POR Members of Residential Warranty Company, LLC

Spring 2017



In 1979, Tom Wolfe wrote a book entitled *The Right Stuff*. The non-fiction story chronicles the early years of space exploration with emphasis on the people involved... test pilots like Chuck Yeager and the Mercury Seven astronauts.

During a time when 23% of military pilots risked dying in an accident, what amount of patriotism, skill, courage and raw intestinal fortitude did it take to break the sound barrier or ride atop a rocket to the edge of space? The answer is a lot. To a man, they all possessed unwavering confidence in their training, knew what they were getting into and were unafraid of taking a risk. They had the right stuff.

Recently we saw a long anticipated rise in interest rates. Many feared the rate hike might have a negative effect on housing, but, it seems, at least in the short term, the effect has been positive. This first rate hike hasn't had much impact on most 15 and 30 year fixed rate loans, and, consequently, it prompted many potential homebuyers to start house shopping sooner rather than later before rates rise yet again. This will certainly translate to more demand through the peak spring and summer selling seasons. It may even prompt lenders to lighten up a bit on some overly harsh lending requirements that may have prevented borrowers from obtaining mortgage commitments.

However, many builders in emerging markets are struggling to keep up with demand. The culprit? Worker shortages. During the recession years, thousands of workers left the construction trades to find jobs to support their families in other market sectors. When the recession

Continued on page 2

2017 IBS Show Is In the Books!

By Suzanne Palkovic, VP of Sales

This past January, more than 68,000 home builders, remodelers and developers descended upon Orlando, Florida to attend the 2017 International Builders' Show (IBS). This show is the largest annual light construction show in the country, if not the world. After spending four straight years in Las Vegas, the IBS event moved to Orlando for a change of scenery. And without a doubt, this year was one of the most successful outings ever for our 3 warranty companies, Resi-



HAIBS.

dential Warranty Company, LLC, HOME of Texas and MHWC as well as our insurance affiliate, RWC Insurance Advantage.

Continued on page 3

IN THIS ISSUE

Free Marketing Materials	2
Tradeshow Schedule	2
2016 Sales Awards	4
Improving Margins	5
Before you Dig, Call 811	6
RWC Sales Teams Blooms	7
Congratulations, StyleCraft	7
Non-So-Obvious Benefits of Buying	
a New Home	8
Searching for an Answer?	9
The Claims Made Gap? Fact vs Myth	10
Number Crunch	11
Where Can I Find?	11
WPMIC Annual Meeting	12

All The Right Stuff

Continued from front cover

began to ease, they did not return. Labor shortages across the industry have intensified and according to an NAHB survey have become the top concern among the nation's homebuilders.

Should builders become over-zealous to replace shrinking inventory and hire any unskilled Tom, Dick or Harry, the results could be devastating. Using poorly trained subcontractors is



as dangerous as using inferior materials and unsound building techniques. A word to the wise here...such a choice could propel your business backwards and erase any gains that have begun to materialize.

So what do you need to do? Just as you had to have the right stuff to become a member of RWC's elite warranty program, have patience, be discerning and

hire workers who also have all the right stuff. They don't need to have the speed of a Chuck Yeager or the hutzpa of an astronaut but they do need to be well trained, experienced and confident in their ability to do their job and do it well. After all, it's your rocket ship that will crash and burn if the job's not done right.

Free Marketing Materials

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 **rwcwarranty. com/marketing-materials**/

This issue's feature item is:

Easel / Brochure Holder

(Form # 547)



This 12" x 9" free-standing item is a great way to display consumer brochures at various point-of-sale locations.

Visit Our Booth At These Upcoming Tradeshows



PCBC

June 28-29, 2017 San Diego, CA • Booth #327



SEBC

July 27-28, 2017 Kissimmee, FL • Booth #834



Subelt Builders Show

August 2-3, 2017 Dallas, TX • Booth #915



21st Century Expo

October 11-13, 2017 Charlotte, NC • Booth #311



Product Expo

October 19, 2017 Houston, TX • Booth #82



International Builders Show

January 9-11, 2018 Orlando, FL

2017 IBS Show Is In the Books!

Continued from front cover

To celebrate the change in venue, RWC launched an entirely new exhibit booth. Our background graphic measured 20' by 7.5' so that builders and remodelers would have an easy time finding us. But that didn't seem to be a problem because we also added an entertaining prize wheel and the clacking of the wheel and shouts of delight as builders won prizes certainly drew a crowd.

Rare was the occurrence that we didn't have a line of eager builders ready to give the wheel a spin. Prizes ranged from the simple highlighters, can koozies, lunch bags and the like all the way up to duffle bags, enrollment credits and cash prizes! 557 builders & remodelers took a chance at winning a prize giving us the biggest number of leads gathered at IBS in recent history.

