

# RESIDENTIAL

For Members of Residential Warranty Company, LLC

# Recap



The candidates have declared, the debates have begun and the stage has been set for the 2016 election campaigns. At this point the competition will begin to intensify. Political jargon has replaced English as the language of choice in the media and the late night talk show hosts have armed themselves with a new arsenal of one-liners. Soon states will no longer be identified by their unique characteristics but, rather by the colors of red and blue. And, whether you're a right-wing conservative, a left-wing liberal, or an independent, everyone will have a "dog in this fight".

The competition is indeed fierce but (hopefully) somewhere in the mix there is the right person for the job... someone who will put the common good before self-interest and common sense before political correctness. And,

more importantly, someone who will strive to uphold and defend the values upon which this country was founded. But, for now, the race is on. The right to run is available to many, the privilege to serve only to one.

As a builder you are no stranger to competition. In order to win the customer, you must be better than the rest...more technically competent, more financially sound and more ethical. That's what your potential buyers are looking for when they do their due diligence. And, that's the assurance they receive when you advertise your company as an RWC program member and offer them an RWC warranty product that backs their investment. The economy is improving, housing is recovering and there is new hope on the horizon. As former president Ronald Reagan once said "It's morning again in America".

## Longtime VP Retires After 30 Years of Loyal Service to RWC

Lynn Nelson-Probst, Vice President of Sales for Residential Warranty Company, LLC, leaves the company after 30 years of service to begin a well-deserved retirement. Lynn started with RWC in March, 1985 when the company was still in its infancy. At first, she served as an Administrative Assistant and in the small company, was single-handedly responsible for everything from filing to processing the builder



*Continued on page 2*

### IN THIS ISSUE

|   |    |
|---|----|
| Top 20 Cities Americans Are Ditching.....       | 3  |
| Jack Wolff.....                                 | 3  |
| Spotlight on Marketing.....                     | 4  |
| One of RWC's Biggest Challenges .....           | 5  |
| Know Your Warranty .....                        | 6  |
| Remodeling - Boosting the Housing               |    |
| Industry One Project at a Time.....             | 7  |
| Where Can I Find?.....                          | 7  |
| RWC Announces A Newly Expanded                  |    |
| Website for Homeowners.....                     | 8  |
| Searching for an Answer? .....                  | 9  |
| How Safety Can Lower Your Insurance Costs ..... | 10 |
| We Love Hearing From You .....                  | 11 |
| Builder in the News .....                       | 11 |
| Cool App of the Day.....                        | 11 |
| Upcoming Tradeshows .....                       | 12 |

# RECAP

## Longtime VP Retires After 30 Years of Loyal Service to RWC

*Continued from front cover*

membership applications and renewals. Most of it was done manually, because computers were not fully implemented in the office at that time.

As the company grew, so did her responsibilities. She transitioned into Sales as one of the company's first Account Executives in 1986 while RWC was still in its formative years, and laid the groundwork with a core group of builders from Pennsylvania to North Carolina. Many of these early accounts are still with us today. In 1987, she became the company's Vice President of Sales and began a successful career at the helm of what was soon to become a national force in the home warranty industry. The eighties were a slow go and Lynn spent a lot of her time educating builders about the value of new home warranties. With a lot of time and effort, her message started getting through and the company began to grow.

The nineties were a blur. WPMIC was licensed, HOME was purchased, HOW went under, RWC started selling GL insurance and Lynn took over National Accounts. Lynn brought major players in the industry under the RWC umbrella. Companies including D.R. Horton, David Weekley Homes, KB Homes, Lennar Corporation and MDC Holdings have all chosen RWC as their warranty provider largely due to Lynn's knowledge & expertise.

Both the sales department and the company grew and prospered under Lynn's supervision. She worked hard...hiring and training staff, scheduling and attending

“RETIREMENT MAY BE AN ENDING, A CLOSING, BUT IT IS ALSO A NEW BEGINNING.”  
- CATHERINE PULSIFER

trade shows, developing leads, reviewing program documents, working directly with prospects and members, negotiating contracts, getting her insurance license and handling the myriad of other responsibilities that came with the job.

