

Speaker 1: Why pay more for less? CRES is a better option than the state program for most licensees. Why? The state group takes everyone. We take only the best. Although we cover you for all activities requiring a license, we only accept you if you primarily do residential related services. Since you are a lower risk, we can ask for higher limits for less money. We believe the state group program should be for people who cannot get insurance elsewhere. Every policy itself comes with comprehensive risk management, your own local on-call attorney. They can review contracts, answer questions and write letters.

Speaker 1: We have spent over \$5 million for risk management services over the past 10 years. Why? Because the least expensive claim is the one that's never filed. Less claims means more coverage for less. The state group program just raises rates as more claims come in, so they'll make more money. More claims means higher premiums for you and more money for them.

Speaker 1: With CRES, you only pay for what you do. If you only sell residential, that's all you pay for. However, just like the state program, we are required to cover all activities requiring a license. The difference? If you have received compensation in the past 12 months for commercial, we charge a little more. Why? Because most claims are filed within 14 months of the sale or incident. We think it's fair that you should pay a little more when you have a greater risk of a claim, and then pay less once the risk goes down. The state group plan charges everyone the same, even if you sold nothing. We don't think that's fair.

Speaker 1: Now, that you know CRES, are you still going to pay more for less?