

RESIDENTIAL

For Members of Residential Warranty Company, LLC

Recap



The new Fall television lineup is now airing and, leading the pack, is a myriad of reality TV shows. Gone are the days of the comedy duos like Lucy and Ricky and Mork & Mindy, sitcoms like All in the Family and Happy Days and variety shows like The Ed Sullivan Show and Rowan and Martin's Laugh-In. Today's offerings include The Voice, The Amazing Race, Top Chef, Survivor and many, many more. Soon, we'll all be sitting on the edge of our couch waiting to see who sings better, finishes the race, is a culinary genius or outwits, outplays and outlasts. For the most part, these shows pit ordinary people against one another using only their brains, talent, or physical prowess to one-up the other contestants.

The reality of the homebuilding industry is that while some regions of the country are still struggling with recovery, many areas are back to 2007 levels. Sales are being driven by population growth, lower inventories and the expanding economy. And,

for the most part, home prices have been steadily climbing. According to Black Knight Financial Services, "June marked 50 consecutive months of annual national home price appreciation". Additionally, mortgage interest rates remain close to record lows leading previously hesitant buyers to, once again, perceive home ownership as a smart investment.

The competition for these potential buyers is heating up and the time is now to use your skills to come out on top. In order to win the sale, the home you build has to be habitable, functional and esthetically pleasing. It has to stand out in a crowd and appeal to the masses. Most of all, it has to assure the investor that you build a quality home and stand behind your product. As an RWC member, the insured warranty that you offer with each and every home you build, provides that assurance. There's no doubt that with RWC on your team, you'll be able to one-up your competition every day of the week. Have a winning Fall and Winter.

Your Warranty Company is On the Move!

By Suzanne Palkovic, VP of Sales

With the building industry experiencing a continuing resurgence recovering from the "Great Recession", RWC, HOME of Texas and MHWC are immersed in their own growth pattern as well. The financial strength of the insurers for the programs continues to grow. Most notably, Western Pacific Mutual Insurance Company's (WPMIC) current surplus equity exceeds \$111 million – equity that is earmarked solely for warranty issues of our members! That's strength that is unsurpassed in our industry.

Continued on page 2

IN THIS ISSUE

Did You Know	2
Marketing Materials Available at NO Cost	3
Better Safe Than Sorry	3
You Are Not Finished.....	3
RWC Welcomes Change Among Sales Team	4
2016 Sales Meeting Deemed a Success.....	5
Can't Always Make Lemonade When Life Hands You Lemons?	6
Larger Remodeling Projects Trending Up.....	6
Case Study	7
Put Cash Back in Your Pocket	8
We Love Hearing From You	9
Where Can I Find?.....	9
IBS Beams with Opportunity.....	10
Sun Belt City Populations Grow	10
Searching for an Answer?	11
Tradeshow Schedule.....	12

Your Warranty Company is On the Move!

Continued from front cover

Personnel Changes

Kicking off our growth pattern at the start of the year was the decision to expand our Sales Department by adding 5 Account Executives across the country and redefining roles for two others.

- Lori Lewis, actually a former Account Executive who returned to the fold in January, is handling new sales and current members' customer service in Illinois, Indiana, Michigan, and Ohio.

- Marnie Harrington joined the team in Texas in March and handles the greater Houston area as well as most of eastern Texas.

- July was a big month with two new reps coming on board. Covering multiple states for RWC is Pat Basom who will be working out of the Harrisburg Corporate office.

- Mark Smiley, another Texan, took over the reins in Central, Southern and Western Texas from his home base near the San Antonio area.

- Rob Barber, our newest rookie will be tackling the greater Southwest region of Arizona, Central & Southern California, Nevada and Utah.

- John Felbaum, our long term Account Executive in the Western states will be re-focusing his efforts in the Northwest including Northern California, Idaho, Oregon and Washington.