Under Lynn's leadership, RWC has grown to become the largest warranty company in the nation with over 3 million homes warranted. Her oversight of our sales force and her determination to set and achieve high goals for our business allowed us to grow and prosper for decades. Our industry is rather unique in the homebuilding world, so it was always vital to have Lynn be our staunchest advocate and supporter. Not only did she bring passion to her career, she also shared with us the depths of who she is. It's an amazing combination that has gained her respect among business associates, as well as friendship among her peers.

Lynn has been a role model & mentor to many in this company. Under her astute tutelage, she taught her department & her associates to be true to their word, and to treat others fairly and with

respect. We pride ourselves on being a company with “integrity”. Without a doubt, a large measure of that integrity originated with Lynn.

Over her 30 year tenure, Lynn hired and trained a talented crew of Account Executives to spread the good word about RWC and our distinctive brand of warranties. When you try and sum up Lynn's 30 years' of service and the impact she had on RWC, you quickly learn that it's an exercise in futility. One cannot possibly encompass her achievements and contributions with a few short sentences.

According to Kathy Foley, our Executive Vice President, “Throughout all of our years and all of our ups and downs one thing, one person, has been a constant...Lynn. Lynn, the employee, has been honest, hard-working, reliable, resourceful and self-disciplined. Lynn, the sales manager, has been a leader, a teacher, a motivator, a communicator and a negotiator. Lynn, the corporate officer, has been dedicated, ethical, enterprising, competent, and insightful. And, Lynn, the person, not only has been but is, one of the sincerest, kindest, generous, loyal and most compassionate people I have had the pleasure to know.”

So it is with a measure of sadness mixed with a vast amount of gratefulness that we wish Lynn well on this next leg of life's journey. We are immeasurably thankful for your contributions and we are so very proud of the impact you've made.

Don't miss out on the most unique and specialized warranty in the business!

### Customized State Warranty Program



Find Out More -- Contact Us Today.  
800-247-1812, Ext. 2149 or [sales@rwcwarranty.com](mailto:sales@rwcwarranty.com)  
[www.rwcwarranty.com](http://www.rwcwarranty.com)



## These Are the Top 20 Cities Americans Are Ditching

bloomberg.com

According to Bloomberg News, even popular destinations are among the cities U.S. residents are fleeing in droves. Bloomberg ranked 100 of the most populous U.S. metropolitan areas based on their net domestic migration rates, from July 1, 2013 to July 1, 2014, as a percentage of total population as of July 2013.

There are 20 metropolitan areas that lost the greatest share of local people to other parts of the country between July 2013 and July 2014, according to an analysis of U.S. Census Bureau data. Interestingly, some of these cities also had some of the highest net inflows of people from outside the country resulting in a steadily growing population, despite the net exodus of people moving within the U.S.

So what's going on here? Soaring home

prices are pushing local residents out and scaring away potential new ones. And as Americans leave, people from abroad move in to fill the vacant low-skilled jobs. They are able to do so by packing six to eight individuals, or two to four families, into one apartment or home. It's an arrangement that most Americans just aren't willing to pursue.

This is part of a multiple-decade trend of the U.S. population moving away from the manufacturing hubs to areas in the Sun Belt and the Pacific Northwest. Retiring baby boomers are also leaving the Northeast and migrating to more affordable places with better climates. This explains why the majority of metropolitan areas in Florida and Texas, as well as west-coast cities like Portland, had an influx of people.

**Of the 100 most populous metro areas in the U.S., these 20 lost the highest share of their residents to other parts of the country.**

1. El Paso, TX
2. New York - Newark - Jersey City, NJ
3. New Haven - Milford, CT
4. Honolulu, HI
5. Hartford - West Hartford - East Hartford, CT
6. (Tie) Chicago - Naperville - Elgin, IL
6. (Tie) Syracuse, NY
6. (Tie) Bridgeport - Stamford - Norwalk, CT
9. Springfield, MA
10. (Tie) Memphis, TN
10. (Tie) Toledo, OH
12. Rochester, NY
13. Jackson, MS
14. (Tie) Detroit, Warren - Dearborn, MI
14. (Tie) Los Angeles - Long Beach - Anaheim, CA
16. Milwaukee - Waukesha - West Allis, WI
17. Dayton, OH
18. Washington - Arlington - Alexandria, VA
19. (Tie) Albuquerque, NM
19. (Tie) Cleveland - Elyria, OH

## Jack Wolff 1945 - 2015



Jack L. Wolff, 69, of Fayetteville, PA, passed away on Sunday, July 12, 2015, at the Chambersburg Hospital. Born November 15, 1945, in Chambersburg, he was the son of the late Lower O. and Blanche E. Osler Wolff. A U.S. Air Force veteran, he served honorably during the Vietnam Conflict. Mr. Wolff also served as a member of the Chambersburg Police Department in the 1960s. He was

currently employed as a home warranty supervisor for RWC in Harrisburg, PA for the last 10 years.

