In today's environment, members demand increased choice, services and communication. Providing value-added services that meet member needs but also align with the superior customer care standards can help participating co-ops build member loyalty and satisfaction.

The Cooperative Home Services Program partnered with Pivotal Home Solutions to create a platform designed specifically for electrical cooperative members and their residential members. The programs can provide peace of mind for every member through utility programs and services.

Benefits for both member cooperatives and their members include:

### For Member Customers

**Peace of Mind**
- Provides member with a worry-free solution to potentially costly and time-consuming repairs.

**Financial Assurance**
- 60% of Americans don’t have enough cash on hand to handle a $1,000 emergency expense.¹

**Simple Process**
- Easy enrollment, one-call to request a repair, real time tracking of repair contractor.

**Convenience**
- 43% of homeowners spend over 5 hours researching a contractor.² Pivotal Home Solutions finds the best contractor for the member.

### For Co-op Members

**No Costs**
- All costs including marketing and claims management are assumed by the program provider: Pivotal Home Solutions.

**Member Focus**
- Pricing, repairs are aligned with the cooperative mindset of low cost and maximum value and service.

**Potential Funding**
- Provides additional revenue streams for member co-ops to re-invest in the community, infrastructure or other areas of need.

**Boost Satisfaction**
- 18% higher overall utility satisfaction when customers are aware of and enrolled in warranty programs.³

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¹ A $1,000 emergency would push many Americans into debt, CNBC, January 2019
² Majority of homeowners delay repairs, improvement due to finances, study Discover Financial Services July 2018
³ Homeowner Survey Index, Modernize, December 2018-January 2019

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