- To better assist our Members with their renewal procedures, Agnes Brennan was promoted to Retention Liaison and she stands ready to help you with any customer services issues regarding your membership status.

Membership Drive

To get the enthusiasm amped up, the company rolled out a membership drive/contest for the Sales Department which centered on a Superhero theme. Competing against one another as different superheroes, battling "villains" to win various challenges, kept the motivation at an all-time high. Twelve weeks of hard work resulted in 288 new Members projecting in excess of 3150 homes to be enrolled. That enthusiasm propelled the companies through the summer and into the fall on a decidedly upward trajectory.

What we want each of you to know is that RWC, HOME and MHWC are working hard for you, to bring value to



you in the form of excellent customer service, efficient complaint handling, simplified enrollment procedures and enhanced marketing appeal. If there's something we can do for you to help you utilize the programs better, we are only a phone call away!

Did You Know...

- ▷ There are over 75 various warranty programs and services to choose from at RWC.
- ▷ RWC Warranties are recognized by FHA & VA for financing needs.
- ▷ RWC boasts a unique Customized State Warranty Program - something no other new home warranty company offers.
- ▷ If a qualifying member joins the Incentive program, you may earn cash distributions for good warranty claims experience.
- ▷ Approximately 95% of warranty dispute issues are resolved through RWC's FREE mediation procedures.
- ▷ FREE warranty training seminars are available upon request.
- ▷ The warranty is transferrable, deeming it an excellent marketing tool.
- ▷ Affordable commercial insurance is available exclusively for members through RWC Insurance Advantage.

Interested in learning more? Visit www.rwcwarranty.com

Marketing Materials Are Available to You at NO Cost

Did you know marketing materials are available to you for FREE as part of your Membership with us? To see a wide array of what's available visit www.rwcwarranty.com/marketing-materials/

This issue's feature item is:

Static Cling Window Decals (Form # 533)

This static cling decal is perfect for windows in model homes, sales offices or even homes under construction. This static cling decal will let your prospective buyers know that their home will be protected with an RWC warranty.



Better Safe Than Sorry

By now we all know it's not a good idea to post sensitive information on social networking sites or blast private data through cyber space without taking the proper precautions. The last thing you want is for private information to be compromised when bouncing from server to server.

Keeping yourself secure from theft and vulnerability is a top priority in today's digital age. That's why Residential Warranty Company, LLC and affiliates have a secure upload portal on each company website for members and prospective members to use in uploading information and important documents to the home warranty companies.

Instead of emailing, faxing or mailing documents for new memberships, renewal memberships or home warranty resolution matters, the upload portal allows for secure transfer of data electronically, efficiently and economically.

Secure upload links can be found in the drop down menu when you hover over the "Builders" tab (or the "Manufacturer's tab on the MHWC affiliate site), as well as at the very bottom of every webpage. Simply follow the prompts to send documents securely. Better safe then sorry!

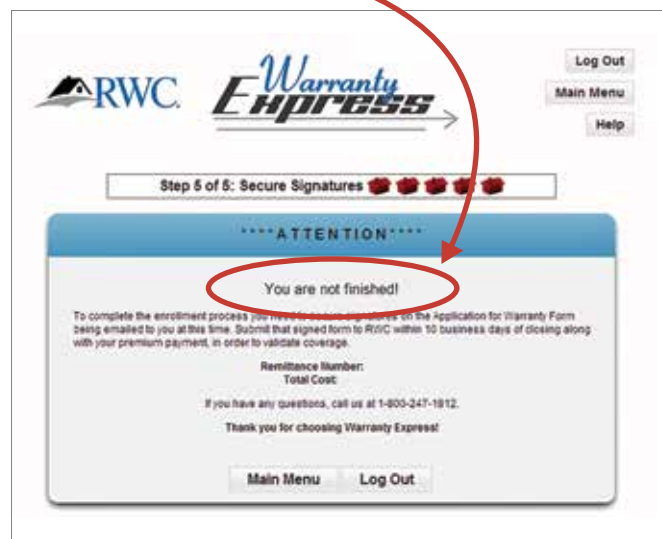
You Are Not Finished!

