



CRITCHFIELD  
CONSTRUCTION INC.

By  
American Ratings Corporation  
*Defining Excellence*

November 2006

## **DIAMOND CERTIFIED® Rating and Certification Report**

November 29, 2006

Ricky Critchfield  
Critchfield Construction Inc.  
845 South McGlincy Lane  
Campbell, CA 95008

Dear Mr. Critchfield:

We declare that Critchfield Construction Inc. has scored highest in quality in customer satisfaction, passed each of the necessary rating steps, and earned the Diamond Certified® award.

Our rating was conducted according to rigorous, internally developed certification standards. For Critchfield Construction Inc., these included the following:

- Rating the relative level of customer satisfaction during the previous one to three years. A score of 90.00 or higher was necessary to qualify for Diamond Certified®.
- Verifying state required, professional license(s)
- Confirming the existence of commercial general liability insurance
- Confirming the existence of workers' compensation coverage
- Reviewing complaint bureau statuses
- Evaluating the adequacy of financial condition and absence of significant suits, liens, or judgments.

We believe our rating and evaluation provide a reasonable basis for the certification results presented in this report.

Now that Critchfield Construction Inc. has earned Diamond Certified®, it must maintain these high standards to keep the certification active. Ongoing monitoring of these standards is part of the qualification requirements for Diamond Certified®. This monitoring includes ongoing customer satisfaction research, notification of change of insurance status and participation, if necessary, in the Diamond Certified® mediation process.

Guy Sherman  
Vice President of Ratings

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## **RATING METHODOLOGY**

In order to determine Critchfield Construction Inc.'s ability to meet the Diamond Certified® rating and certification standards, an American Ratings Corporation ("ARC") representative interviewed the Company's senior manager at the Company's place of business to determine the trade or professional services being performed. The Company represents that all license, complaint, insurance, legal, financial and customer record information has been made available to ARC and is sufficient to perform an evaluation of the Company in accordance with American Ratings Corporation's certification criteria. ARC personnel, or their authorized representatives, then independently performed all certification procedures described herein. In our opinion, this report presents fairly the results of our evaluation and the qualification of Critchfield Construction Inc. for Diamond Certified®.

# CERTIFICATION STANDARDS AND RATING RESULTS

## **PROFESSIONAL STATE LICENSE VERIFICATION:**

1. American Ratings Corporation's license certification standard for the Company's trade or profession is compared with the Company's actual licensing status.

*Certification Standard:*

*a. Valid California Contractors State Licensing Board License*

2. American Ratings Corporation contacted appropriate state licensing board(s) and confirmed each license is current and valid.

*License Status Results:*

*a. Current and valid California Contractors State Licensing Board License(s)*

*#773386 Corporate issued 1999*

*#739762 Individual issued 1997*

3. Verification Date: November 8, 2006

**Result: Meets the *DIAMOND CERTIFIED*<sup>®</sup> license certification standard**

**COMMERCIAL GENERAL LIABILITY AND WORKERS'  
COMPENSATION INSURANCE VERIFICATION:**

1. American Ratings Corporation's insurance certification standard for the Company's trade or profession is compared with the insurance types and coverages represented in the Company's certificates of liability insurance.

Certification Standard:

*a. In-force Commercial General Liability Insurance*

*b. In-force Workers' Compensation and Employers' Liability Insurance*

2. The Company's insurance agents were contacted, coverage verified and certificates of insurance were obtained.

Insurance Status Results:

*a. Commercial General Liability Insurance – Pro Builders Insurance  
#CON5011823*

*b. Workers' Compensation and Employers' Liability Insurance –  
American Home Assurance Co. #3651634*

3. Verification Date: November 14, 2006

**Result: Meets the *DIAMOND CERTIFIED*<sup>®</sup> insurance certification standard**

## COMPLAINT STATUS REVIEW:

1. American Ratings Corporation utilized industry-specific licensing agencies and the Better Business Bureau in the local market area. These bureaus were contacted and requested to provide the number and nature of complaints received regarding the Company during the most recently available period. Certain complaint and license bureaus supplied detailed information, while others provided a general status condition.

