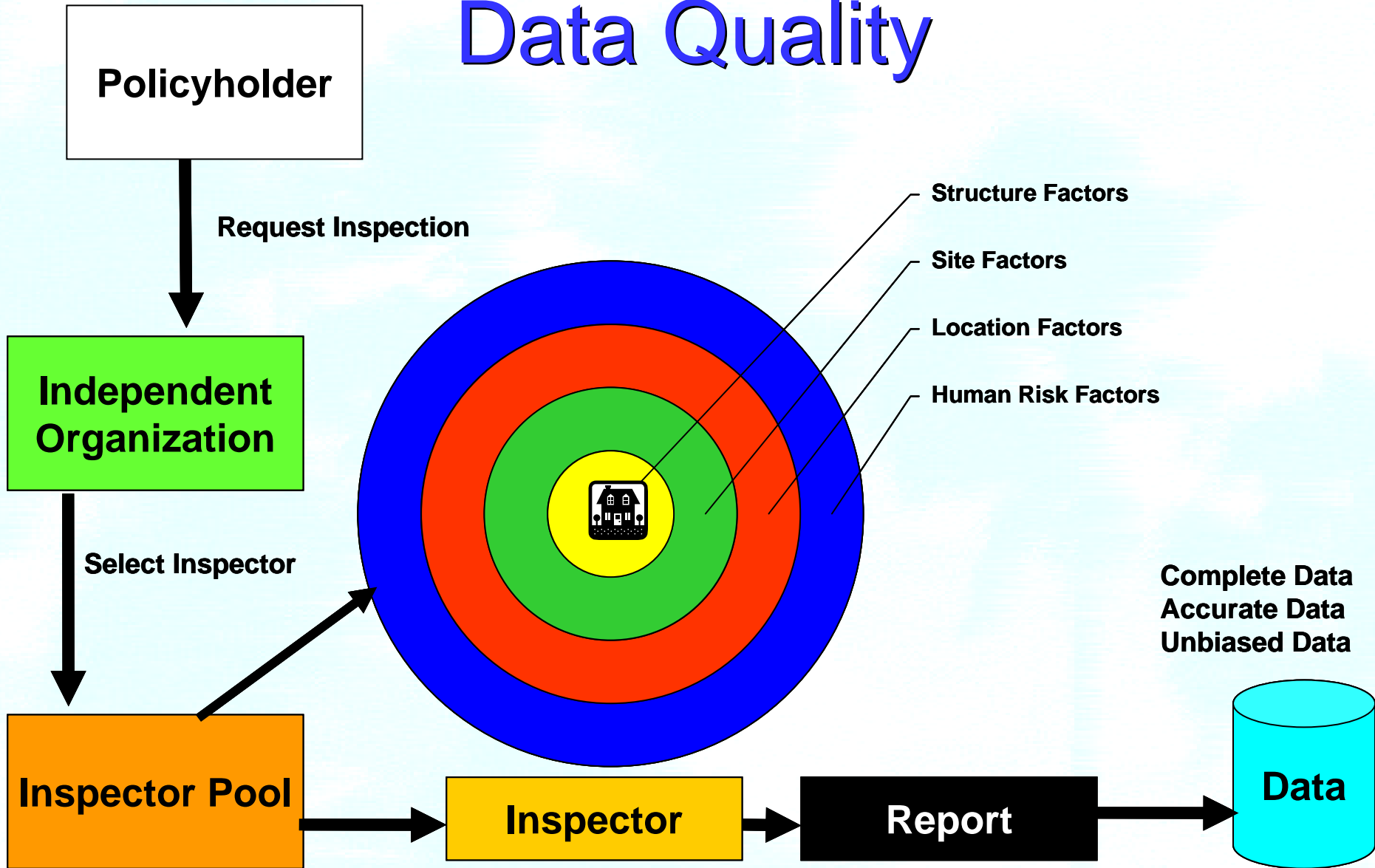


Data Quality



Independent Review Process

Policyholder

Independent Organization

- Develop Standards
- Educate/Train Inspectors
- Certify Credentials and License
- Audit Inspectors
- Discipline Inspector
- Audit Results then used to refine standards and education requirements

Inspector

Report

- Develop application for policyholder
- Charge Policyholder for inspection
- Select Independent Inspector
- Schedule inspection
- Receive Report from Inspector
- Evaluate Report
- Accept or Reject Report
- Monitor Re-Examination if necessary
- Compensate Inspector
- Evaluate Inspector
- Forward Report to
 - The insurer
 - The policyholder
 - The accepted modelers (redacted)
- Maintain data base
- Evaluate trends & analyze data
 - Inspector bias &/or tendencies
 - Mitigation features types, etc.

DRAFT