By Sandra Sweigert, Enrollments Manager

In addition to a variety of home warranty programs, RWC offers unique features to make your membership as effective and efficient for you as possible.

As you know, Warranty Express is our online system for everything from home enrollment to membership renewal to ordering marketing materials and enrollment reports.

We wanted to emphasize an important point about the system when you are enrolling homes online. When you get to the last screen on Warranty Express, it will tell you "You are not finished!"



Why? What do you mean I'm not finished? Well, because we still need the signed Application for Warranty form and payment, if not paid online. (Pay online and save the \$6.95 processing fee.)

It's very important that you submit the signed Application for Warranty form after closing.

The warranty is not valid (even if paid for) if RWC does not receive the signed Application in order to validate coverage.

If you pay online, the signed Application for Warranty form can be faxed to (717) 561-4494 or emailed to Sandra at Sandra.Sweigert@rwcwarranty.com.

RECAP

RWC Welcomes Change Among Sales Team Members

Just like the autumn leaves, change is in the air at Residential Warranty Company, LLC. In the past 9 months, the Sales Department alone has grown by leaps and bounds. The demand for an increased sales team is great news, because that also means the building industry is growing! A promotion and two newly hired employees have been the buzz recently and RWC is eager to share the news.



Account Representative, Agnes Brennan, long time employee of the RWC Sales Department has been promoted! Agnes has transitioned into a Retention Liaison

position within our Sales Department. She will refocus her energies on helping members with annual membership renewals. Agnes' skill set and knowledge of the industry will be put to good use in assisting our members with any membership issues. Feel free to keep in touch with Agnes!

Agnes Brennan:

800-247-1812, Ext 2142

agnes.brennan@rwcwarranty.com



Patrick Basom

In addition to Agnes' news, RWC also recently welcomed two new team members to the Sales Dept.

Patrick (Pat) Basom was hired in July as a Builder Account Representative. And Robert (Rob) Barber joined the team in September as an Account Executive for select west coast states.

These gentlemen are tasked with not only bringing new members into the RWC fold, but also providing customer service to our current members in selected states. They will be your "go to" source for anything related to your RWC membership, warranties and affiliated programs. If at any time you need assistance, do not hesitate to call Pat, Rob or Agnes and we will do our best to meet your warranty needs!



Robert Barber

Patrick Basom: 800-247-1812, Ext 2171

patrick.basom@rwcwarranty.com

Robert Barber: 800-247-1812, Ext 2651

robert.barber@rwcwarranty.com



CALL 1-866-454-2155
for a no risk no obligation quote

Need Builders Risk Coverage?

RWC Insurance Advantage has the best Builders Risk Plan in the business!

- ▷ Limits as high as \$1 million+ per project, theft, model homes, unsold dwellings, and much more.
- ▷ Single structure or reporting form policies.
- ▷ No deposit or special fee required.

**RWC**
INSURANCE
Advantage

**ZURICH**
Underwritten by
Zurich – Rated A+
Excellent by A.M.
Best Rating Services

The 2016 Sales Meeting Deemed a Success!

By Suzanne Palkovic, VP of Sales

Just as summer faded into our past, RWC-HOME-MHWC Account Executives from all points around the country converged upon Harrisburg, PA for the annual Sales Meeting. With the twin goals of energizing and enlightening, VP of Sales, Suzanne Palkovic, orchestrated a 3-day event jammed packed with warranty related information. From a new contact management system to details on how the company plans to streamline membership procedures moving forward, the goal was to reduce paperwork and improve efficiency.

New members coming to us in the very near future can look forward to a single “universal” agreement that permits participation across all programs with one document. Coming in January, we’ll debut a new robust online application system. And we’re taking a hard look at other ways to improve efficiency for you.

