



[CORPORATE OVERVIEW]

This document has been prepared for potential clients in order to provide a brief overview of products, services, process and pricing provided by NUI Verification Services Inc.

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NUI Verification Services Inc.

Company History

NUI Verification Services Inc. has been conducting home inspections in Canada for over 8 years. The management team has over 60 years of combined insurance inspection experience and has successfully serviced some of the largest insurance institutions in Canada.

NUI has a very highly trained and experienced staff of inspectors. The core team of inspectors is located all across Canada and is comprised of WETT Certified, extensively trained and highly motivated individuals that focus on providing accurate and timely inspection data from the field to finger tips of our clients.

Our goal is simple, to provide the best service, products and quality inspection data at a reasonable price.

Business Overview

NUI Verification Services Inc. offers a wide variety of products and services in order to meet the demands of our clients. We conduct full interior inspections that focus in on replacement value, liabilities, hazards and safety issues, interior inspections, exterior inspections and a wide variety of supplements. All products and services are made available through a secure web based portal system that allows for real-time exchange of data.

Products and Supplements

Many inspections may include one or several supplements if a home based business, outbuilding, oil tank, tank or wood stove is found on the premises of a given risk. The following list includes the typical Supplements that NUI offers:

Home Based Business

This supplement focuses on home businesses found located on the property or in the household of a given risk. Exposures and other liability issues are collected during this inspection supplement.

Outbuildings

This supplement focuses on any outbuildings found not attached to the primary structure. Attention is primarily spent on usage and replacement costs. This supplement can include a wide variety of detached structures such as garages, barns, gazebos, sheds, pool houses and more.

Tank (non Oil)

This supplement is included if a tank is found in the household or on the property. Information found is aimed at providing details on condition, use and potential liabilities associated with having a fuel tank on the premises.

Oil Tank

This supplement is included if an oil tank is found in the household or on the property. Inspection staff utilizes a 'white glove' technique to focus on scaling and worm holing on the surface of the tank in order to detect any leaks as well as observe the general condition, environmental and usage details. NUI Verification Services Inc. is nearly completed testing on a new TankPoints™ System that will allow insurance carriers to schedule repeat

inspections based off of key data components collected in the field in order to establish a 'level of comfort' with each oil tank. This system is aimed at establishing a unique reoccurring inspection schedule based on each specific tank rather than creating an expensive revolving annual inspection regime. NUI has been working closely with heating professionals, insurance carriers and engineering firms to develop the most reliable oil tank inspection system available at this time without the use of 'gimmicky' technology.

Wood Stove

This supplement provides detailed information on any wood stove found on the property. Use, condition, make, type and installation details are the primary focus for the wood stove report. This inspection follows the WETT requirements and recommendation philosophy.

Quality Assurance

After field collection is completed by the inspection team, all information is uploaded from the 'Underwriter Analyst Console' to the HomeProbe™ for quality review by the NUI Quality Assurance Team. Each inspection is reviewed for accuracy, completeness and clarity. All wood stove supplements are reviewed by a dedicated NUI WETT Certified team member and all data is verified prior to release to the client system. The QA process is an integral part of the NUI system in order to ensure that our clients are receiving qualified and accurate information.

Systems and B2B Architecture

NUI Verification Services Inc. has built one of the most sophisticated, powerful, yet user friendly business to business web portals in the industry today. The HomeProbe™ system by NUI has been built over the past 10 years, tweaked, modified and evolved by the needs of dozens of insurance carriers, brokers, underwriters, call centre team members, management team members, inspectors and developers from all across Canada.

The HomeProbe™ system is a real-time, secure web portal that allows underwriters, managers and brokers (if the functionality is so inclined by our client) to access a complete visibility tool allowing instant access to on the spot information.

Key Features:

- Single inspection ordering or batch uploading of large data files.
- Call Logs that track phone number being called by the inspectors to setup appointments as well as any other details that may have been collected prior to an appointment being booked.
- Underwriter to inspector direct information transfer such as notes, tips, new contact numbers and more.
- Status checks to review the current state of any given inspection.
- Online viewable completed inspection information with the ability to Print or Save via PDF format of all interior / exterior inspections including supplement data.
- Reporting tools to evaluate broker performance, regional performance, flags and recommendation summaries, replacement value book-of-sale changes and much more.

The Inspection Process

Mail outs

Letters are mailed to the clients in order to advise that NUI will be contacting them in the near future to set up an inspection of their home. A toll free number is left so that they can contact our office if there has been a change in contact numbers, etc.

