



## **SPECIAL TO DOOR & WINDOW BUSINESS-**

A.M. Best Company is a U.S.-based rating agency headquartered in Oldwick, New Jersey, ([ambest.com](http://ambest.com)) that focuses on the insurance industry. Both the U.S. Securities and Exchange Commission and the National Association of Insurance Commissioners have designated the company as a Nationally Recognized Statistical Rating Organization (NRSRO) in the United States. A.M. Best issues financial-strength ratings measuring insurance companies' ability to pay claims. In addition, A.M. Best also publishes a series of printed and online directories of insurance professionals and publications. It is no accident that the top insurance companies boast the top A.M. Best Ratings that signify the better companies with which to insure.

In addition, A.M. Best publishes Risk Analysis reports and loss control manuals for various trades and in particular, when commenting on the risks posed by proper window and door installation A.M. Best credited AWDI with lowering the risk, thereby lowering insurance costs for Window and Door Installation. From their Window and Door Installer Risk Analysis (2011): *The most important element of worker safety for installation contractors is training. All workers should be trained in the proper methods and procedures of door and window removal and installation, and in the proper use of hand and power tools. Is the insured a member of an organization, such as the American Window and Door Institute (AWDI, which can be visited at [www.awdi.com](http://www.awdi.com)) (that) conducts certification programs for installation contractors, which includes certification upon passing a written examination. Although membership is voluntary, it is a positive underwriting sign if the insured is a member (of AWDI) and the insured's workers are certified.*

John H. Jervis, Managing Director of AWDI said “We are pleased that A.M. Best continues to recognize that our vast installation resources and EnergyStar™ accepted methods, when shared with installers, work to eliminate call-backs and other service issues – especially in the area of replacement where proper removal of the old window and proper opening preparation are as important as proper installation of the new windows. Our members deserve more favorable insurance rates because they have dedicated themselves to lowering the risks for their homeowner customers, and therefore have done the same for their underwriters as well.”

AWDI earned their reputation for reduced service and callbacks in the landmark 10-year study of over 2300 replacement window jobs covering 6 states, multiple dealers and installers and product lines. In each case, the dealer and installer were AWDI credentialed and AWDI recommended procedures were followed. Each job was registered, and each homeowner received a Certificate of Coverage offering an insurance-backed warranty for the job cost, warranty and workmanship. The consumer was given AWDI contact information, and had direct access to AWDI. The study, completed its 10 year term in early 2013, recorded only 3 call backs which were easily serviced

by AWDI members. The “Insurantee®” Study was underwritten by an AIG company and Lloyds of London, and consisted of three important parts: AWDI Certification of the Installers, AWDI Standards and Practices, and consumer involvement in the acceptance of the finished work.

This study confirmed the complete mitigation of service related callbacks due to faulty installation and secured AWDI’s reputation that continues to enjoy Consumer Reports Magazine, and A.M. Best recommendations.