Over the course of the three days, various managers spoke about ways our reps can help you utilize our programs. One of the most important items discussed that specifically relates to protections for you is how our warranty resolution procedures and our warranty protections are second to none.

With our free mediation step – something that no other company offers – we are extremely proactive in helping you and your homeowners get issues resolved before utilizing arbitration. Some of our competitors send disagreements straight to arbitration. Protections are built into our warranties to make sure everyone plays fairly (things like weekday access to make repairs, compelling homeowners to use our process instead of a lawsuit, etc). Our Warranty Resolution Manager, Diane Naguski, reviewed various case

studies with us to point out ways that the warranty truly provides real-world protection for our builder members. Some of these case studies are posted on our website at www.rwcwarranty.com/builders/case-studies so you can read them online or you can request a PDF from your Account Executive.

The other big ticket item for builders’ benefit discussed was the products available to you through our insurance affiliate, RWC Insurance Advantage. Three products are currently available: General Liability, Builder’s Risk and Contractor’s Equipment. For a risk-free insurance quote, contact Ron Sweigert at 866-454-2155 or ron.sweigert@RWCInsuranceAdvantage.com.



But of course all work and no play makes for a boring group of sales people, right? Plus it would be hard to contain this group that whole time anyway. We made sure to feed and entertain them throughout the week, capping it all off with a trip to Happy Valley in State College, PA where we experienced the excitement of the Penn State Nittany Lions winning in overtime against the Minnesota Golden Gophers. (Sorry Gopher fans!)

Refreshed and rejuvenated, the Sales Force is now “ready to roll” to make the warranty programs work better for you than ever!



The 2016 sales team pictured left to right - Front row: Jody Lehman, John Felbaum, Agnes Brennan, Pat Basom, Jana Watts, Tifanee McCall, Susan Duncan (Back Row) Fred Taylor, Mark Smiley, Marnie Harrington, Lori Lewis, Freddy Pesqueira, Sue Palkovic, Rob Barber.

Can't Always Make Lemonade When Life Hands You Lemons?

By Doug Davis, Integrity Underwriters

On August 14, 1173 Bonanno Pisano, began construction on a 183' high marble and stone bell tower in Pisa, Italy. It took nearly 200 years to complete, but trouble started long before. Within five years of breaking ground the bell tower began to lean due to a shallow foundation set in unstable subsoil. The design was flawed from the beginning. A builder's worst nightmare? Just the opposite. Today the Leaning Tower of Pisa is one of the world's most visited tourist destinations.

For the rest of us less able to make lemonade from the occasional lemons we're handed, we need help. Fortunately, for Pisa, the tower's lean hasn't caused it to fall over on all those cash carrying tourists...yet. If that ever happens, the contractor responsible for maintaining the famous landmark better have gen-



eral liability insurance. Otherwise, it could become the world's most famous uninsured construction defect claim. Of course, the tower has been standing for over 600 years without falling, so what else is there to worry about? Each year in this country more than seven million injuries are attributed to "slip and fall" accidents. Imagine how many tourists may have slipped or fallen going up and down the steps of the Leaning Tower of

Pisa. Now imagine how many would-be buyers might slip or fall at one of your model homes or active jobsites.

Nobody likes thinking about third party liability claims. Bonanno Pisano didn't have to because he didn't live to see his project completed. You're probably planning on being around for a while and I'm guessing those plans don't include losing everything you've worked for because someone was seriously injured at one of your jobsites. If my guess is right, we'd like to help. Give us a chance to review your current general liability coverage. Call us at (866) 454-2155 and ask for Ron Sweigert or, visit us on the web at www.rwcwarranty.com and click on the **RWC Insurance Advantage** tab for a free no obligation quote.