Certification Standard:

- a. *No significant state licensing agency violations or disciplinary actions during the previous three years relative to the company's volume and work product*
  - b. *Satisfactory resolution of all reported complaint issues*
2. American Ratings Corporation may have requested additional details regarding a specific complaint case from the Company. The Company has responded appropriately and provided a specific explanation.

Rating Results:

- a. *No Disciplinary Actions or Notices of Violation during the previous three years*
3. Review Date: November 8, 2006

**Result: Meets the *DIAMOND CERTIFIED*<sup>®</sup> complaint certification standard**

## FINANCIAL STATUS REVIEW:

1. American Ratings Corporation utilized commercial credit reporting agencies to assess the financial condition, and review legal actions, if any, which have been recorded against the Company. Financial condition and legal claims were evaluated with respect to the nature of the company's operations and business volume. In certain instances, such information may be unavailable and, consequently, this criterion was not applied.

Certification Standard:

- a. *Satisfactory financial condition with respect to the Company's size and nature of operations.*
  - b. *Absence of any suits, liens, and judgments relative to the Company's volume and type of business.*
2. Commercial credit reports and records of public filings for the Company were obtained and reviewed. If necessary, the Company was contacted for additional information. The Company responded appropriately and provided a specific explanation.

Rating Results:

- a. *Satisfactory financial condition with respect to the Company's size and nature of operations.*
  - b. *No suits, liens, or judgments relative to the Company's volume business.*
3. Review Date: November 27, 2006

**Result: Meets the *DIAMOND CERTIFIED*<sup>®</sup> financial review certification standard**

## **CUSTOMER SATISFACTION SURVEY:**

1. American Ratings Corporation selected a sample of 400 records of customers who received service during the previous seven-year period. Critchfield Construction Inc. warranted these records were selected from the population of all customers in the service rating area during that period.

*Certification Standard:*

*Minimum Customer Satisfaction Survey composite score of 90.00 on a 100.00 point scale*

2. American Ratings Corporation randomly surveyed 60 customers. We completed a total of 26 surveys between November 16, 2006 and November 28, 2006. American Ratings Corporation made up to six re-calls on valid telephone numbers that had not responded, e.g., no answer, busy signal, answering machine, or call back later.

*Customer Satisfaction Survey Results:*

- a. *Question 1, scale of 1-10 result: 8.462 mean score converted to 84.62 on a 100.00 point scale*
- b. *Satisfaction level of six or greater result: score 100.00 (representing percentage of responses rated six or above)*
- c. *Complaint status result: score 100.00*
- d. *Question 2, loyalty/recommendation result: score 96.15*
- e. *Question 3, satisfaction responses: See response section*