Appointment set up

Inspector sets up an appointment at a mutual time. It is first attempted to set up an appointment during the morning or afternoon Monday to Friday. If this is not possible then we may do an evening or Saturday appointment.

At the door

Inspectors are equipped with NUI identification as well as business cards ready to show the policy holder prior to entering any risk.

Inspection begins

1. Questions asked as to occupancy, time lived here, age of the home, update history, renovations, losses, home based business, etc.
2. Inspector begins tour of home on main level paying attention to the type of floors, height of ceilings, bathrooms, smoke detectors, ceiling damage, upkeep, maintenance, etc. Liability issues are also observed such as hand rails.
3. 2nd and 3rd stories are inspected in the same manner.
4. Basement is inspected and special attention is paid to electrical, heating, plumbing, basement water leaks, foundation cracks, percentage of basement finished, hints of a home based business, etc.
5. Any wood burning appliances or oil tanks are inspected within the home.
6. An outside inspection is completed paying attention to foundation, roof condition, chimney condition, exterior damage, animals in soffits or eaves, upkeep of home and property. Home is measured with a tape measure and a detailed drawing is made of the home, porches, decks, etc.

Attention is now paid to any outbuildings, they are measured, and type of construction, condition, and use of is noted. Any wood stoves in outbuildings or outside tanks are inspected at this time. We again check for hints of home based business

Photos

Exterior and interior digital photos are taken of the home. Photos of outbuildings, tanks, home based business or wood stoves are also taken. Photos of any recommendations are taken. Photos of anything helpful are taken.

Quality Review

1. Report is typed by inspector and submitted for Quality Review.
2. Quality Review analyst reviews report and is given back to the inspector if there are problems or questions. Report is then re-submitted for a 2nd review.
3. Report passes review and is then submitted for clients viewing.

Relationship with Insurance Companies and Affiliated Brokers

NUI Verification Services communicates with branch offices, underwriters, call centre personal and any affiliated brokers in the following capacities:

Unique Broker Level Logins

Brokerages are able to be provided with unique logins which allow their underwriting staff to access the NUI HomeProbe™ system with a personal view of only their ordered and completed inspections. This means that as an individual broker, they can view all of the call logs, collected inspection data and reports that are specific to their book-of-sale, while the system keeps all of the other non-affiliated broker data hidden from their specific view.

This level of data sharing has allowed the Insurance company teams to work closely with the affiliate broker teams using one seamless environment that is populated by NUI Inspection and QA teams in real-time.

Underwriter Assistance Tools

NUI has also built an underwriter assistant tool into the HomeProbe™ system. There is an ability for each underwriter to mark a completed inspection as 'REVIEWED' or 'UPDATED' in order to ensure that all inspections have been observed and had some sort of action taken upon them. Searches and reports are available from a management level to review the current progress of all underwriters with respect to having 'Reviewed' or 'Updated' files from the HomeProbe™ to their current insurance based local systems.

Email and/or Mobile Alerts

The HomeProbe™ system also includes an email or mobile alert function that Client Branches have been utilizing. When uploading an individual inspection request, an email is able to be attached to the particular policy so that when the inspection has passed QA and is now ready for view, an email with a link to the inspection is automatically generated. This process is crucial in order to further enhance the communication between NUI and Client staff members with regards to time service and immediate response to completed inspections.

Appendix 1 – Price List

Current Price List – January 2011

Price List Available upon request.

NUI Verification Services Inc. price list is flexible and larger volume discounts are available based on commitment levels. Further explanation of this price list and other hybrid options is available upon request.

Appendix J – Sample Flags or Recommendations

In the following reports, a **flag** is considered a single issue found during an inspection. Example **flags** are:

EL-04-Y

Electrical over fusing observed. All fuses should be 15 amps with the exception of major appliances and same size fuses must be in pairs.

RF-01-Y

Roof may be nearing its useful life expectancy. A roofing contractor should be consulted to assess the overall condition and effectiveness of the roof.

In the above examples, the first two digits signify the category; the following two indicated the number in the series and the final 'Y' or 'R' indicates the flag level or severity. Y = Yellow indicating attention required soon and R = Red indicating immediate attention required.

A full list of recommendations is available upon request.

Appendix K – Corporate Contact Information

Address

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Corporate Website

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Web Portal (HomeProbe)

<https://www.nationalunderwriting.net>