Larger Remodeling Projects Trending Up in 2016 According to NAHB Survey

Source: NAHB.com

Whole house remodels and additions are regaining market share according to a survey of remodelers released by NAHB Remodelers, the remodeling arm of the National Association of Home Builders (NAHB). The survey revealed the most common remodeling projects in 2016, compared to historical results of the survey.

"While bathroom and kitchen remodels remain the most common renovations, basements, whole house remodels and both large and small scale additions are returning to levels not seen since prior to the downturn," stated the 2016 NAHB Remodelers Chairperson. "Clients want to add more space, but remodeling a sig-

nificant portion of the home is no easy feat. That's why it is important to work with a professional remodeler who has the integrity and expertise to take on these large remodeling jobs."

Remodelers reported that the following projects were more common than in 2013:

- Whole house remodels increased by 10 percentage points
- Room additions increased by 12 percentage points
- Finished basements increased by 8 percentage points
- Bathroom additions increased by 7 percentage points

Bathrooms topped the list of most common remodeling projects for the fifth time since 2010. Eighty-one percent of remodelers reported that bathrooms were a common remodeling job for their company while 79 percent of remodelers reported the same for kitchen remodels. Window and door replacements decreased to 36 percent from 45 percent in 2014.

RWC has great warranty options for Remodelers! Call us for details.

CASE STUDY: Builder Defeats Homeowner's Year Ten Infiltration Claim

By Richard B. Swartz, Corporate Counsel



All of RWC's warranty programs include our effective warranty resolution process which includes mediation and, if needed, formal arbitration. We are asked from time to time if the system works... or in other words, if the warranty is "worth it".

Here are highlights on a selected case study which shows the process in action.



Another builder was recently insulated from liability because he placed an RWC limited warranty on a home he built. In 2003, a Pennsylvania woman purchased a new home from an RWC builder, who provided the new homeowner with RWC's standard warranty. At settlement the homeowner signed RWC's Application for Warranty, which stated that she understood and agreed that the RWC warranty was provided in lieu of all other warranties and that the builder made "no other warranty, express or implied as to quality, fitness for a particular purpose, merchantability, habitability or otherwise...."

Ten years later the homeowner sued her builder and complained that her home had at least twelve serious defects, most of which related to water penetration arising from the use of allegedly inferior

materials and faulty construction that had caused damages to the home in excess of \$90,000. Her lawyer claimed that the builder had breached the implied warranties of habitability, reasonable workmanship, and fitness for a particular purpose and had otherwise harmed the plaintiff. The builder's attorney moved for summary judgment, and, regarding the breach of implied warranties claim, argued that the waiver language in the RWC Application for Warranty precluded the homeowner from recovering on that theory.

The Pennsylvania trial court agreed with the builder and granted his motion for summary judgment. The homeowner appealed that ruling to the Pennsylvania Superior Court, which sustained the trial court's decision in June 2016. The Superior Court noted that the implied warranties at issue in the case can be waived in Pennsylvania, and it declared that the waiver language in RWC's Application for Warranty, which the homeowner had signed, clearly and unambiguously stated that she was waiving those implied warranties. Moreover, the court rejected the homeowner's argument that the builder's agreement of sale and the RWC warranty were contracts of adhesion that unfairly

took advantage of her as a consumer. The court noted that the homeowner voluntarily accepted the RWC warranty in lieu of all implied warranties and further stated that the warranty protection given through the RWC warranty program offered **"substantive protections against various malfunctions and defects to her home over the course of ten years."** The Pennsylvania Superior Court determined that the RWC warranty was not unconscionable and, by footnote, delineated the one year, two year and ten year coverages the homeowner was afforded under the warranty.

This is just one of many examples of builders who have been protected from liability because they purchased an RWC limited warranty. To maximize their chances of obtaining similar protection, RWC builders should remember to include waiver of implied warranties language in their sales agreements, to provide their homeowners with an insurance backed RWC limited warranty, and to make sure the homeowners sign the RWC Application for Warranty.