Mr. Wolff was a member of Otterbein United Methodist Church, where he was the Church Treasurer and choir member, the Amvets Post 224, and the Marine Corps League. He enjoyed watching football, especially the Philadelphia Eagles, working around the house, and going to car shows.

Surviving is his wife of 46 years, Rhonda Cook Wolff; his son, Jason of Fayetteville; and two grandchildren, Daylen and Alyssa Wolff. In addition to his parents, he was preceded in death by his sister, Nancy Russo.

*A few words from Diane Naguski, RWC Warranty Resolution Manager*

Jack Wolff worked in the RWC Warranty Resolution Department during his 15 years of employment. He began as a Technical Advisor and within a short period of time was promoted to the Warranty Performance Supervisor position. Over the years Jack supervised various areas of the department.

During the last several years, Jack's main emphasis of supervision was Texas claims and the Inspections division. When there was a special project to be done, Jack agreed to do it. When there was research to be done, Jack would embrace it. When a corporate representative was needed, Jack agreed to handle it. When there was a complex case that needed special technical management, Jack agreed to supervise it. Whenever and for whatever you needed, Jack was ready and willing without complaint. And, you could always be assured that he would be detailed and do his best for you.

Words that have been said that truly describe Jack are loyal, dedicated, witty, thoughtful, caring, knowledgeable, a pleasure to work with, and friend. Jack can never be replaced. He was one of a very good kind and he will be deeply missed.

# RECAP

## Spotlight on Marketing

We are adding a new feature to our newsletters designed to make you aware of FREE marketing materials available as part of your Membership with us. Certainly the new items will be highlighted but some will also be of the “oldie but goodie” variety. If you see something you like, by all means order it!

*This issue’s spotlight falls on two brand new items:*

### NEW! Electrical Box Stickers (Form # 204)

A big shout out to Steve Bomberger of Benchmark Builders Inc, a long-time valued RWC Member in Delaware for bringing this one to our attention! This self-adhesive sticker makes it easy for your homeowners to find their warranty validation #. Affix this sticker to their electrical box during your final walk-through inspection.

ADHERE TO ELECTRICAL BOX

☐ RWC ☐ HOME ☐ MHC

**Questions on Your Warranty?**  
Call 717-561-4480 or  
Visit [www.rwcwarranty.com/homeowners](http://www.rwcwarranty.com/homeowners)  
For More Information.

Builder Name: \_\_\_\_\_  
Validation #: \_\_\_\_\_  
Effective Date Of Warranty: \_\_\_\_\_

RWC #204 Rev. 12/14  
© 1999 Harrisburg, PA

### NEW! Smaller Vertical Easel (Form # 509)

Sometimes space is limited on counter-tops. When that’s the case and our full-size easel or brochure holder doesn’t fit, feel free to try out this smaller version. Measuring 5.25” x 8.5”, this small vertical easel is great for areas with limited table space in sales offices or model homes.



**Order your FREE supply today!**

**Online:** Next time you login to Warranty Express, click on Order Supplies from the Main Menu and submit your order online. Call us if you still need a password to login.

**E-Mail:** [info@rwcwarranty.com](mailto:info@rwcwarranty.com)

**Telephone:** 800-247-1812, Ext 2459

## Pay Online And Save With Warranty Express



Did you know that if you pay for your homes online, you will SAVE MONEY? Enroll your homes on Warranty Express and pay for them online by credit card or I-check, and RWC will waive the \$6.95 processing fee\* for each one. Think about it. If you enroll 100 homes per year, that \$6.95 fee morphs into a nifty \$695.00 pretty quickly. Switch to Warranty Express and take advantage. The system is secure, your closing documents are ready for you quickly, and it saves you time and money!

\* Does not apply to Building System Manufacturers, Remodelers, Commercial Builders, or HUD-Code (Manufactured) Manufacturers.