Tifanee McCall delivered a presentation on Home Warranties and Risk Management to a crowd of over 40 interested builders resulting in some solid builder leads for our reps. Topics discussed were:

- · Become familiar with the advantages of offering a home warranty to your customers.
- Discover how home warranties differ for builders and manufacturers of systems built homes.
- Understand how home warranties can minimize risk and maximize profit.



Account Executives, Rich McPhee and Freddy Pesqueira are ready to welcome visitors to the new booth at IBS 2017.

Once again this year, RWC continued its practice of donating to a worthy cause for every unique builder registrant at the show. Because 557 unique builders registered at our booth, RWC donated \$13,925 to Homes for Our Troops, an organization that works towards providing housing for veterans. We were honored to support this cause and, in turn, to support our troops. The United States Armed Forces are the best in the world and those who wear the uniform put their lives on the line each and every day to protect our lives, our country, our freedom and our way of life.

Overall, the show was a huge success for us and we anticipate bringing many of the builders we met into the warranty and insurance programs. Of course, the show was not all work as we had time to reconnect with our co-workers and friends in the industry as well as make many new friends, not to mention taking in the sounds of Grammy awardwinning group, Little Big Town that literally rocked the house!

We look forward to see you next back in sunny Orlando!

SAVE UP TO 25%

On Your General Liability Premium With RWC Insurance Advantage

- Have a written safety program in place?
- Require periodic safety meetings?
- What else makes your program special?

Answers to these questions could save you money!

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CALL 1-866-454-2155 FOR A NO RISK - NO OBLIGATION QUOTE TODAY!

RWC, HOME and MHWC Present 2016 Sales Awards

By Suzanne Palkovic, VP of Sales

Residential Warranty Company, LLC (RWC), a leading provider of insured new home warranties to the building industry, and its affiliates HOME of Texas (HOME), and MHWC, wish to acknowledge and congratulate the 2016 Sales Awards Winners! The Account Executives recognized this year for their individual achievements have each generated much business activity logging appointments, PR visits, phone calls, mailings, in addition to all of the day-to-day basics that ultimately resulted in another successful and productive year.

The Outstanding Account Executive of the Year Award is the companies' premier award and is bestowed upon the Account Executive who puts forth the most effort in a multitude of categories. While Sales obviously are a critical factor, there are many other duties important to the sales process that pave the way for the sale to be made. The Outstanding Account Executive of the Year Award encompasses all these many factors.

For 2016, RWC, HOME and MHWC are excited to announce another first time winner, Freddy Pesqueira, as our *Outstanding Account Executive of the Year*. Freddy is one of our newer Account Executives, with us just three years this fall, but his knowledge of the home warranty industry, combined with his excellent customer service, is unparalleled and makes him a true asset to the many RWC members he has brought into our fold.

As any sales-driven organization is well-aware, success of a company is unobtainable without dedicated and hard-working sales people. This year, several different Account Executives worked their way into contention for all of the companies' top awards, truly a well-rounded and dedicated sales force.



Freddy

We are pleased and proud to have these winners on board.

Outstanding Account Executive of the Year:

- 1. Freddy Pesqueira
- 2. John Felbaum
- 3. Jana Watts & Tifanee McCall (tie)



Jana

Fred

Most Warranted Homes:

- 1. Freddy Pesqueira
- 2. Tifanee McCall
- 3. Jana Watts

Highest Approval Percentage:

- 1. Freddy Pesqueira
- 2. Patrick Basom
- 3. Mark Smiley

Most Applications Received:

- 1. Jana Watts
- 2. Tifanee McCall
- 3. Freddy Pesqueira & John Felbaum (tie)



- 1. John Felbaum
- 2. Rich McPhee
- 3. Jana Watts

Most Improved: Fred Taylor

Rookie of the Year: Patrick Basom



John



Patrick

Congratulations to Freddy and to all the 2016 Builder Warranty Sales Awards Winners!

Special recognition goes to Jody Lehman, our Administrative Assistant, because without her support here in the office, it would be much harder for any of us to be successful. She's the one that prepares rate illustrations, sends out mailings, arranges trade shows, keeps PDFs up to date and in general... is here for the Sales Team. While the sales people in the field generally are the ones that gain the recognition, the person behind the scenes is extremely instrumental in providing the support needed to get the job done.

Improving Margins

Source: NAHB.ccom

As the economy continues to improve, builders are gaining more and more confidence in their business' future. Tides are shifting from builders only treading water to keep their company afloat, to moving forward and expanding profit margins.