***Critchfield Construction Inc. Customer Satisfaction Survey composite score: 94.62***

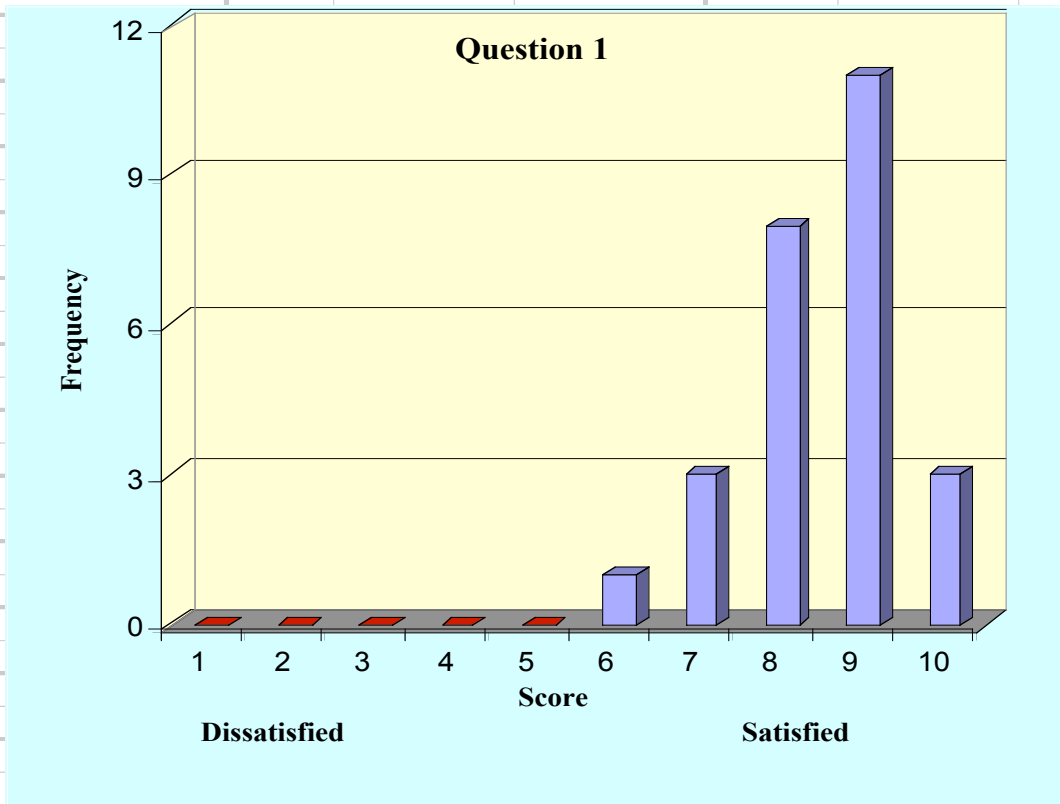
**Result: Meets the *DIAMOND CERTIFIED*<sup>®</sup> customer satisfaction survey certification standard**

## **RESEARCH QUESTIONNAIRE**

Good (morning / afternoon / evening) this is \_\_\_\_\_ calling from American Ratings Corporation in reference to Critchfield Construction Inc. We are conducting a confidential customer satisfaction survey. Do you have one minute to answer three questions?

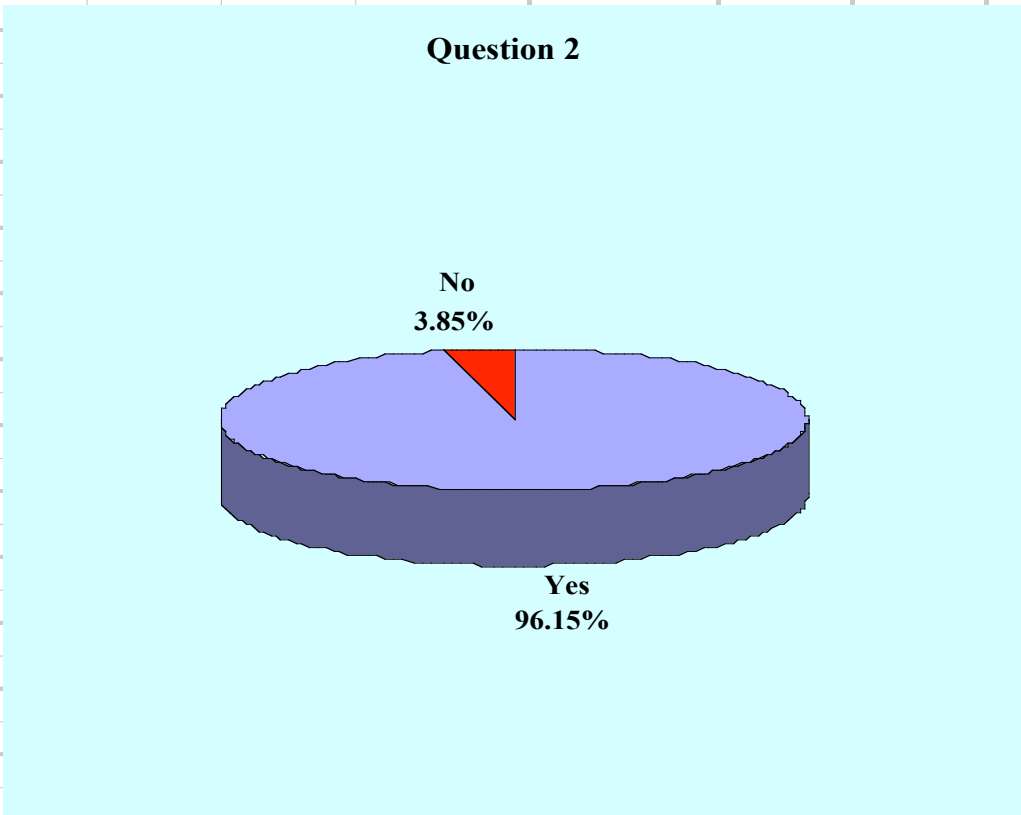
1. On a scale of one to ten, with one being very dissatisfied and ten being very satisfied, how do you feel about the quality you most recently received from Critchfield Construction Inc.?
2. If you needed the services of a design and build contractor in the future, would you use Critchfield Construction Inc. again?
3. What did you like best about Critchfield Construction Inc.?

