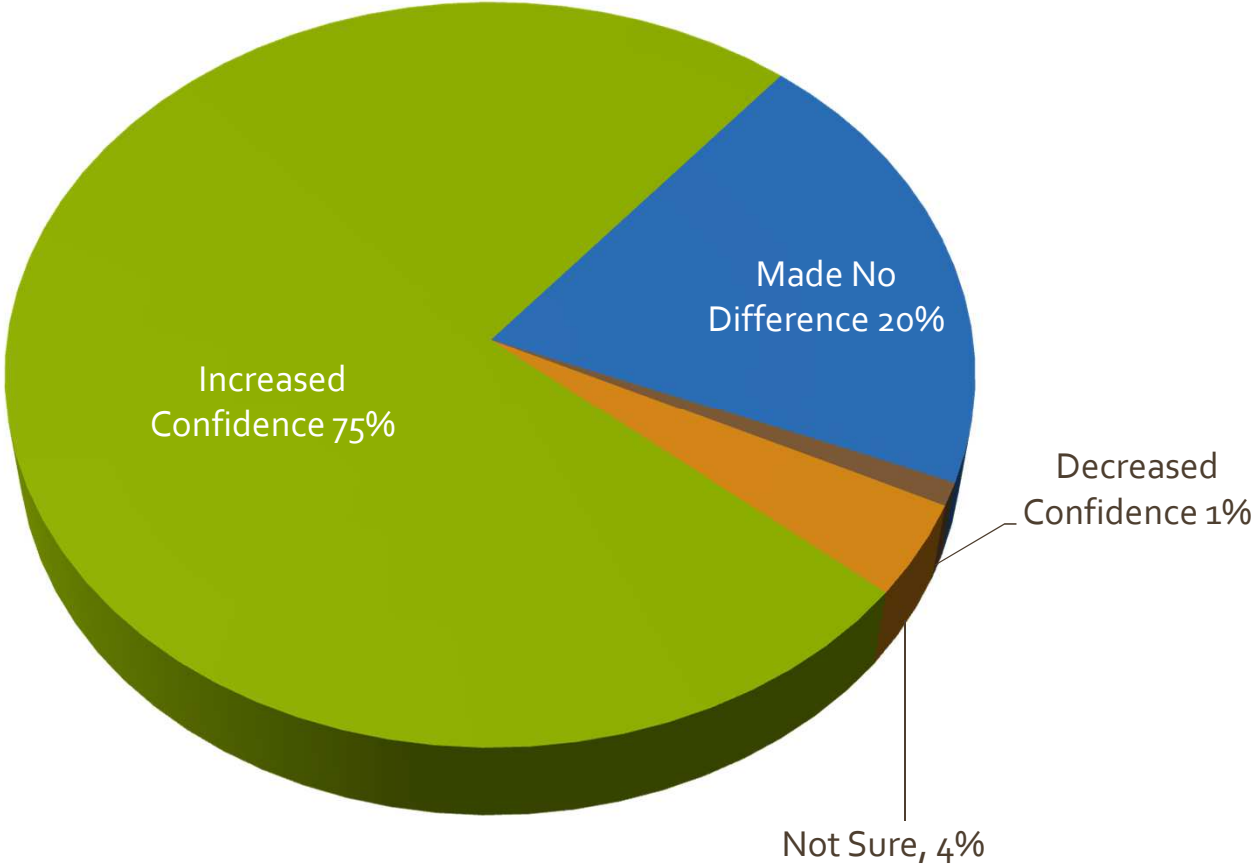
Impact On Home Purchase Interest



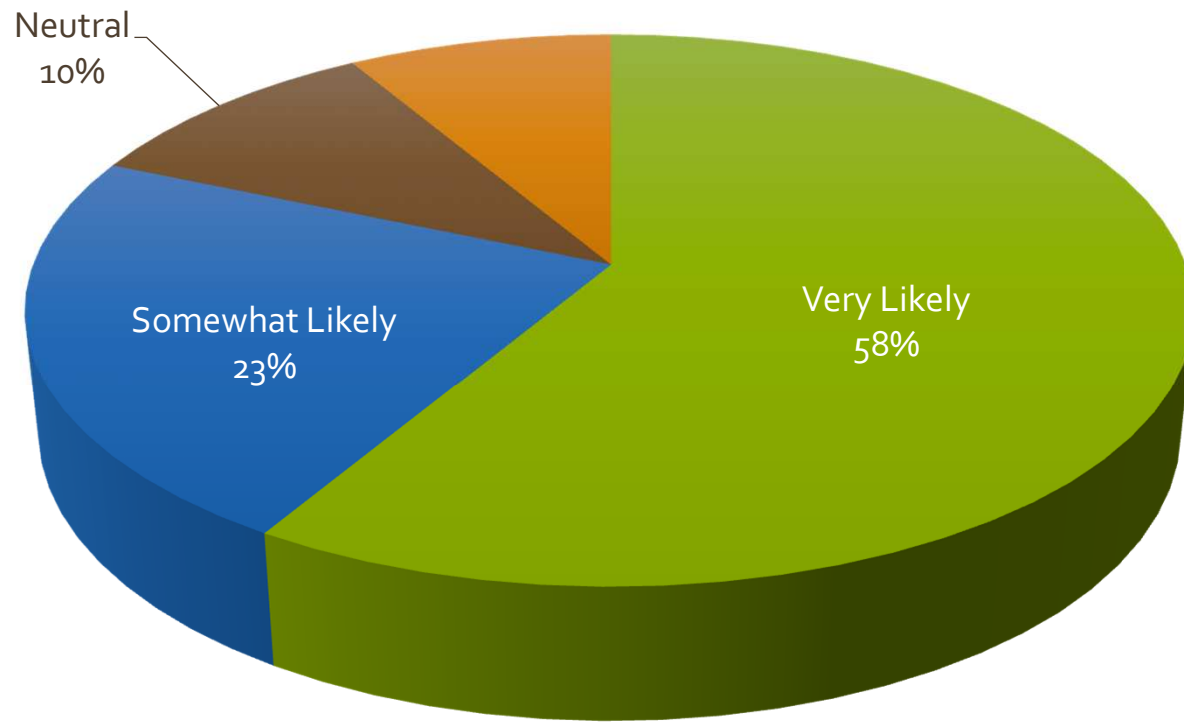
Influence On Purchase



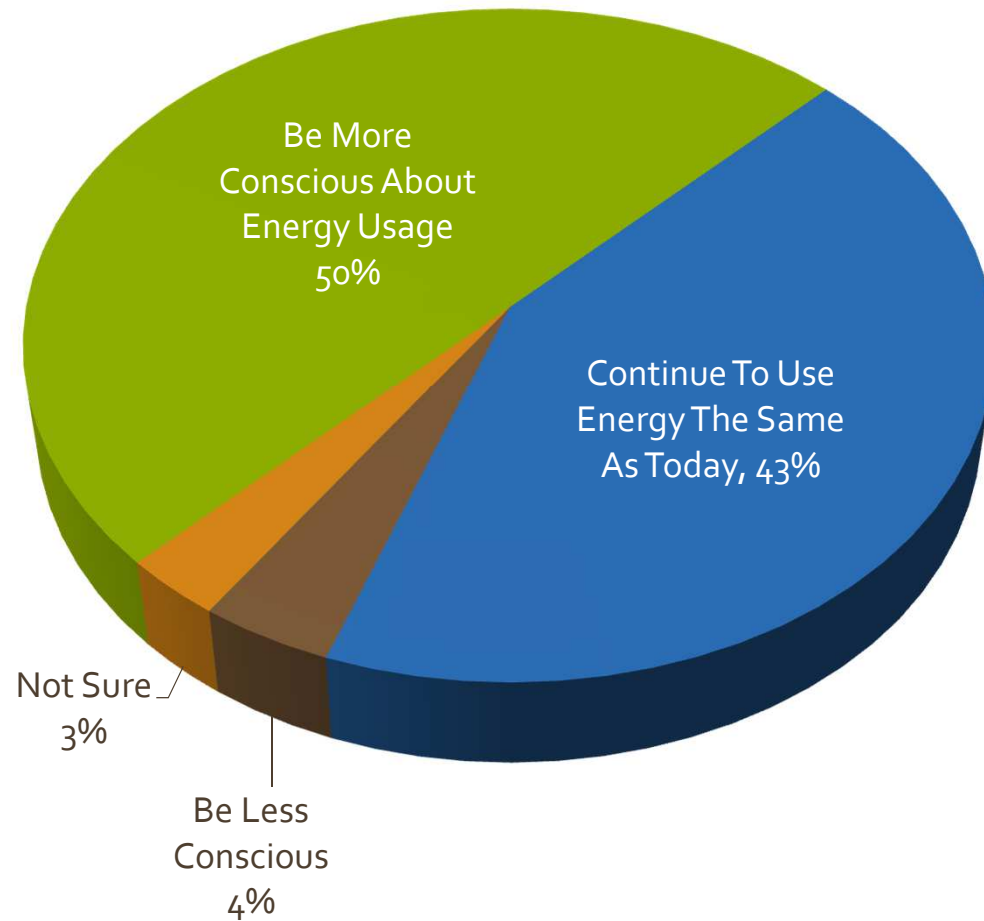
Impact On Confidence In Energy Savings




Likelihood To Recommend Builder



Impact On Energy Usage



The Product That Emerged

- Guarantees HERS rated homes
 - Homes built for residential purpose
 - Occupant pays utilities
 - As delivered by builder
 - Offers various terms
 - Simple to understand
 - Transferable
- 
- A decorative horizontal bar at the bottom of the slide, consisting of two segments: a shorter light green segment on the left and a longer, slightly darker green segment on the right.



