

BLP IS MANAGED BY **THOMAS** MILLER

WE'RE DIFFERENT BECAUSE THE INDUSTRY DESERVES BETTER



THOMAS MILLER

Based in the city of London, BLP is owned by Thomas Miller – an independent international provider of insurance, professional and investment services.

BLP CONSULT provides a range of consultancy services aimed at helping our clients make informed choices about quality and the cost effective use of systems.

For over 25 years we've been providing private developers and Registered Social Landlords with unrivalled data-based insights to mitigate risk, drive operational excellence and deliver higher quality construction or conversion projects.

40,000 components - at your fingertips

That's 25 years of accumulating, analysing, and making sense of detailed information on almost every conceivable component likely to be used in the development or conversion of a property – over 40,000 of them.

Our flexible approach responds to your operational requirements. You can use our consultancy services on a standalone service - to enhance your own risk management practices - or in conjunction with BLP insurance policies.

We'll help you see the future, and be ready for it.

BLP services include:

- Life Cycle Assessments
- Embodied Energy and Operational Energy Assessments
- Durability Assessments
- Project Monitoring

THE MOST COMPREHENSIVE AND DYNAMIC DESIGN ASSESSMENTS AVAILABLE TO THE UK CONSTRUCTION MARKET



The industry deserves better

BLP CONSULT maintains the most data-intense store of product and material performance, durability, life, and cost available in the industry.

BLP CONSULT

Attention to detail drives better construction

From fundamental considerations – such as orientation and foundation design - through to granular detail on every component from floor tiles to window frames, we enable you to compare and substitute components across every aspect of your construction project.

Risk management checks for due diligence in design

BLP's technical team conducts technical risk management reviews of all schemes that come to BLP for insurance. We use the same rigorous practices for clients who simply require due diligence checks, independent of taking out insurance cover with BLP.

Best practice in construction

We assess proposed schemes for compliance with Building Regulations, British Standards and general good building practice. As a standalone service for those who require the objectivity of an independent view based on proven expertise in the industry BLP can also monitor the works during construction to help you make sure that you're achieving acceptable standards of workmanship.

BLP HAS UNDERTAKEN TECHNICAL CHECKS AND INSPECTIONS SINCE 1999, WITH £3.57BN **CONSTRUCTION VALUE** IN 2014 ALONE.



BLP Core Services

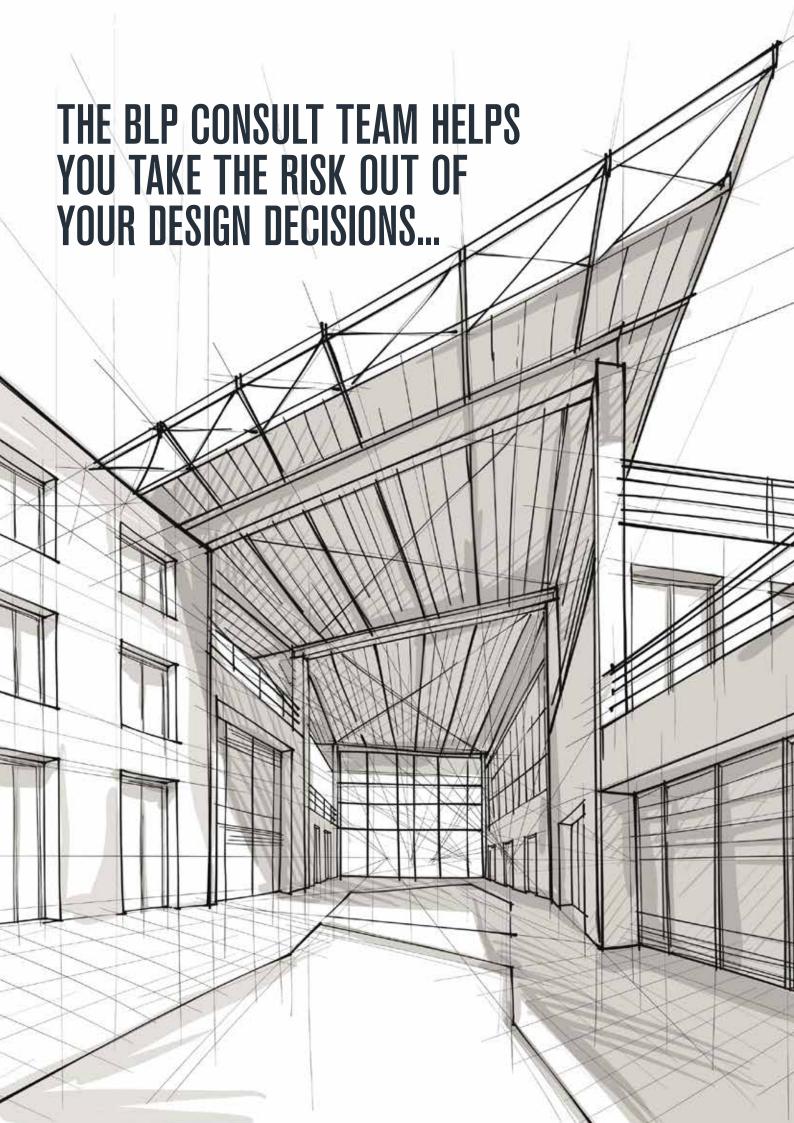
Applying life cycle costing to entire buildings can be a daunting task. When BLP designed the Life Cycle Costing (LCC) tool in 2009, with funding from the Homes and **Communities Agency (known as the Housing Corporation** at the time) we set out to make it easier. We set out to deliver a better way of assessing risk, saving costs, and protecting assets.