Note that the mandatory arbitration provision is removed by the HUD addendum, and thus mandatory arbitration does not apply to warranties placed on HUD homes.



RECAP

Put Cash Back in Your Pocket with the Incentive Program

Who doesn't love a perk that allows you to reap the rewards of something that you already do... provide quality construction and outstanding customer satisfaction. That's right, cash in on YOUR excellent customer service by joining the Incentive Program!

Joining the Incentive Program is the best way for our Members to maximize their dollars *plus* enjoy additional benefits that only this program offers.

“RWC and affiliates have distributed almost \$21.5 million in incentive distributions back to incentive members.

RWC established this program over 25 years ago as a way to reward our members for their good claims experience. Since then, RWC and affiliates have distributed \$21.5 million in Incentive distributions back to Incentive members.

WHO IS ELIGIBLE?

A Member must enroll at least 20 homes per year or have an annual enrolled sales volume of \$2 million. A free analysis illustrating how the Incentive Program can work for you is available upon request.

ADDITIONAL BENEFITS:

- The annual fee of \$295 is waived for Incentive Members, saving an additional \$1180 in years 2-5 of membership.
- The value of the Incentive distributions greatly reduces the effective cost of the warranty fee.
- The Member enjoys a locked-in enrollment rate under the standard program throughout the duration of their Incentive membership.

HOW DO I JOIN?

If you think your company will meet the eligibility requirements, call us to take the next step in building your own Incentive reward! Contact us at 800-247-1812, Ext 2149 or email sales@rwcwarranty.com.



RWC recently presented Don Chesney, VP of Field Operations (left) & Justin Walker, Director of Warranty Services (right) at Silverthorne Homes in Indianapolis with their Incentive Program cash distribution & award. Congratulations!

What Can The RWC Remodeler's Program Do For You?



It takes lots of tools to complete both a remodeling project and build a business. RWC offers you a selection of great tools to choose from; including the Remodeler's Program. This flexible warranty allows for customization based on each project and specific needs of the customer.

- Provides security to your customers
- Economically priced
- Effective risk management / mediation process
- Various warranty options available



Call 800-247-1812 Ext 2149 or visit www.rwcwarranty.com for more information.

We Love Hearing From You

RWC recently received these kind words from a satisfied homeowner.

Good Morning Lorrie,

The check arrived yesterday afternoon. Thank you so very much! This little project took almost exactly one year from the time I learned about the foundation, so it is an understatement to say that I am so glad that it is over! Your promptness and keeping me informed along the way probably saved my sanity.

I want to let you know that Bob Snyder's crew worked so hard and they did a good job, plus cleaning up. It would be appropriate to recommend them to others with the same issue.

Thank you again

A RWC Account Executive passed on these encouraging words from a new member of the RWC program.

I have a new builder that just completed the set up and was approved. They called me a few minutes ago and were very pleased that he has become (in his words), "part of the RWC family". He went on to say that the entire experience getting set up with us was handled in a very professional manner and particularly mentioned Bohdan Hoh and Susan Boyanowski. The builder told me that they both were very helpful, thorough and made the set up process go smoothly.

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.

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

International Builders Show Beams with Opportunity

In just a few short months, the 2017 International Builders Show (IBS) will be held in the warm Florida sunshine and you don't want to miss out. IBS is the largest annual light construction show in the world attracting almost 60,000 visitors. With over 5000,000 net square feet of exhibits and 1400+ manufacturers and suppliers, IBS is truly a showcase for the industry.

All within 3 days you will have access to the tools needed to improve your business and connect with industry professionals. There is ample opportunity to attend educational sessions, explore the latest and greatest product exhibits and building zones and access special events. Sure, superstar quarterback

Peyton Manning is slated as the Keynote Speaker and Grammy Award Winner "Little Big Town" will be performing at the Spike Concert, but you absolutely want to stop by Booth #W5571 to rub elbows with the nation's leading new home warranty company, Residential Warranty Company, LLC.

