



Business Solutions

*For The
Successful
Builder,
Manufacturer
and
Remodeler*





WELCOME!

MHWC is a leading provider of written, insured warranties to Builders and Manufacturers of HUD-code homes nationwide. Since 1989, MHWC has issued thousands of warranties and is considered an expert in the field of risk management. For decades, we have developed a wide range of products and services to meet various industry needs.

Thank you for taking the time to investigate the Business Solutions brought to you by MHWC & Affiliates. We know that maintaining a level of success is an ongoing challenge. That's why we put together this guide to show you how we can be of service. Inside you will find descriptions of various programs and services which can aid you in maintaining or improving your customer service, define and limit your liability, and provide the warranty and insurance products your company needs.

Take a few moments and peruse the following pages. Then contact your local Account Executive for more information on the programs mentioned. We wish you the best of luck in all your future endeavors.



NEW HOME WARRANTIES

10 Year Full Coverage Warranty

Knowing that one single warranty format may not fit every Builder's needs, MHWC strives to provide you with options – our “Menu of Choices.” Historically, the standard ten year Major Structural Defect (MSD) warranty is what this industry has provided and is the coverage Builders have become accustomed to. Ten year warranties have been an effective way to deal with a variety of issues including customer service, marketing, and mandated new home legislation.

- The “traditional” warranty offered by MHWC since 1989.
- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship, Materials and Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 1 year.

10 Year Structural Only Coverage Warranty

The Structural Only format is an excellent option for those Builders looking for additional warranty coverage only on the structural portions of the home. Workmanship, materials and mechanical systems are not included in this version.

- Clearly written set of warranty standards to spell out coverage.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 1 year.



MANUFACTURER WARRANTIES

New home ownership is the great American Dream. Manufactured housing is helping make that dream come true especially because of its affordability and advancements in construction techniques and designs. One of the changes seen over the last several years is the awareness of and increased need for written warranties on homes of all types, including manufactured housing. Warranties have become an essential ingredient in any new home Purchase. Consider adding a ten year Manufacturers warranty from MHWC for an extra measure of security for you and your buyers.

The options MHWC offers to HUD-code Manufacturers and their Builder networks have all been tailored specifically to meet the unique needs of the industry.

10 Year Full Coverage Warranty

- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship, Materials and Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Manufacturer's liability is limited to 1 Year.
- Coverage applies exclusively to the work provided by the Manufacturer.
- Work supplied by the Builder on site, including foundations, is excluded.
- Separate program available to Builders at a discounted rate to protect work they supply.

10 Year Structural Only Coverage Warranty

- Clearly written set of warranty standards to spell out coverage.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Manufacturer's liability is limited to 1 Year.
- Coverage applies exclusively to the work provided by the Manufacturer.
- Work supplied by the Builder on site, including foundations, is excluded.
- Separate program available to Builders at a discounted rate to protect work they supply.



BUILDER'S LIMITED WARRANTY

Administered by Residential Warranty Company, LLC

- Available from RWC

A Builder's Limited Warranty is an economical way to utilize our clearly written warranty standards and warranty resolution process while retaining the control over the ultimate warranty decision and repair.

- Provided by our National Affiliate, RWC, this is a Builder-Backed Warranty; RWC provides assistance in determining coverage and resolving disputes.
- Clearly written set of warranty standards to spell out the Builder's coverage.
- 1 Year Standards Provided for Workmanship and Materials.
- 2 Year Standards Provided for Select Portions of Mechanical Systems.
- 10 Year Standards Provided for Load-Bearing Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder retains ultimate control over warranty coverage decisions and repairs.



1 YEAR RENEWABLE STRUCTURAL WARRANTY

There are times when the traditional 10-year warranty is not a good fit, either for the builder or the project. For those unique times, RWC's affiliate, Residential Structural Warranty offers 1 one-year renewable coverage.

- An innovative approach to written warranties available under the trademark name of Residential Structural Warranty.
- 1-year structural coverage is available on designated structural elements.
- Nominal administrative fee of \$25 for the first year of coverage.
- Option to pre-purchase future years of coverage.
- Additional years of coverage are offered directly to homeowners by RSW.

