

DWSD BI-ANNUAL BOARD REVIEW



TODAY'S AGENDA

- Review of performance related to our shared customer base
- Explore New Plans now available to DWSD customers
- Discuss recent growth related to customers electing to enroll in additional protection plans
- Review dedicated resources and customer map
- Highlight customer testimonials
- Introduce our new Corporate Rebranding



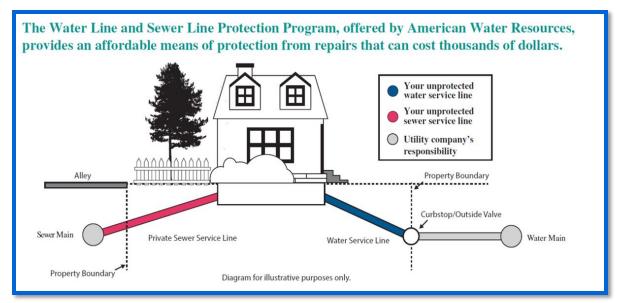
DWSD PROGRAM HIGHLIGHTS

	2022 May - Dec	2023 YTD
Customers Plan Enrollments	15,855 Customers 15,914 Plans	19,052 Customers 20,906 Plans
Monthly Calls Calls Handled	377 Average Calls 95%	315 Average Calls 99%
Homes Served Claim Approval Rate	590 Homes 78% (Rainwater Impact)	2,622 Homes 90%
Customer Satisfaction	96%	92%



Water & Sewer Line Protection

What Is and What Is Not Covered



Water Line

- AWR will pay to repair a leaking or broken water line if it resulted from normal wear and usage
- Unlimited protection for covered repairs
- Coverage starts from the water meter or main shut off valve inside home to the point where it connects to the utility
- The Water Line does not include: (a) a private water main; (b) a common/trunk line; (c) the tap/saddle connected to Your Water Line; (d) the water meter; (e) the water meter pit; (f) the water meter vault; or (g) any portion of the water line that passes under or within the walls of a neighboring residence
- Complete coverage details are outlined in the Terms and Conditions

Sewer Line

- AWR will pay to repair clogs, blockages or breaks that adversely impact the flow of wastewater in your sewer line
- > Unlimited program limit for covered repairs
- Coverage starts at external wall of your home to the point where it connects to the main
- Your Sewer Line does not include: (a) a private sewer main; (b) common branch waste lines; (c) the tap/ saddle connected to Your Sewer Line; (d) a septic tank or its components or attachments; or (e) any portion of the sewer line that passes under or within the walls of a neighboring residence.
- Complete coverage details are outlined in the Terms and Conditions



Terms & Conditions

Our plans cover the cost of repairs or replacement with no limit on the dollar amount however, there are limitations identified in the Terms and Conditions for each of our protection plans.



Our Protection Programs generally cover repairs that:

- Occur on or after the effective date of coverage
- Incurred as a result of normal wear and tear, i.e., leaks and breaks caused by tree roots

Our Protection Programs generally do not cover:

- Water and Sewer pipes inside the home
- Preventative maintenance
- Upgrades to meet code
- Damages caused by a third party or homeowner
- Anything occurring prior to the effective date

Complete Terms & Conditions are provided in all customer Welcome packets once enrolled and can always be found online.

AWR Warranty Plans Terms & Conditions



The Value Our Products Bring to Our Shared Customers

Since the program began in May of 2022, we have helped customers cover the expenses associated to repairs and replacements caused by normal wear and tear of their water and sewer lines.

May 2022 Claims Paid \$644,549

2023 Claims Paid \$1,454,835

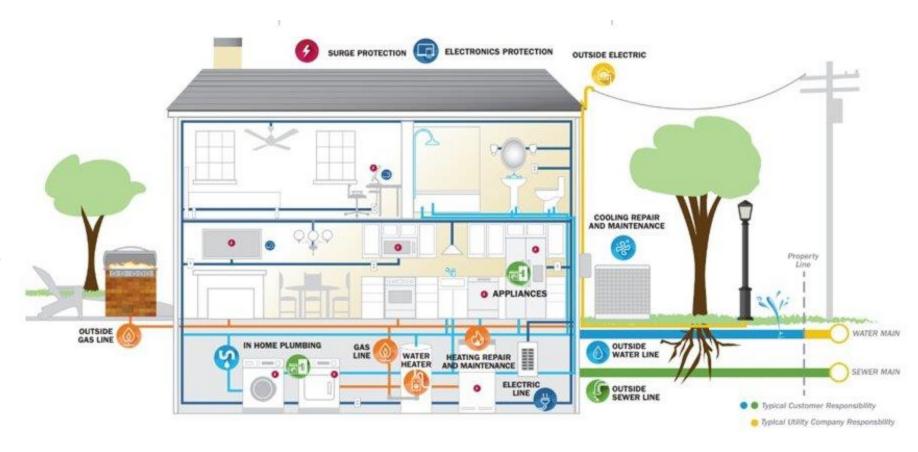
Total Partnership Claims Paid \$2,099,384



New Plan Offerings Are Now Available

Offering a new selection of optional protection plans and bundles to allow customers to select programs to meet their needs.