Continuing a decades' long tradition, RWC and affiliates will be on hand to explain how New Home Warranties from RWC can positively impact your business. Whether you are interested in our unique Customized State Warranty or any of the numerous other warranty programs, insurance and risk management services, we will be there to answer questions. See you in January!



International Builders Show
January 10-12, 2017
Orlando, Florida | **Booth #W5571**

Need a free pass to the show?
Call your Account Executive at 800-247-1812
to hook you up!

Sun Belt City Populations Grow

Source: Professional Builder, May 2016

The sun is shining, literally and metaphorically, on many states located within the Sun Belt. New data from the U.S. Census Bureau reveals that more people are choosing to leave the northern regions of the country, especially the Midwest, to settle in warmer climates.

The data includes population estimates and analysis of population changes for U.S. counties and metro areas, providing statistics for total population change, shifts in population due to natural increase, and domestic and international migration between July 1, 2014, and July 1, 2015, the Joint Center for Housing Studies of Harvard University reports.

The general trend shows that Sun Belt counties and metros — specifically, suburban counties in the South — are attracting the most new residents.

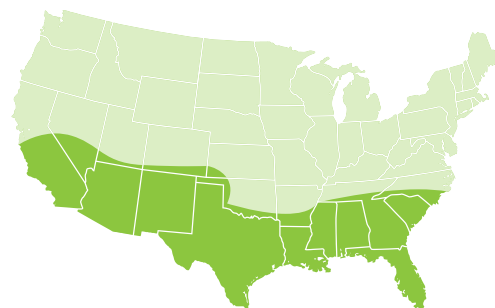
Texas, in particular, has been drawing people from other parts of the country, with Houston and Dallas-Fort Worth experiencing more growth than anywhere

else in the U.S., gaining 159,000 and 145,000 people, respectively. A little further down the list are two other Texas metros, Austin-Round Rock and San Antonio, each of which grew by about 50,000 people. Combined, the population gain for these four Texas metros is 412,000, the highest total for any state. Florida, California, Georgia, and Washington round out the top five.

The counties that experienced the greatest population growth were also located in the southern and western regions of the Sun Belt. Harris County, Texas, and Maricopa County, Arizona, were the top two. All of the top 30 counties, in terms of population growth, were located in the West or the South.

Further breakdown of the overall population gains shows that Americans are seeking the sun. Domestic migration was also trending toward Sun Belt states with the top 10 counties for net population influx being located in Arizona, Florida, Nevada, and Texas. Many of the coun-

The general trend shows that Sun Belt counties and metros — specifically, suburban counties in the South — are attracting the most new residents.



ties that appealed to domestic migrants also appealed to international migrants. However, some places, such as Los Angeles County, had high international migration but actually lost domestic migrants.

On the flip side, among the top 100 metros, Chicago had the biggest net population loss, with a drop of 6,200. Pittsburgh was next, losing 5,000 residents.

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?

Robert Barber

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702-672-3814
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Jana Watts

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All Manufacturers and MHWC Builder/Dealers: Tifanee McCall

Nationwide 800-247-1812 x2132
tifanee.mccall@mhwconline.com



Questions on the RWC Insurance Advantage Program?

Call 866-454-2155 or Email Us:

- General Liability
- Builders Risk
- Contractors Equipment
- Bonds

Quotes:

Ron, x2190
ron.sweigert@rwcinsuranceadvantage.com

Underwriting:

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bohdan.hoh@theparmergroup.com

Roberta, x2272

roberta.woodhall@theparmergroup.com

Certificates and Loss Runs:

Roxanne, x2363
roxanne.harrell@theparmergroup.com

Claims:

Laura, x 2278
laura.current@iadclaims.com

James, x2455

james.haley@integrityadministrators.com



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

Enrollments (RWC & MHWC) Building Systems Enrollments:

Dana, x2212
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Enrollments (HOME):

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