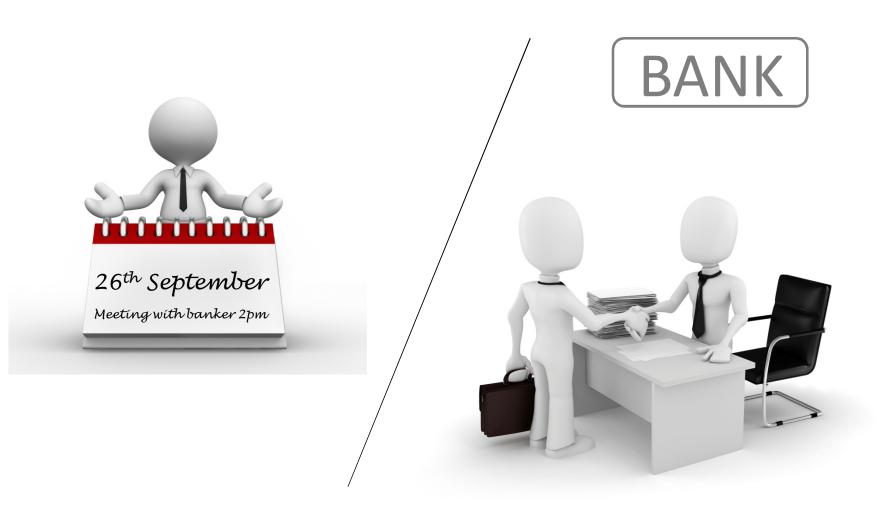
Managing risk and supporting innovation



Terry Mundy Business Development Manager Lloyd's Register EMEA





Developer arranges a meeting with a banker to seek agreement to provide mortgage finance