### What else can you do on Warranty Express besides enroll a home?

- Order Marketing Materials and Sample Warranty Books
- Get Your Enrollment History
- Get Duplicate Copies Of Closing Documents
- Print FHA Acceptance Letters Or State Required Affidavits
- Renew Your Warranty Membership

### Need more details?

**800-247-1812, Ext 2107**

**[info@rwcwarranty.com](mailto:info@rwcwarranty.com)**

## One of Residential Warranty Company's Biggest Challenges

*By Don Sechler, Warranty Resolution*

Building homes is a very complex thing. The National Association of Home Builders estimates that over 3,000 components are used in constructing a house. The single most problematic component for Residential Warranty Company, LLC (RWC) is the foundation, a wall of concrete block resting on a footing, supporting the full weight of the house, its contents, and inhabitants. This component is arguably the most important component. Why then is it the most problematic?

When designing and constructing a concrete block (CMU) foundation there are many very important elements that need to be considered. The single biggest dynamic that we are faced with is resistance to lateral movement. The forces that laterally impact CMU foundations should be considered when using this method of foundation construction. Steel reinforcement, introduction of pilasters, solid grout along with rebar in hollow cores and attention to backfill and soil types go a long way in constructing an adequate foundation wall that can resist lateral forces.

There are external factors that can affect CMU foundation performance. The height of the backfill along with the type of soil (clay, shale, sandy, expansive, etc.) may have required special attention when it was placed. The installation of perimeter drain systems whether internal or external will be evaluated. Is a sump pump installed and has the homeowner been proactive in using and maintaining the system? If the system is daylighted, is the line clear and does it function properly? Hydrostatic pressure created from over saturated soil has tremendous weight that can test the limits of the foundation wall if a potential water condition is not mitigated.



condition of the defect meets the specified criteria for coverage, RWC is obligated to take action. In most instances the mode of foundation movement is lateral and our responsibility is to restore the load-bearing function of the foundation wall. The engineer will evaluate the unbalanced fill condition as he evaluates the foundation wall. Any actions that the homeowner may have taken regarding landscaping, patio installation, modifications to the downspout locations or re-routing of the downspouts along with overall grading and drainage that may have been modified after the home was delivered by the Builder, are noted and taken into consideration.

During this phase of the claim RWC will again reach out to your company. As the Builder, you have the most knowledge about this home. You have been intimate with this structure from the first idea that a home should be constructed until settlement changes title to your buyer. We understand and respect that you are most knowledgeable. We rely on your



**"THE NATIONAL ASSOCIATION OF HOME BUILDERS ESTIMATES THAT OVER 3,000 COMPONENTS ARE USED IN CONSTRUCTING A HOUSE."**

When a claim is made to RWC, a fact finding inspection is ordered. A licensed professional engineer is scheduled to visit the home and assess all aspects of the condition reported. RWC will contact you and ask for any documentation you have regarding the construction of this home. If, upon review of the fact finding inspection report in relation to the Limited Warranty applicable to the home, the

expert knowledge and ask that you provide us with the details regarding how this foundation was designed and built. This will include requests for drawings and details regarding any service orders or warranty claims that you have dealt in the first two years of the homes life. Anything that you can provide to us so we can carefully evaluate every aspect of this covered condition.

*Continued on page 8*

# RECAP

## Know Your Warranty - Options

We often highlight a section of the warranty book or membership agreement just as a reminder of how things work or protections built into the warranties. This issue, we thought a reminder of all the various warranty options available to you by virtue of your RWC membership might be helpful.

### “PROSPECTIVE MEMBERS ALWAYS ASK, “WHAT’S COVERED?”

For that answer, let’s start off on our website at: <http://www.rwcwarranty.com/builders/whats-covered/>. As an RWC Member, you have choices galore!

- You can have a warranty with Major Structural Defect coverage or a warranty with coverage on Designated Structural Elements.
- You can have coverage that includes workmanship, materials, mechanical systems and structural components or you can pare it down to one that just covers structural components.
- You can stick to the traditional FHA/VA approved 10 year variety or customize it with a warranty that mirrors your state’s statutes.

That covers the “new home” variety of warranties. But we know that many builders out there do much more than build new homes. They remodel, they convert commercial structures into condos, they may build a detached garage and on and on.