LIFE CYCLE **ASSESSMENTS**

We provide scheme-specific Life Cycle Assessments based on the actual form of construction and components specified. Our database of over 40,000 components enables our clients to benefit from an unrivalled level of detail in order to balance capital costs against costs in use. We can substitute and compare alternative components across every aspect of the design to provide the optimum solution for clients' needs and budgets allowing the potential consequence of design choices to be realised before financial commitments are made.

This service is of maximum value to developers with a long term interest in the property such as RSLs and the Build to Rent sector. In such cases minimising the "cost-in-use" of a building is essential and provides an invaluable contribution to promoting sustainability. The service is available for new build, conversions and refurbishments.

Our LCC tool provides an uncomplicated method of demonstrating a commitment to value for money and compliance with HCA Guidelines. The toolkit provides British Standard compliant life cycle cost analyses of archetype HCA house types, with just a few clicks on screen.



LIFE CYCLE ASSESSMENTS (CONTINUED)

Embodied and operational energy assessments

Using our low carbon design and decision tool, Butterfly, the BLP CONSULT team helps you take the risk out of your design decisions by assessing the environmental impact of your proposed scheme. We created 'Butterfly' in collaboration with UCL Energy Institute, University of Cambridge Centre for Sustainable Development, Willmott Dixon and through funding from the Technology Strategy Board.

As with our approach to Life Cycle Assessments, the carbon modelling is construction and component specific and alternative components can be modelled with a view to improving the carbon performance of the design, and at the same time monitoring the impact of design change on capital costs and cost in use.

Durability assessments

BLP's in-house research and development team has undertaken durability assessments on a range of components and materials. These assessments allow designers and developers to fully understand the implications of component and material selection in terms of ongoing maintenance and replacement requirements and cost.

Our core technical skills are in assessing the performance and durability characteristics of buildings and their systems. We carry out durability assessments that are recognised by lenders and by the HCA, and that provide comfort on the long-term performance of unfamiliar or innovative systems.

We do not require systems to have undergone independent testing or accreditation before considering them for inclusion as part of a scheme insured for latent defects.

LCC ONLINE

Try LCC free online now

For those seeking HCA grant or a high level approach to Life Cycle Assessment, BLP's Life Cycle Costing (LCC) tool is free for all housing and construction professional advisors as well as Housing Association officers.

To register for free access visit www.blpinsurance.com/LCC



PROJECT MONITORING

The BLP technical team manages the technical risk aspects of new and refurbishment projects to assess compliance with UK technical standards and good building practice.

Following a manual for construction is one thing; but it can limit design and development options pre-build. Our checklist approach to managing building defects allows the flexibility to assess different forms of construction.

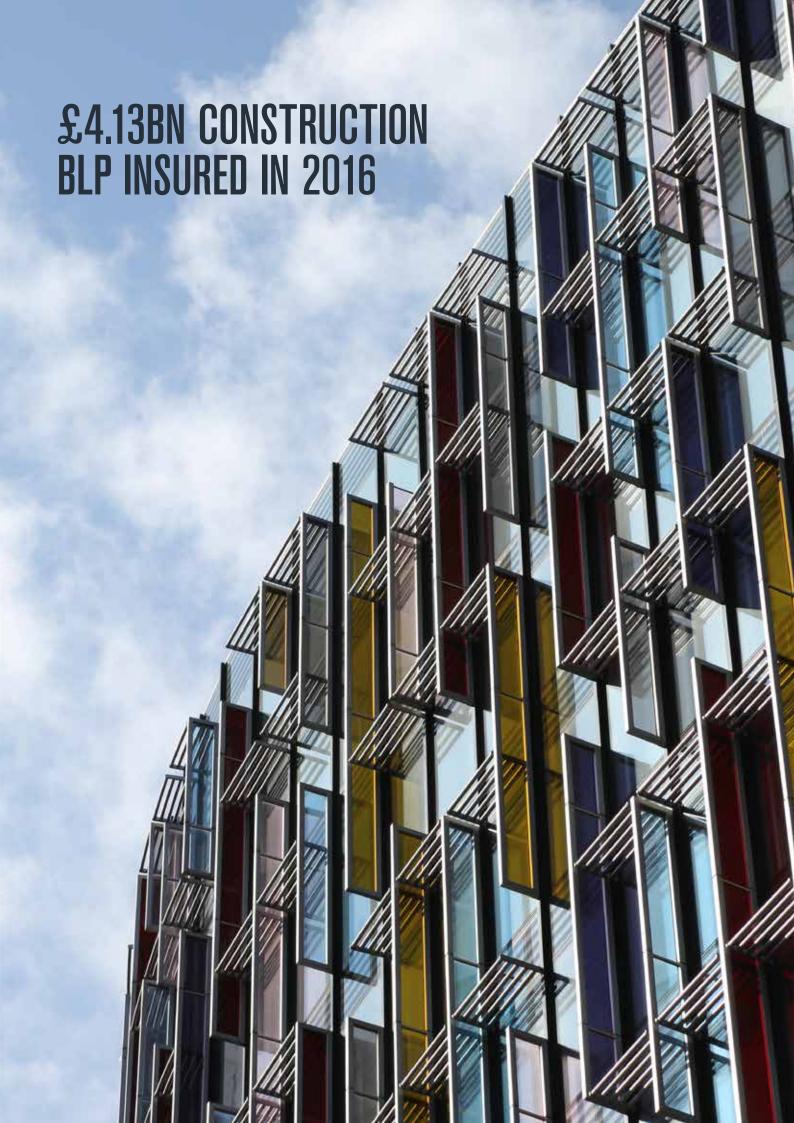
Benefits:

- Provides an audit trail of the risk management process
- Gives a consistent approach across a range of different skills and disciplines
- Transportable across all parts of the country (and abroad)
- Identifies twice as many potential defects as going on site with a blank piece of paper
- Gives the developer and consumer an audited design with measurable sustainability claims.

This technical risk management service is available independent of the BLP Insurance product.

BLP's other monitoring services include:

- Review of construction against the contract documents and reporting
- Review of delivery certificates for materials (structural permanent works)
 delivered to site made available by the contractor
- Review of dimensional surveys undertaken by others and assessment of items which are outside permitted deviations and tolerances
- Identification of non-conformances in construction and assisting in approving of remedial works
- Review of contractor changes to design and comment to client
- Review of any structural materials testing certificates required under the contract
- Digital photographic recording of works.



ASSESSING ENVIRONMENTAL IMPACT – THE OUTPUTS

BLP CONSULT will:

- Provide detailed performance data on a building design in its very early stages
- Link early stage (CAD) feasibility design with data and measures of life cycle and environmental performance
- Show how the design will perform in terms of life cycle cost and maintenance, operational energy and embodied carbon cost measured against industry targets
- Leverage independent and transparent data built up over the course of 25 years of research into the performance of 40,000+ components and materials
- Give the developer and consumer an audited design with measurable sustainability claims
- Save you time, money and waste.

ADDITIONAL SERVICES

■ Buildoffsite Property Assurance Scheme (BOPAS)

BOPAS has been jointly developed by Buildoffsite, The Royal Institution of Chartered Surveyors (RICS), Lloyd's Register and BLP Insurance, in consultation with the Council of Mortgage Lenders (CML) and the Building Societies Association (BSA), to provide assurance to the lending community that innovatively constructed properties against which they may be lending, will be sufficiently durable as to be readily saleable for a minimum of 60 years.

■ The Assurance Scheme comprises:

- A durability and maintenance assessment (carried out by BLP)
- A process accreditation
- A web enabled database comprising details of assessed building systems, registered sites and registered/warranted properties.

■ Modern Methods of Construction (MMC)

BLP can undertake durability assessments and life cycle comparisons on MMC to demonstrate suitability for use on Housing Association projects.



ADDITIONAL SERVICES (CONTINUED)

Home Performance Labelling

There is an increasing requirement to inform consumers in terms of better quality and value in newly-built homes, and to stimulate measures to improve the energy performance of existing ones. The Housing Forum has taken up the issue and is promoting the Home Performance Labelling Pilot.

The Pilot is designed to test the concept that key measures of performance can be readily assessed on the basis of both design information (for the purposes of the Pilot, based on BIM) and marketing material. To enable this Pilot, HTA Design LLP and BLP Insurance have set up a joint venture to build a fully functioning comparison website capable of comparing new and existing homes against benchmark performance and ranking them according to:

- Price
- Net floor area
- Price per square metre/foot
- Storage area
- Volume
- Average daylight level
- Estimated annual energy costs
- Estimated annual maintenance costs
- Broadband speed

Make better decisions now

To find out how BLP Consult can help you understand and manage risk better to make more informed decisions and better investments, contact the BLP Consult Team on **020 7204 2424** or email **consult@blpinsurance.com**



BLP 90 Fenchurch Street London EC3M 4ST United Kingdom

T: +44 (0) 20 7204 2424 F: +44 (0) 20 7929 1366 E: info@blpinsurance.com W: blpinsurance.com