Presentation of Traditional Designs









Presentation of Non-Traditional Designs









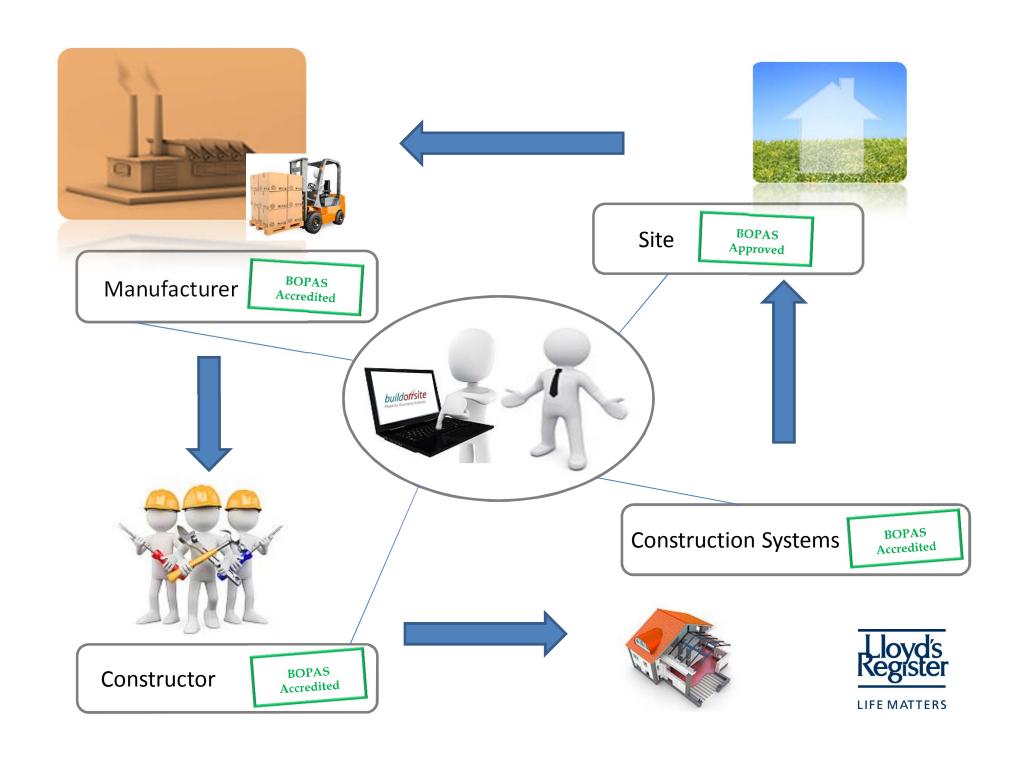














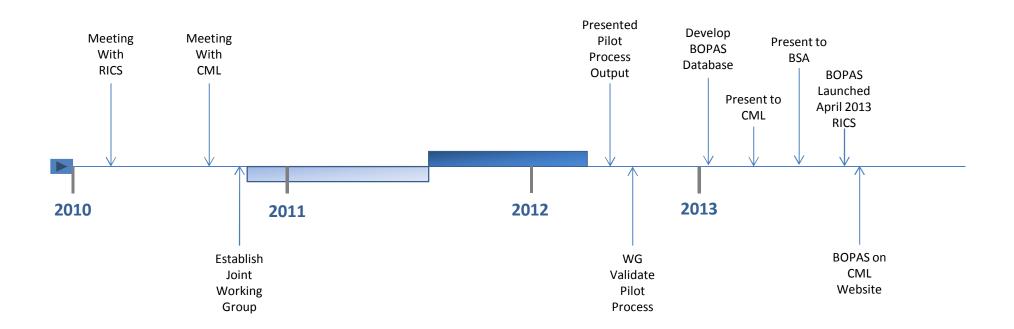




Mortgage finance agreed in principal as the construction system BOPAS Accredited



BOPAS Development Timeline



Working Group Define Lenders Needs/Concerns and Develop Response

Perform Pilot BOPAS Assessment on 3 Different Offsite Providers



Scopes of Accreditation









Design

Construction

Manufacture

Project Management

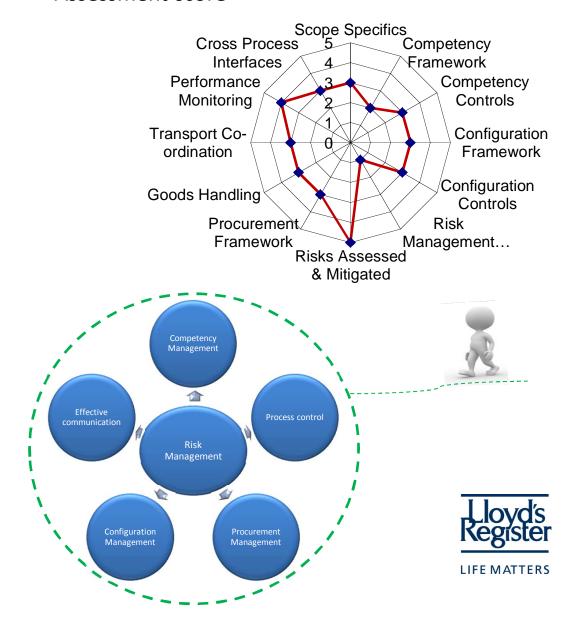


Gap Analysis



Full implementation audit assessment

Assessment score

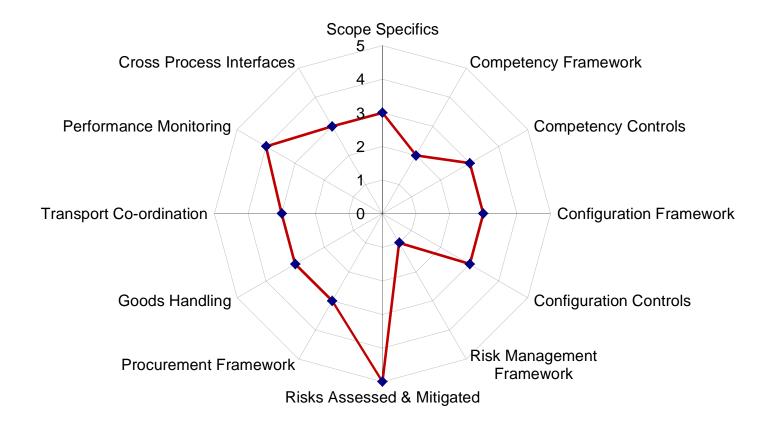


Accreditation Assessment Process





Assessment score





Every BOPAS approved building system will...