That being said, check out the RWC Menu of Choices at <http://www.rwcwarranty.com/builders/warranty-options/>

- RemodelerWarranties with options to fit the job (and in states like Indiana & Minnesota, to meet state statutes as well)
- Commercial Warranties
- Conversion Warranties
- Building Systems Warranties
- HUD-Code Manufactured Home Warranties
- Appliance & Systems Extended Warranties\*
- 1 Year Renewable Warranties
- Commercial Insurance Products (GL, Builder’s Risk and Contractor’s Equipment)

\*Available in select states only at this time.

We’re working hard to meet the needs of our Membership. If you have a need for a warranty and we don’t have a product to meet that need, let us know and we’ll look into it. We’re always on the lookout for ways to better serve our Members!



## Remodeling: Boosting the Housing Industry One Project at a Time

[www.jchs.harvard.edu](http://www.jchs.harvard.edu) and [www.cnn.com](http://www.cnn.com)

While the housing market in the US continues to recover tenuously, the home improvement industry is on a roll, according to Harvard University's Joint Center for Housing Studies. The research indicates that the strong demand for remodeling could push spending on home improvement to record levels this year, even as the pace of new residential construction remains low.

Many would-be trade-up buyers have decided to stay put and fix up or expand their existing homes, creating the improvement uptick. A stronger job market and increased consumer confidence may also be spurring homeowners to get started on a project they deferred when the job market was weaker. Federal and state subsidies for energy-efficient upgrades have also helped. Landlords looking to find new tenants or raise rents have spruced up rental properties.



Total spending rose by almost \$6 billion between 2011 and 2013, the first increase since 2007. Depending on the area, like D.C., Memphis and Boston, homeowners were more likely to rely on professionals to get the improvement work done, hiring pros for 90% of the work done. While in other areas, like Las Vegas and Houston, homeowners were more inclined to take on the DIY projects on their own.

*Continued on page 11*

## Where Can I Find...?

Want to check the enrollment status of a certain home or order brochures? The RWC website is chock full of resources for you. We listed some of the more frequently used sections below for easy reference. Start by visiting [www.rwcwarranty.com](http://www.rwcwarranty.com).

### ▶ I WONDER IF THERE'S A WARRANTY FOR THAT?

RWC has more warranty options that you may realize. Hover over **"Builders"** to see, at a glance, all the products and features available. To go to the list of warranty options available, select *"Warranty Products"*.

### ▶ GET A GL INSURANCE QUOTE

The RWC Insurance Advantage can meet many of your commercial insurance needs. Get a quote by clicking on the **"RWC Insurance Advantage"** link and selecting *"Get Insurance Quote"*.

### ▶ ENROLL A HOME

In the top right corner of any page on our site, see the link to **"Warranty Express"**. Sign in to Warranty Express with your registration # and password. Select *"Warranty Express"* to begin the enrollment process.

### ▶ CHECK THE ENROLLMENT STATUS OF HOMES

Once logged into **"Warranty Express"**, you will see options for things like *"Order History"* and *"Report"*. From here you can order an enrollment report or check the status of a specific home.

### ▶ ORDER FREE MARKETING MATERIALS

From the main menu once you are logged into **"Warranty Express"** go to *"Order Supplies"* to request sample warranty books and marketing pieces.

### ▶ WHAT IF I HAVE QUESTIONS?

RWC provides a list of *"FAQs"* for Builders. See the link in the **"Builders"** supermenu. If you need additional information, all our contact information and helpful contact forms can be found in **"About Us"**.

### ▶ FIND YOUR ACCOUNT EXECUTIVE

From any page, hover over either **"Builders"** or **"About Us"** in the blurred bar at the top and click *"Find Your Account Executive"*. Simply select your state.

### ▶ ANSWER CLIENTS' QUESTIONS ON THE WARRANTY

Hover over **"Homeowners"** in the blurred bar at the top of any page and find links to *"FAQs"* for homeowners, seasonal maintenance checklists and many reasons why an RWC warranty is valuable to your buyers.

### ▶ LOOKING FOR A FORM YOU NEED TO COMPLETE YOUR APPLICATION OR MEMBERSHIP RENEWAL?

Check out our *"Forms Library"* from the **"Builders"** supermenu.

