

NHSCA Special Monthly Call
Thursday, March 19, 2020 at 2:30 pm CST

2-10 Home Buyers Warranty: Jacqui Crocket, Lindsey Iten
America's Preferred Home Warranty: Rodney Martin, Phil West
American Water Resources/Pivotal HS: Pat Wodack
Cinch Home Services: John Walsh
Fidelity: Lorna Mello, Adrienne Giacalone
First American Home Warranty: Zach Zaharek
HomeGuard Home Warranty: Robert Hessling
HomeServe USA: Scott Paris
Home Warranty of America: Michael Longoria
Old Republic Home Protection: Chris Wasson

NHSCA Staff: Art Chartrand, Joy Moore
Guest: David Parker, Longbow Partners

Roll call was taken.

In light of the current Covid-19 crisis facing the country, everyone wished each other well and good luck.

Texas- Lobbyist, David Parker, Longbow Partners

Many members have been using SERFF [NAIC's system for Electronic Rate and Form Filing] to file contract forms with TREC. However recently, filers have had no response beyond the 31-day deemer date. TREC has indicated they are way behind in approving forms. Recall the statute says it is deemed approved after 30 days if not disapproved. Parker conferred with Tony Schlagle, Deputy Director of TREC. Schlagle was not aware TREC was even using SERFF. It was suggested by Parker and Schlagle members stick with the manual reporting for now. As in all states with such provisions, the deemer probably grants you a defense against later challenges or penalty for a non-conforming form but does not prevent a state from later deeming it in violation and needing amendment. Of note is the Texas DOI has tried pulling the plug on SERFF, which might also be a factor.

Nevada

Chartrand reminded members to file new forms including deducting benefits paid upon consumer cancellation per the updated letter written by Deputy Commissioner Stosic and (as represented by Cmsr. Richardson herself) that they will be approved. Let Chartrand know if any forms are *not* being approved.

Chartrand has taken the recent proposed regulatory changes and converted them back into statute. He added other needed clarifications and amended language that he thought was problematic and emailed to members last week for review. Chartrand asked members for more input, to take a hard look at the amended language and let him know if

all desires and wishes are included. He also suggested members have their company attorney look at the language. Any changes will likely be a battle with the Nevada DOI, but we have some good backing in the legislature. If we are going to marshal a bill, we might as well make it well worth our effort and try to obtain all our needs and desires. Chartrand indicated he will also work to be sure SCIC is on board early.

The current retainer extension authorized with our Nevada lobbyist Argentum Partners has ended. The current contract is at \$2000/monthly until the end of this year with the kicker to \$6000/monthly beginning January 2021 with the start of session. Members should refer to Chartrand's email sent on March 18. After a great deal of discussion, it was decided members spend time reviewing the language Chartrand sent out and then regroup to discuss whether to continue the Argentum lobbying contract on the next monthly call. The language will need to be in place and given to the legislature by September 2020. Chartrand will notify Argentum that NHSCA will be taking a temporary suspension.

COVID –19

Chartrand noted that a little over a week ago the officers and he had concurred there was no additional role or comment the NHSCA could collectively add to the current activity. However, much has changed just in last 72 hours and many members had contacted him about conferring on reaction and responses. Of particular concern was our individual or collective posture with respect to local contractors practices policies and shear ability to serve homeowners.

HomeServe USA put out a very public policy announcement as have others and even local HVAC contractors on their home visit protocols. Chartrand has a number of these and emailed them to requesting members. After much discussion there was a consensus these local service protocols must be left local to local vendors.

Paris asked whether the NHSCA could provide a clearinghouse of information or recommendations on state and local emergency orders and new protocols or rules for our industry and local vendors. After much additional discussion Chartrand said the NHSCA website could collect and share such directives. He pointed out that sharing such was one thing but interpreting such would be quite another beyond our resources. The orders change rapidly and definitions of *essential services* may be local and conflicting with federal, state, county and other edicts issued the same day. After additional discussion, Chartrand agreed to update the website with active links state by state. He noted he would largely be dependent upon member submittals and that only active weblinks will be posted. He asked that members *not* submit actual documents or orders. [Post note: This was implemented within hours and now up and running on the NHSCA website.]

National Meeting in Boothbay Harbor

Staff visited with The Spruce Point Inn today. At this point planning remains as is and moving forward for an in-person meeting. Make your hotel reservations. Both the hotel and NHSCA are well aware of potential changes and contingencies which could change plans. A key date would be May 10 (or earlier if eventualities become clear) when final contract options need to be exercised to limit our economic exposure.

Next regular call April 2nd at 2:30 PM CDT

The call concluded at 3:30 PM