- ✓ Appliance Repair / Replacement
- √ HVAC Repair & Maintenance
- ✓ Plumbing
- ✓ Electronics
- ✓ Whole Home
- Many more convenient programs and bundles..

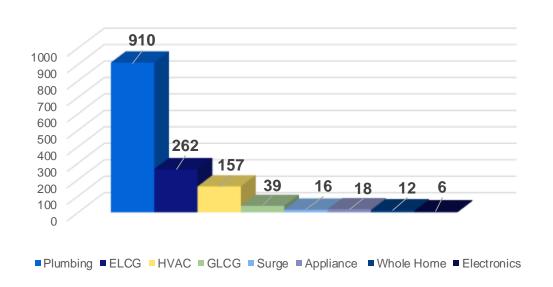




DWSD Customers Have Elected To Enroll In Over 1K New Additional Plans Since June Product Expansion

Additional protection plan enrollments add value by creating optional protection for customers to build the protection right for their home.

Additional Product Plan Enrollments







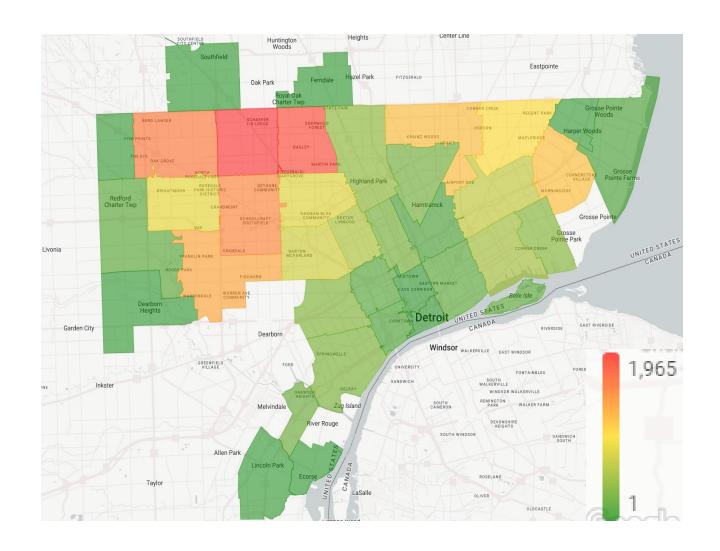
Detroit Based Resources Dedicated To DWSD Customers

Customer Service Representatives

- ✓ We currently have 5 Detroit based Customer Service Representatives (1 contractor)
- ✓ All live within the city of Detroit.

Service Providers

- ✓ Hartmann and Sons Water and Sewer LLC
- ✓ Slade's Plumbing & Sewer Service
- ✓ Heaney Plumbing & Heating Inc.
- ✓ Z Plumberz





DWSD Customers Speak To Their Satisfaction With Our Services

CSAT Average Since Program Inception: 94%

My technician was professional, courteous, smart, & overall outstanding. Would recommend him to my family & friends!!!

Sonya C.

I was able to get **prompt**weekend service. The technician
was on time, courteous,
professional and completed the
job to our satisfaction. The price
was covered through my AWR
insurance.

I've worked with many contractors and skilled labor folks over last few months - and [the contractor] was hands down the kindest and most helpful person I've had here. He explained everything thoroughly - even to my tenant who didn't want him in her unit - he was very kind and patient. He is an asset to your company and would choose your company again because of the service I received today

Abraham D.

Excellent, friendly, honest, professionalservice

Kimberly H.

Slades is the best! [the contractor] was the employee who helped me, and she had the best communication. She prepared me for worst case scenario and always let me know what American Water Resources would cover. The actual work was done professionally and fast. Everything was perfect, and I will contact them for other services in the future.

Frank G.





Homeowner Services Group Announces Corporate Rebranding



Oncourse Home Solutions, a leading home protection provider focused on protecting homeowners from unexpected costs, provides flexible services for home repairs, maintenance, and improvement.

On 9/14 we announced the launch of Oncourse Home Solutions as our parent brand. The new company name is designed to better reflect the company's business and purpose, and to underscore the home protection and service provider's commitment to being a reliable, thoughtful partner that provides peace of mind to homeowners.

Oncourse Home Solutions will continue to operate as "American Water Resources, an Oncourse Company." Customers will begin to see the new name within digital assets and social channels first; other assets will be updated in phases and transition over time. The AWR website has an updated logo in the footer to include "An Oncourse Company."