# RECAP

## One of RWC's Biggest Challenges

*Continued from page 5*

RWC will be required to provide a settlement offer, or in some cases, make repairs that will restore the load-bearing function to the CMU foundation. We are not obligated to rebuild the foundation wall however this may be necessary dependent on the severity of the lateral displacement. Our efforts commonly involve reinforcement utilizing solid core grouting and rebar installation and more recently the use of carbon fiber reinforcement. This work is most often performed from the interior of the home negating the extensive cost of exterior excavation. It is important to recognize that this work will be accomplished in accordance with a sealed structural repair plan provided by a licensed engineer and the work will be certified at completion by the same professional. Remember, the Limited Warranty requires that the load-bearing function be restored, that does not necessarily mean that a wall that shows signs of lateral movement needs to be plumb when the repairs are complete.



RWC understands that you are truly professional Builders. When we have to deal with this significant structural problem we know you have done your due diligence throughout the construction process and you will be able to provide us with the important data we need to insure a fair evaluation of the claim and an adequate repair when required.

## RWC Announces A Newly Expanded Website For Your Homeowners

Today's home buyers are tech savvy shoppers who routinely turn to the internet when searching for new homes. As a successful builder, you understand the vital importance of maintaining a solid presence on the internet so potential buyers can find you, learn about what you offer, and discover what makes you better than "the other guys".



RWC has added all the following resources which you can access to help explain the value of your decision to provide an RWC warranty on your homes:

- ▶ The Value of an RWC Warranty to Your Home Buyer
- ▶ What Your RWC Membership Means to Your Buyer
- ▶ Top 10 Reasons Buyers Should Look for RWC When Buying a New Home
- ▶ Tips on Choosing a Builder (of course being an RWC Member factors in there)
- ▶ What's the Difference Between a Structural Warranty and an Appliance Warranty
- ▶ Testimonials from Satisfied Homeowners
- ▶ Important Warranty Terms to Know and Understand

Something 'extra' you provide which sets you apart from the competition is the fact you offer a 3rd party insured warranty – and not just any warranty – but the RWC warranty. The sales process is complex with a variety of topics to discuss with potential home buyers. Our goal is to make the warranty explanation easier for you by expanding our online resources for your homebuyers. Hopefully, this section will become your "go to" resource for warranty information for your staff and your buyers.

Obviously, it makes perfect sense to provide your buyers with information about your warranty. Simply link your site to the RWC Homeowner section to point them in the right direction and we'll tell the story for you! We suggest linking to [www.rwcwarranty.com/homeowners](http://www.rwcwarranty.com/homeowners) as your starting point. Your buyers will learn about the extra mile you travel to demonstrate your professionalism and customer service by providing them with this written RWC warranty.

## Searching for an Answer?

Give us a call - We'll do our best to help! First and foremost, know that your Account Executive is ready, willing and able to help you with all of your warranty and insurance needs. Contact them directly and let them do the legwork for you.



### Who is My Account Executive?

#### Agnes Brennan

AR, CO, IL, KS, KY, LA, MA, MI, MN,  
MO, ND, NE, OH, OK, RI, SD, TN  
800-247-1812 x2171  
agnes.brennan@rwcwarranty.com

#### John Felbaum

AZ, CA, NV, OR, UT, WA  
702-340-7233  
john.felbaum@rwcwarranty.com

#### Fred Taylor

NC, SC  
800-247-1812 x2628  
fred.taylor@rwcwarranty.com

#### Rich McPhee

DE, MD, VA, Washington DC  
800-247-1812 x2623  
rich.mcphee@rwcwarranty.com

#### Freddy Pesqueira

AL, GA, FL  
800-247-1812 x2630  
freddy.pesqueira@rwcwarranty.com

#### Linda Hepler

NM, TX  
800-683-6833  
linda.hepler@homeoftexas.com

#### Tifanee McCall

Central & Western PA  
800-247-1812 x2132  
tifanee.mccall@mhwcwarranty.com

#### Jana Watts

CT, IA, ID, IN, ME, MS, MT, NH, NJ,  
NY, Eastern PA, VT, WI, WV, WY  
908-638-0473  
jana.watts@rwcwarranty.com