Residential Energy Guarantee

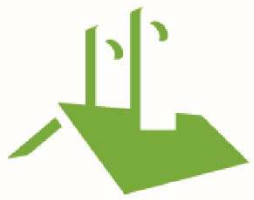
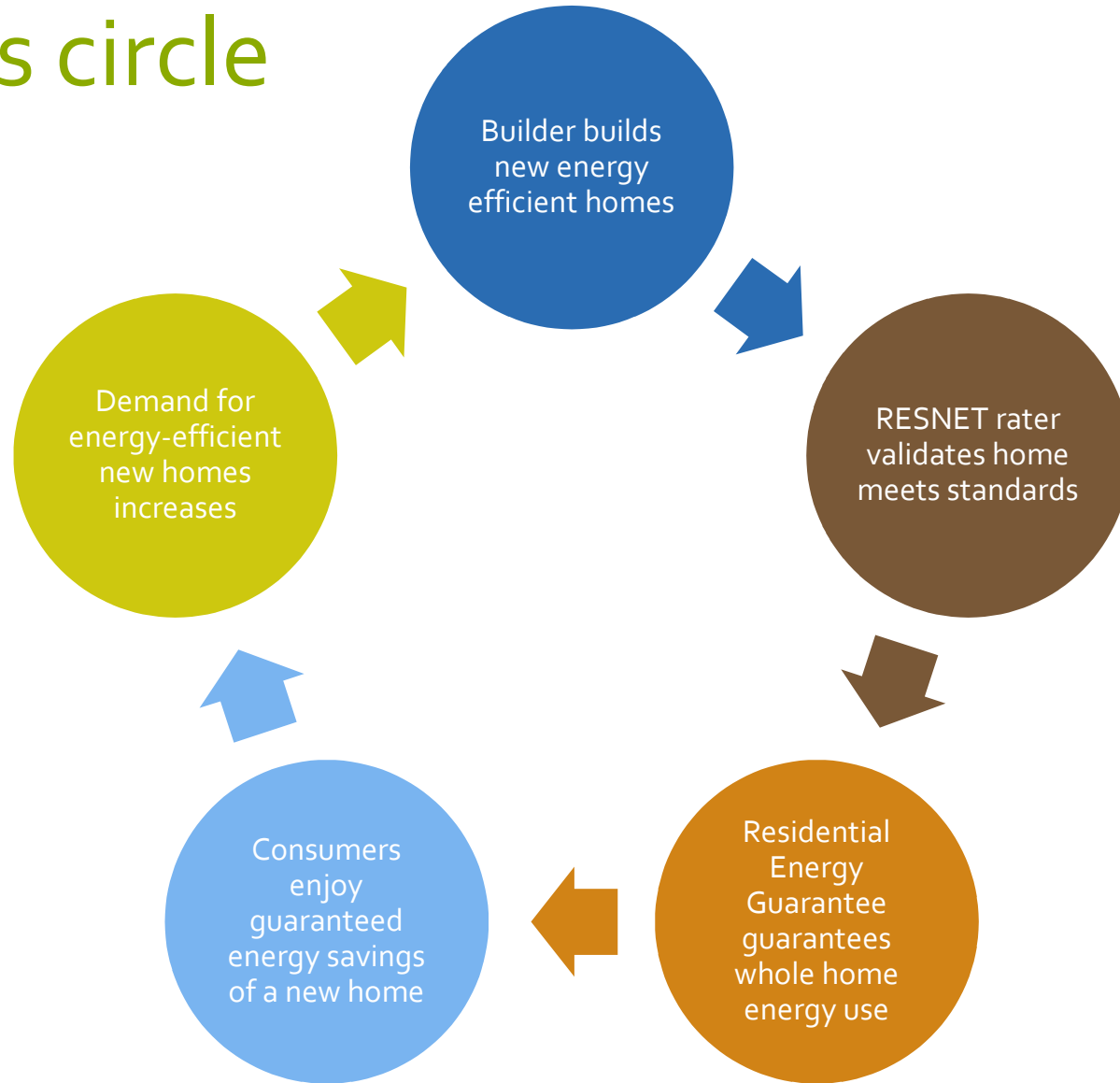


What Can The Product Provide That's Missing Today

- Actual broad based performance data re:
 - RESNET standards
 - Rating Systems
 - Builders
 - Raters
- Quantifiable data to validate ratings for appraisals
- Long term performance of energy efficient components



Winners circle



**Residential
Energy
Guarantee®**





**Residential
Energy
Guarantee[®]**

Questions?



**Bonded Builders
Warranty Group**