The number one cost for builders is direct construction expenditures. Simply reducing costs, even modestly, and strategizing ahead of time will unmistakably help you reach your goals.

Check out the following suggestions and tips and implement them into your business plan to maximize your bottom line.

- Design your new models to attain a predetermined direct construction percentage rate based on the anticipated sales price. A model will not be acceptable if it exceeds a recommended percentage.
- Consider the cost of the lot to determine "how much" house you can build.
- ▶ Identify base-model features that can be replaced with more economical items without reducing the home's appeal. Include input from subcontractors and suppliers about potential cost reductions including design alternatives and worker efficiency.
- ▶ Include all options and upgrades within each job's budget.
- Determine the target gross profit as a component of the budget before starting a project.
- Avoid estimating by square footage. Unless the materials are identical, the



- site work known, and weather conditions constant, pricing by square foot often leads to inaccurate quotes and underpriced bids.
- Keep the specs simple. Too many options will limit the number of potential buyers.
- ▶ Re-estimate immediately after completing the first unit of a new plan to evaluate if additional costs should be considered for subsequent units.
- Create detailed direct construction budgets on model/display homes, just as you would with any other home. Display homes tend to evade the normal budgeting process, leading to higher costs and reduced profits when ultimately sold.
- Perform periodic walkthroughs to control costs and ensure materials are being used as intended. Project managers, superintendents, estimators and designers should all participate in walkthroughs.

- Develop strong relationships with a select group of subcontractors and suppliers. Constantly switching subs and vendors in search of minor savings can be counterproductive. Try to work with your regular subs and vendors to find savings together.
- Schedule together with your key subs. This will result in a much more accurate schedule than if you created it yourself, and the subs will feel more responsibility to meet their milestones.
- Change orders should be documented using only written forms. This allows both you and the buyer to sign the change order, which should list the change, adjusted total price, and necessary schedule revisions.
- Don't be afraid to raise prices, especially in a good market. As your costs increase, many of these should be reflected in the sales price. A regular price increase program should be in place.

Before You Dig, Call 811

Source: call811.com and ccicomply.net

Did you know that there is a special designated number you should call before starting any digging projects? 811 is the (free) phone number you need to call before digging to protect yourself and others from unintentionally hitting underground utility lines.

There are millions of miles of buried utilities beneath the surface of the earth that we don't even think about, but are vital to everyday living like water, electricity and natural gas. By simply calling, you'll help prevent unintended consequences such as injury to you or your family, damage to your property, utility service outages to the entire neighborhood and potential fines and repair costs.

Most contractors know that they need to find out what's underground before beginning to break ground, but there may be some finer points of safe digging that you're not aware of.

How exactly does this 811 thing work?

Simply call 811 from anywhere in the country a few days prior to digging, and your call will be routed to your local call center. Tell the operator where you're planning to dig. Your affected local utility companies will be notified about your intent to dig and will send locators to your dig site to mark the approximate location of buried lines with flags or paint.



Any type of digging requires a call. Building a deck? Planting a tree? Installing a fence or mailbox? Make the call.

When can I begin my digging project?

Wait for the marks! Utilities will mark their buried lines on your dig site. Most crews will arrive to mark your dig site with paint or flags within a few days and will make sure you know where to avoid digging so you don't hit buried utilites. Remember there may be multiple utility lines in the same area. Be sure to check your state laws for specific information. It's also a good idea to call and confirm that all affected utility operators have responded to your request and located accurately. (State laws vary on the process for confirmation; check with your local one-call center for more information.)

It's finally time!

Now it's time to roll up your sleeves and get to work - but respect the marks! Make sure to always dig carefully *around* the marks, not *on* them. State laws generally prohibit the use of mechanized equipment within 18-24 inches of a marked utility, which is called the "tolerance zone". If you must dig near the marks, hand dig or use vacuum excavation to expose the facility. After exposing the facility, avoid using mechanized equipment within the same tolerance zone.

The marks provided by the affected utility operators are your guide for the duration of your project. If you are unable to maintain the marks during your project, or the project will continue past your request's expiration date, please call 811 to ask for a re-mark. In additon, if excavation equipment is removed from a work site for more than two (2) business days, you must notify the call center again.

Also keep in mind that some utility lines may be buried at a shallow depth, and an unintended shovel thrust can bring you right back to square one - facing potentially dangerous and/or costly consequences. Don't forget that erosion or root structure growth may shift the locations of your utility lines, so remember to call again each time you are planning a digging job. Safe digging is no accident!

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

Customized State Warranty Program



EXCLUSIVE TO RWC!