Please note: Some warranty, insurance and reporting options may not be available in all states. Check with your Account Executive for availability in your area.



INCENTIVE PROGRAM

MHWC has issued warranties on thousands of homes throughout the United States since its inception in 1989. Providing highly competitive rates and innovative programs has been an MHWC hallmark of service ever since. In keeping with our history as “The Innovative Leader,” our exclusive Incentive program was unveiled in 1986 by our affiliate, RWC.

Qualifying Members effectively reduce their overall warranty costs by maintaining a high level of quality construction and customer service. Members receive cash distributions based on their good warranty claims experience.

Enrollment Requirements

- Enroll 20 homes or more annually, or
- Enroll \$2 million in sales volume annually

SAVE on Registration Fees.

Incentive distributions reduce Members’ overall warranty expense.

Over \$23 Million in distributions paid out to Incentive Members to date.



REMODELER WARRANTY

- Available from RWC

In today’s market, your customer’s sense of security is critical. Homeowners want to be sure the work being done to their home is by a quality contractor. The RWC Remodeler’s Warranty sets you apart from your competition and provides the much needed security customers crave. RWC offers two warranty options to better fit the nature and scope of each project.

Option A: 3 years of coverage for defects in workmanship & materials

Option B: 1 year of coverage for defects in workmanship & materials PLUS 5 years of coverage for defects to designated structural elements

Why use RWC’s Remodeler Warranty?

- Remodelers who offer the RWC Warranty provide their clients with written insurance-backed protection.
- Provides a process to resolve disputes about the quality of the work.
- Having a written warranty effectively reduces misunderstandings that can result from a verbal agreement and a handshake.
- The Remodeler’s liability is limited to the 1st year only.
- RWC Remodeling coverage applies exclusively to the work performed by the Remodeler.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.



SPECIALTY WARRANTIES

- Available from RWC

Builders often incorporate “specialty” types of construction in order to create new revenue streams, keep employees busy and “wait out” any periodic down turn. RWC offers warranties for builders working on commercial projects or even building detached garages.

5 Year Commercial Warranty

- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 5 Years of Coverage on Major Structural Components.
- Fees are based on square footage, type of construction and usage.

Conversion Warranty *(For residential projects being converted from commercial buildings)*

- Option A: 2 Years of Coverage on Workmanship & Materials.
- Option B: 1 Year of Coverage on Workmanship & Materials.
5 Years of Coverage on Major Structural Components.

5 Year Detached Garage Warranty

- 5 Years of Coverage on Designated Structural Elements.
- Includes specific and measurable standards to evaluate structural defects.

Please note: Some warranty, insurance and reporting options may not be available in all states. Check with your Account Executive for availability in your area.



EXTENDED WARRANTIES

Key Estates Warranty and Platinum Advantage are other MHWC affiliated programs which were created to offer a line of economically-priced warranty products for appliances and mechanical systems on both new and used homes. Two distinct programs exist:

Key Estates Warranty

Key Estates Warranty is offered through Real Estate Professionals and is an extended warranty for certified appliances and mechanical systems for resale homes. Before certifying warranty coverage on appliances or systems, Key Estates Warranty Professionals review photos/videos of the items to be covered. We're looking for potential trouble spots and searching for recalls that could be helpful to know. Unique to Key Estates Warranty is the opportunity to include economically-priced coverage on true major structural components of an existing home in addition to the traditional appliances and systems coverage. A structural inspection performed by a licensed professional engineer is required. More components are covered as "standard" than most of our competitors' products. Together, these components make Key Estates Warranty excellent coverage for any prospective homebuyer.

- **Important to Note:** Key Estates allows the homeowner to choose their own repair provider.
- **Term Options:** 1 or 2 year warranty terms
- **Coverage:** Select from different combinations of appliances, mechanical systems, major structural components and structural inspection options. See the Key Estates Certified Warranty Coverage book for complete details. If the Structural Coverage is selected, then the Structural Inspection must also be selected.
- **Revenue:** Real Estate Professionals may earn risk-free income by offering a Key Estates Warranty on their listings.