#### All Manufacturers and MHWC Builder/Dealers:

**Tifanee McCall**  
Nationwide 800-247-1812 x2132  
tifanee.mccall@mhwcwarranty.com



### Questions on the Warranty Program? Call 800-247-1812 or Email Us:

#### Enrollments (RWC & MHWC)

**Building Systems Enrollments**  
Dana, x2212  
dana.myers@rwcwarranty.com

#### Enrollments (HOME)

Rickey, x2188  
rickey.shatto@rwcwarranty.com

#### RSW, Remodeling & Garages, Warranty Express

Sandra, x2107  
sandra.sweigert@rwcwarranty.com

#### Membership/New Application Status & Renewal Questions

Donna, x2148  
donna.foose@rwcwarranty.com

#### Warranty Resolution

Ann, x2200  
ann.cooper@rwcwarranty.com

#### FREE Marketing Materials

Victoria, x2459  
victoria.sontheimer@rwcwarranty.com

#### Logos for Websites

Ron, x2169  
ron.bostdorf@rwcwarranty.com

#### Accounting/Invoicing

Shirley, x2173  
shirley.poligone@rwcwarranty.com

#### Accounting/Incentive

Scott, x2102  
scott.longer@rwcwarranty.com



### Questions on the RWC Insurance Advantage Program? Call 866-454-2155 or Email Us:

#### Bonds, GL Ins, Bldrs Risk, Contractors Equip.

Bohdan, x2190  
bohdan.hoh@theparmergroup.com

#### GL Ins, Bldrs Risk, Contractors Equipment

Roberta, x2272  
roberta.woodhall@theparmergroup.com

#### Certificates, Loss Runs

Elaine, x2108  
elaine.bixler@theparmergroup.com

#### Audits

Ron, x2358  
ron.sweigert@theparmergroup.com



### Questions on RIA Insurance Claims? Call 866-239-2455 or Email Us:

#### Claims

James, x2455  
james.haley@integrityadministrators.com

Diane, x2238

diane.esser@integrityadministrators.com

# RECAP

## How Safety Meetings Can Lower Your Insurance Costs

By Doug Davis, Integrity Underwriters

If you've been a builder for more than a few years you've been through a lot. When the housing bubble burst; you survived. Now that the market is better and your business is growing, you're starting to realize the rewards of surviving. There are still plenty of challenges and one of them is to find qualified subcontractors.

Recently, you started a new subdivision and hired a flat concrete contractor you've never worked with before, to put in the sidewalks. This morning you got a call from your new sub; the kind you never want to get. A woman was walking her dog next to your project around dusk last night. She tripped over a mason's line that was left across a section of sidewalk that had been poured earlier that day. The new flat work guy left the site without setting up any cones, fencing or signs. In fact, he did nothing to

warn the public of what is commonly referred to as a "trip & fall hazard." The woman suffered fractures to both wrists as well as lacerations to her face when she fell. Her injuries will require surgery and she'll be unable to work for several months. Her pain and suffering have yet to be determined.

Your new sub has his own general liability insurance that should respond to this claim. You required him to have his insurance company add you to his policy as additional insured. That way they will defend you if and when the woman's attorney sues you as well as your sub. The certificate of insurance you required your sub to provide shows all of this. Everything should be fine. But, trip & fall claims can spiral out of control.

Disputes can arise over who should have protected the worksite. Subcontractors or, their attorneys, can argue that's the general contractor's job. You feel that you don't have time to hover over every jobsite making sure each sub is placing the proper emphasis on safety. Besides, you hired them to do a job and that includes doing it safely. Doesn't it? All your subs understand this, don't they?

In most states you, as the general contractor, are ultimately responsible for worksite safety. That doesn't mean

the subs get a free pass. But it usually means the general contractor has to do more than just assume everyone is being safe. That means holding periodic safety meetings, making sure new subs understand what you expect from them before starting work each morning, during the workday and after shutting down for the night. Active worksites are dangerous places even when they are nothing more than a partially completed sidewalk in poor light where an unsuspecting woman takes her dog for a walk.

Holding regular safety meetings doesn't have to take a lot of time or cost you much money. Meetings don't have to be held every day; just regularly enough to make it clear to everyone concerned that you are committed to preventing accidents involving both the public and anyone else at your worksites.

The RWC Insurance Advantage is dedicated to loss prevention. To prove it, we offer up to 25% off your new general liability premium if you provide us with a copy of your written safety program. If you're already insured with us, we'll even offer the same incentive on your next renewal if you haven't already received it.

Call us today to find out if you qualify and receive a free, no obligation quote.