Find out more -- Contact us today at 800-247-1812, Ext. 2149 or sales@rwcwarranty.com

www.rwcwarranty.com



RWC Sales Team Blooms

RWC recently welcomed two new team members to the Sales Department. Staci Cool was hired in February as an Account Executive covering the territory of Indiana, Illinois, Ohio and Michigan. Staci is a licensed Indiana real estate agent, a mem-

Staci Cool

ber of CIREIA, and has experience in multiple facets of real estate. She worked for a large builder in the past and has experience in every area of the home buying experience from purchasing and selling to financing and title closing. The past six years of her career focus was in property management working explicitly with real estate investors who remodeled, rehabbed and flipped homes.



Laurie Scotti

Laurie Scotti joined the team in March as an Account Executive for various west coast states including Nevada, Arizona, Utah and central and southern California. Originally from the East Coast, Laurie relocated to Nevada in 2005. Laurie comes to us with an exemplary background that is steeped in relationship building, attention to detail and organizational prowess. And as

a licensed property and casualty agent, Laurie gained a wealth of knowledge which will help her help our Members with any questions regarding the RWC warranty program or insurance products members may be using.

John Felbaum, RWC's other long-time Account Executive on the west coast will continue to work with our Members in Washington, Oregon, Idaho, and northern California.

These newcomers are tasked with not only bringing new members into the RWC fold, but also providing customer service to our current members in those select states. They will be your "go to" source for anything related to your RWC membership, warranties and affiliated programs. Staci and Laurie's experience in client relationships, business development and corporate sales combined with RWC's 35+ years in business and over 3 million homes warranted make for a winning combination. If at any time you need assistance, do not hesitate to call and we will do our best to meet your warranty needs.

As always, RWC appreciates the patronage and loyalty shown to us by our Members!

CONTACT INFORMATION

Staci: 8269-751-9392 · staci.cool@rwcwarranty.com

Laurie: 702-672-3814 · laurie.scotti@rwcwarranty.com

Congratulations!

Congratulations to **StyleCraft**, RWC builder member located in Richmond, VA. StyleCraft recently received their 10-Year Incentive Award and cash distribution! Pictured here are Rich McPhee, RWC Account Executive (left) and Jeremy Knicely, StyleCraft's Director of Operations (right).

The Incentive Program is a unique way to reward RWC members for their longevity and outstanding claims experience. Kudos to Style-Craft for a great track record of excellent customer service.





The Not-So-Obvious Benefits of Buying a New Home

Source: NAHB.ccom

Typically home buyers have the choice of two types of homes on the market: resale or new. Home buyers planning to buy a brand-new house or condo often cite energy efficiency, an open floorplan, a warranty, and being able to select specific items such as appliances, types of flooring, and colors schemes as factors driving their choice.

But builders say that buyers can be drawn to a new house for reasons that aren't so obvious. Read on for a few more benefits of new construction that you may want to suggest to potential buyers.

Building a Community Together

A brand-new community is one of the built-in benefits of many new homes. When fami-



lies move in to a subdivision at the same time, they often form lasting bonds of friendship and neighborliness right away. Nobody is the "new kid on the block". In fact, many home builders host community parties in new developments to help owners meet and connect.

Popular amenities like pools, walking trails and tennis and basketball courts offer additional opportunities for interaction among neighbors and children of all ages.

Entertaining

Throwing a party in an older home can be a challenge because smaller, closed off rooms make it difficult to entertain guests in one space. Today, new home layouts feature more open spacious areas. They are also enhanced with higher ceilings and additional windows that bring in more light than older homes.

A Clean Slate

For some buyers, parking the car in a sparkling-clean garage or being the first to cook a dinner in a brand-new kitchen is part of the appeal of new construction. In addition, you won't have to spend time and elbow grease stripping or peel-





ing dated wallpaper, repainting, or updating outdated kitchens and baths to suit your own style.

The advantages of being the first owner also extends to the outdoors. Instead of

inheriting inconveniently or precariously placed trees, or having to tear up overgrown shrubs, you have the freedom to design and plant the lawn and garden that you envision.

Outlets, Outlets Everywhere

Homes built in the 1960's and earlier were wired much differently than houses today. Builders had no way of anticipating the invention today's gadgets and the very different electrical requirements they would introduce. New homes can accommodate advanced technologies like structured wiring, security systems, smart technology, and sophisticated

lighting plans, and can be tailored to meet the individual home owner's needs.

Anyone who has ever lived in an older home can also attest to the fact that there are never enough outlets, inside or out. Today, builders plan for increased electronics and appliances used by virtually everyone in the family.

Then, there's the *obvious* benefit of buying a new home.