**Availability for Key Estates Warranty:* Key Estates does not currently offer the structural coverage option in Colorado or in certain counties in Texas that are designated as active soil areas. In Texas, call for availability. However, the appliance and mechanical systems option is available in both states.

Platinum Advantage

Platinum Advantage is offered through Builders and is an extended warranty for appliances and mechanical systems for new and pre-existing HUD-code homes. Coverage is flexible and homeowners can use the repair provider of their choice to perform service work if needed. If offered in conjunction with an MHWC structural warranty, homeowners will receive the most comprehensive warranty package on the market.

- **Term Options:** 2, 3, or 5 year warranty terms for new HUD-code homes.
1, 2, or 3 year warranty terms for pre-owned HUD-code homes.
- **Service Fee Options:** Select the service fee option that best suits your customer's budget.
- **Coverage:** Most major home appliances and mechanical systems are covered. See the Platinum Advantage Terms and Conditions for complete details.
- **Revenue:** Builders may earn risk-free income by offering Platinum Advantage on their homes.



COMPANY CONTACT INFORMATION

Warranties

MHWC

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 800-247-1812
Fax: 717-561-4494
Website: www.mhwonline.com
E-Mail: sales@mhwonline.com

Key Estates Warranty

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 866-394-5135
Fax: 717-561-4494
Website: www.KeyEstatesWarranty.com
E-Mail: sales@KeyEstatesWarranty.com

Residential Warranty Company, LLC

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 800-247-1812
Fax: 717-561-4494
Website: www.rwcwarranty.com
E-Mail: sales@rwcwarranty.com

Platinum Advantage

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 866-394-5135
Fax: 717-561-4494
E-Mail: sales@rwcwarranty.com

HOME of Texas

Address: 5300 Derry Street
Harrisburg, PA 17111
Toll Free: 800-445-8173
Fax: 717-561-4494
Website: www.homeoftexas.com
E-Mail: sales@homeoftexas.com



PRESS RELEASES

More Than 3 Million Homes Warranted!

In February 1981, Residential Warranty Company, LLC (RWC) embarked on a journey that would ultimately reach millions in the new home warranty industry. Spanning almost 4 decades, over 3 million homes have been warranted under the third-party insured, structural warranty provided by Residential Warranty Company, LLC and its Affiliates (HOME of Texas and MHWC) since inception.

Our mission is to provide a level of security to homeowners and Builders alike. Being able to provide a variety of services to our customers is the result of much hard work and due diligence along the way. Over the years, RWC has expanded and offered an ever-increasing array of products and services to both homeowners and the home building industry. RWC has established itself as a rock solid leader in providing home protection. When you become part of one of the companies in the RWC “Family”, you benefit from decades of leadership and experience that is unrivaled in the warranty industry.

RWC and MHWC are leading providers of third party insured warranties throughout the United States. Builders looking for options in coverage, for reliable warranty protection, and for assistance in dealing with complex customer service issues choose RWC & MHWC and our Menu of Choices. For more information, please call 1-800- 247-1812 ext. 2149, visit the website at www.mhwconline.com, or email sales@mhwconline.com.

WPMIC Maintains Almost Two Decades of Successive “Excellent” Ratings!

Since 2001, Western Pacific Mutual Insurance Company, a Risk Retention Group (WPMIC) has maintained an A.M. Best rating of “A- (Excellent)”. WPMIC is the insurer for new home warranties provided by RWC & MHWC and for general liability insurance provided to home builders through the RWC Insurance Advantage (RIA) program.

A.M. Best is a full-service credit rating organization dedicated to serving the financial services industries, focusing on the insurance sector. The “Excellent” rating is ascribed by A.M. Best to companies that, in their opinion, “have an excellent ability to meet ongoing obligations.”

WPMIC is domiciled in Colorado and has successfully maintained its “A- (Excellent)” rating by A.M. Best based on its performance to date. The rating reflects the risk retention group’s sound capitalization, historically favorable operating performance, positive cash flow position, and conservative reserve levels. Additionally, the rating recognizes WPMIC’s history of maintaining sufficient capital to support its ongoing obligations and the effective management of its long term exposure to loss.



NOTES