- ...have a BLP Durability & Maintenance Assessment that confirms a minimum of 60 year service life with no disproportionate maintenance
- ...have been confirmed as acceptable by BLP for provision of housing warranty insurance / defects insurance: BLPSECURE and BLPSECUREPLUS (includes component cover) - subject to scheme specific checks
- ...have been accredited by Lloyds Register for process & control



The methodology

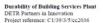
- BLP does not publish its own standards; it draws on the profusion of existing industry standards embraced in:
 - Approved Documents
 - British Standard's & Codes of Practice
 - BRE Reports and Papers
 - Trade Association Best Practice Guidance
 - 3rd Party Certifications etc.
- Creating a technical risk management system designed to handle whatever comes along.



20+ years of research

























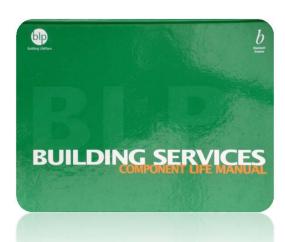




Building Services

Component Durability **Studies**









Confidence in the system

So surveyors, valuers, lenders and purchasers can be confident about the long term durability of the system and safe in the knowledge that at least one warranty provider will provide cover (will not preclude other providers)



Valuer

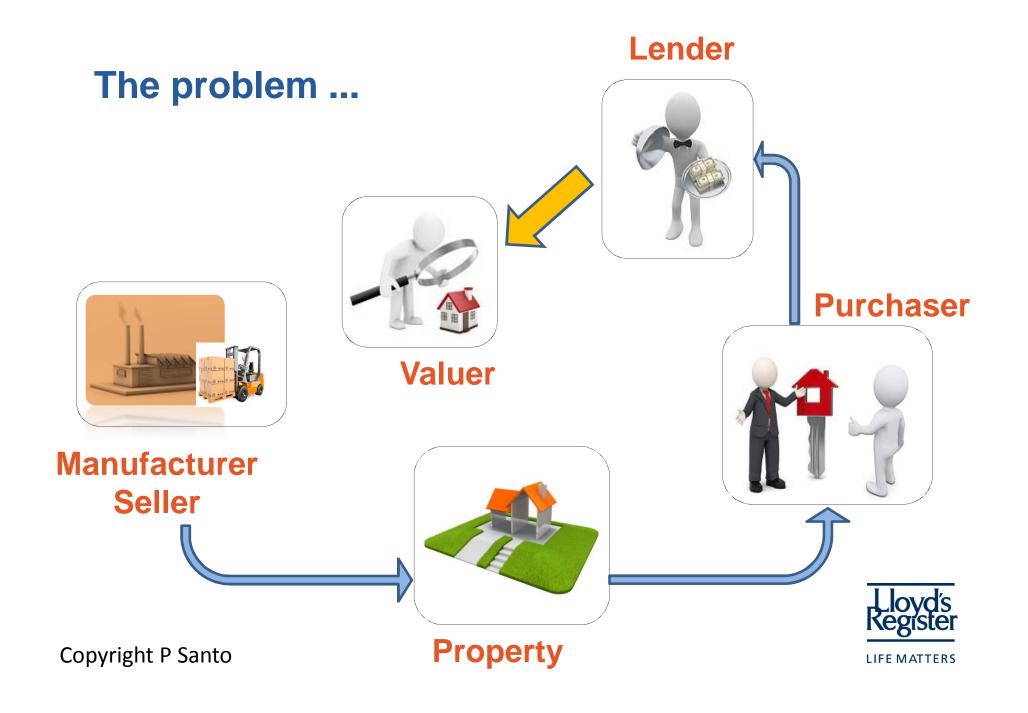


Lender



Purchaser





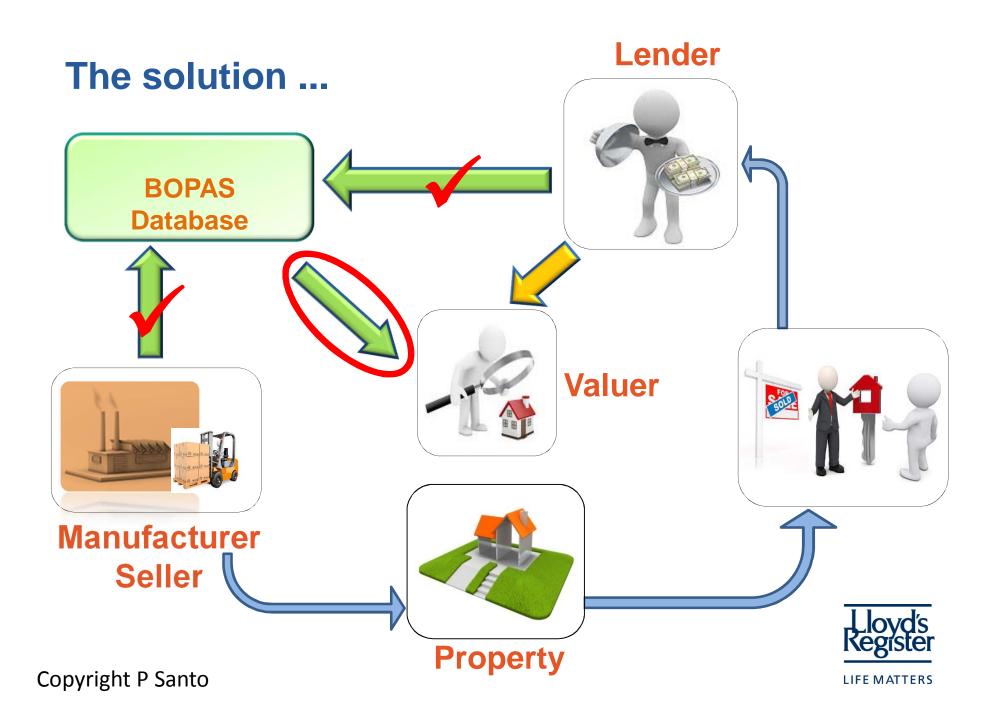
The problem ...





The problem ...

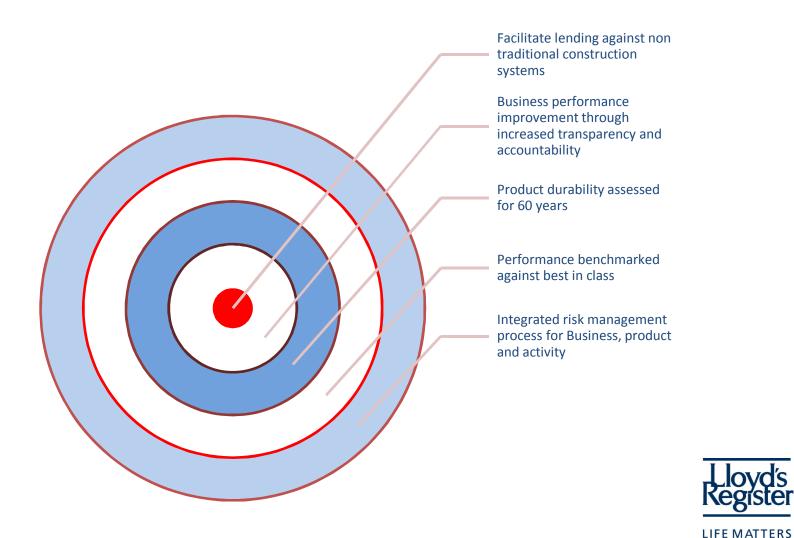








BOPAS Aim - Promotional and Business Performance Target







For more information, please contact:

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