As mentioned earlier, home buyers planning to buy a brand new house cite that a warranty is one of the important factors in choosing a home. The numerous advantages of having a warranty on a newly built home simply goes beyond words on paper. It's a state of mind -- a feeling of security and added value.

With over 35 years under our belt, RWC has extablished itself as a rock solid leader in home protection and risk management. So we ask, besides your standard 10-year warranty, how else can RWC help you and your buyers?

Remodeling? There's a warranty for that. Building a modular or log home or working on a commercial project? We have that covered, too. Want your staff to learn more about the RWC warranty? We do training. Want marketing materials for your model homes or to distribute to potential home buyers? They're free! Be sure to take full advatage of the numerous warranty options and services RWC and affiliates provide.

Whether you are brand new to RWC or a longtime member, know that we are here to help you provide the peace of mind that homeowners crave. Don't miss this opportunity to give your buyers the best house warming gift yet!

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?

Patrick Basom

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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

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James, x2455 james.haley@integrityadministrators.com



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

Enrollments (RWC & MHWC) Building Systems Enrollments:

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Enrollments (HOME of Texas):

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RSW, Remodeling & Garages, Warranty Express:

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The Claims-Made Gap? Facts vs. Myth

By Doug Davis and Bohdan Hoh, Integrity Underwriters

When most insurance agents hear the Insurance Advantage Claims-made general liability coverage, they warn their general contractor customers to stay away from it. They say you'll be trapped by the "gap" in coverage that will open up the moment you try to leave. What happens upon termination of coverage is one of the biggest arguments against Claims-made. The way some agents talk, you'd think Claimsmade is like the old children's poem "The Spider and the Fly;" "Will you walk into my parlor?' said the Spider to the Fly." We know the fly enters - never to leave. These agents argue there would be no coverage for any claim made after policy termination even if the loss occurred during the time the policy was in force. And they would be right – with any other company's Claims-made policy. Those companies will offer you a Supplemental Extended Reporting Period, or SERP, at the end of your policy term when you try to move your coverage to another company. They will charge you up to 200% of your expiring policy's premium for the

SERP. Who can afford that and the new policy premium as well?

This WILL NOT HAPPEN with the RWC Insurance Advantage's unique Claims-made policy. With our policy, the SERP is offered UP FRONT, and we **GUARANTEE** that it will be attached, as long as your policy is not cancelled for non-payment of premium. Rather than charge a large lump sum at the end for the SERP, we add a reasonable 25% charge to each policy term, and you have 6 years to pay it off. After that, the SERP is fully funded and we GUARANTEE it's attachment at policy termination - no matter what. Even better, if you decide to leave before the 6 years are up you'll still get the SERP - and NO COVER-AGE GAP.*

The SERP is unlimited in duration and can never be canceled for any reason. It automatically restores limits that may have been used up by prior claims. Even if you decide to move your general liability coverage somewhere else after



just one year with the RWC Insurance Advantage, you'll still get the SERP – guaranteed.

So, walk into our parlor anytime without fear of being trapped.

Call us at (866) 454-2155 and ask for Ron Sweigert or, visit us at www.rwcwarranty.com/builders/warranty-options/rwc-insurance-advantage/ for a free no obligation quote.

(*Subject to short rate premium penalty if you cancel your current policy before its expiration date.)

REMODEING YOUR BUSINESS?



800-247-1812 Ext 2149 sales@rwcwarranty.com www.rwcwarranty.com



► Get an edge over your competition with RWC!

Many remodelers choose to provide only a "promise and a handshake" warranty. Set yourself apart from your competition with a written, insured warranty from RWC. Provide the security and peace of mind customers crave.

RWC offers two standard warranty options to better fit the nature and scope of each of your projects. Contact an Account Executive today for more details!

Number Crunch

3.5%

Percentage of current housing stock that offers all three of these features to support independent living for an aging population: zerostep entrances, single-floor living, and wide halls and doorways.

1901 SQUARE FEET

Average U.S. home size, which is nearly 30% larger than European homes, but smaller than the Australian average of 2032 sq. ft.

> \$3.1 BILLION

Size of the kitchen and bath remodeling industry.

60%

The percentage of contractors that said the number one way to drive up costs is when homeowners ask for changes after a project begins. These changes increase cost by an average of 10 percent.

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 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 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.



5300 Derry Street Harrisburg, PA 17111 Presort STD US Postage Paid Harrisburg, PA Permit #954

2017 WPMIC ANNUAL MEETING



Tuesday, June 6, 2017 8:15 a.m.

Residential Warranty Company, LLC

5300 Derry Street Harrisburg, PA