*"...We offer up to 25% off your new general liability premium if you provide us with a copy of your written safety program."*

### Cool App of the Day

With the Sun Seeker (iOS \$6.99, iPad), building and remodeling professionals can see exactly where the sun will fall at any time of day. It's great for helping clients envision the light in a room they decide on placement of walls and windows. Although the Sun Seeker is pricier than many other apps, it gets overwhelmingly positive reviews from its users.

- Proremodeler.com



## Builder in the News - David Weekley Homes



Employees from the Ponte Vedra, FL division of David Weekley Homes recently participated in a charity function to supply the USO with care packages for the troops. While their goal was to assemble 25 care packages, they blasted past that mark to create 181 full care packages (valued at over \$8,000) to be sent to troops overseas in Djibouti, Africa. Care packages included items such as books, magazines, toiletries, etc. RWC congratulates David Weekley Homes on a job well done!

## Remodeling: Boosting the Housing Industry One Project at a Time

*Continued from page 7*

In some areas, those professionals may be harder to find than during the last building boom. Smaller remodelers, the ones who survived the bust, have been slowly rebuilding their workforce but many skilled workers left the industry to find other lines of work.

Aside from the typical repainting or freshening up a kitchen or adding a new bathroom, the remodeling industry is moving into other areas for growth. Baby boomers are retrofitting their homes for better accessibility and other age-appropriate features and improving energy efficiency are all factors keeping remodelers busy.

Savvy remodelers should take note. With increased business, comes increased exposure. Investigate ways to minimize and manage your risk while at the same time improving your strategic advantage over the competition. One easy and effective way to accomplish both goals is to add an RWC Remodeler Warranty to your project. There are options for coverage, it's affordably priced and offers FREE marketing materials to use with prospective customers. If you take on home improvements as a way to improve your bottom line, let RWC help you improve your risk management, customer satisfaction and marketing strategy! For more info, go to <http://www.rwcwarranty.com/builders/warranty-options/remodeler-warranty/> and read more or request a quote.

## We Love Hearing From You

*RWC received these kind notes from satisfied homeowners:*

Good Afternoon Mrs. Naguski,  
It's not often that consumers write companies to inform them of great service that they've received, in fact majority of the time it's due to complaints. However, this is one of those rare instances.

I wanted to inform you that Mrs. Jody Kooiman was extremely professional, patient, and went above and beyond to assist my family in our time of need. Whenever I had a question or concern Jody answered and what I respected the most about Jody, was in instances when she didn't know the answer (which was rare) she got back with me once she found the answer. Jody also followed up with me and kept me informed every step of the way. Although I will not have to file a claim with you all, I wanted to inform you of Jody's hard work and professionalism.

Good Morning Ms. Kooiman,  
Thank you for all of your help with my warranty claim. You were always prompt with email replies, and you answered the phone every time I called. The additional money for plumbing repairs was unexpected and very generous. The house was lifted on Wednesday, and our pipes did indeed break. The plumbers are at my house today doing the diagnostics. They have already found major breaks in two separate places, so we will definitely be utilizing those additional funds. This had been an incredibly stressful ordeal, but your diligence with my case ultimately eased the financial burden of the foundation repairs. My husband and I are so incredibly grateful - thank you again for facilitating the claims process for us.



RESIDENTIAL WARRANTY COMPANY, LLC

5300 Derry Street  
Harrisburg, PA 17111

Presort STD  
US Postage  
Paid  
Harrisburg, PA  
Permit #954

## Visit Our Booth At These Upcoming Tradeshows



### INTERNATIONAL BUILDERS SHOW

January 19-21, 2016 • Las Vegas Convention Center • Las Vegas, NV • Booth #C2556



### LOUISVILLE MANUFACTURED HOUSING SHOW

January 20-22, 2016 • Kentucky Expo Center • Louisville, KY



### BRExpo 2016

March 8-9, 2016 • Cobb Galleria Centre • Atlanta, GA • Booth #920



### BUILDER MART

March 23, 2016 • MD State Fairgrounds • Timonium, MD



### ATLANTIC BUILDERS CONVENTION

March 29-31, 2016 • Atlantic City Convention Center • Atlantic City, NJ • Booth #714



### NATIONAL CONGRESS & EXPO

May 3-5, 2016 • Caesars Palace • Las Vegas, NV • Booth #404