Q1. On a scale of one to ten, with one being very dissatisfied and ten being very satisfied, how do you feel about the quality you most recently received from Critchfield Construction Inc.?



	Score	Frequency	Cumulative Frequency	Percent	Cumulative Percent
Dissatisfied	1	0	0	0.00%	0.00%
	2	0	0	0.00%	0.00%
	3	0	0	0.00%	0.00%
	4	0	0	0.00%	0.00%
	5	0	0	0.00%	0.00%
Satisfied	6	1	1	3.85%	3.85%
	7	3	4	11.54%	15.38%
	8	8	12	30.77%	46.15%
	9	11	23	42.31%	88.46%
	10	3	26	11.54%	100.00%
	Total	26			
Statistical results for 26 observations:					
Mean: 8.462 Standard Deviation: 0.99					
Percent of responses 6-10: 100.00%					

Q2. If you needed the services of a design and build contractor in the future, would you use Critchfield Construction Inc. again?



Value	Frequency	Percent
Yes	25	96.15%
No	1	3.85%
Total	26	100.00%

### Q3. What did you like best about Critchfield Construction Inc.?

<u>Count</u>	<u>Q1.</u>	<u>Q2.</u>	<u>Q3. Response</u>
1	10	Y	When we were doing our remodeling project, some unexpected things came up, but they made reasonable changes to the order. In previous remodeling projects, we got really screwed when we had to make changes or adjustments. They gave us a fair initial bid and a change order. I would use them again and not anyone else.
2	10	Y	I liked their timeliness and high-quality work they did.
3	10	Y	Their honesty and professionalism when working with us
4	9	Y	They did high-quality work, and they resolved issues very quickly.
5	9	Y	They did everything on time and within budget. They also do what they say they're going to do.
6	9	Y	They do good work.
7	9	Y	They were reasonable and responsible.
8	9	Y	Their attention to detail
9	9	Y	He kept his word and did the work with an uncompromising quality. He also gave us great advice. His numbers were good, and his subcontractors did a good job.
10	9	Y	He arrived when he said he would, and the quality was good.
11	9	Y	The quality of the work, Ricky's knowledge and adherence to the schedule
12	9	Y	They were prompt and did a high-quality job.
13	9	Y	They followed through.
14	9	Y	Ricky is very professional.
15	8	Y	They did what they were supposed to do based on the contract.
16	8	Y	Good quality work and honesty
17	8	Y	I liked that it was easy to communicate with Ricky.
18	8	Y	They were responsive while the work was being done.
19	8	Y	They had a no-nonsense attitude towards the work.
20	8	Y	I liked their promptness with estimates, their desire to satisfy and they finished the job.
21	8	Y	They were straightforward, there were no surprises and they did what they said they would do.
22	8	Y	They are very competent, they work quickly and have good resources. I also think the communication is outstanding.
23	7	Y	They did what they said they were going to do on time.
24	7	Y	Ricky was a nice guy to work with.
25	7	Y	They seemed committed to doing a good job.
26	6	N	I liked Ricky. He was very good at selling his services, I just wish he was the one who did the work.