

RESIDENTIAL

For Members of Residential Warranty Company, LLC

Recap

Fall / Winter 2022



Three and a half decades ago, Tom, an old partner of mine, owned a sailboat, which he loved. Tom harbored his sailboat on the Chesapeake Bay about two and a half hours from our offices, and he used it for entertaining clients, taking his partners and staff on outings, fishing with friends, and sometimes just sailing for the pure joy of it. As he advanced through middle age, however, he found that his children were no longer kids, had developed interests of their own, and seldom wanted to sail on the bay. His wife, who was never much enamored of the boat, had grown to dislike it, and his friends had moved onto other hobbies. The boat was expensive to keep and always seemed to need repairs or maintenance. The physical exertion required to sail the boat had become harder for him to muster, which made his trips to Maryland less and less enjoyable as the years passed.

Eventually Tom concluded that it was time to sell the boat. He had located a buyer across the bay from where his boat was moored and planned to deliver the boat himself with one last sail across the Chesapeake. Tom stopped by my office early one week and asked me to clear my calendar for Friday to serve as his lone shipmate on that final trip. He told me it would be a long but exciting day and that a steak dinner would be waiting for us back at his house when we were finished. Tom was a mentor to me, a senior partner at our firm, and a genuinely good guy. I felt honored that he chose me to go on that last voyage, and I immediately accepted his invitation.

Continued on page 2-3

How Can We Help You? Introducing RWC's New Concierge Service

We've all experienced bad service at some point. Whether it's slow or inept service at a restaurant, a business vendor that underdelivers, talking to an employee with a lackluster attitude about solving your problem, or my personal favorite, those automated attendants on the phone that create an endless loop of frustration. It's no fun and it leaves a bad taste in your mouth for far longer than the original encounter lasted.

At RWC, we have been proud of our commitment to customer service over our 40 years in business – we think our service sets us apart from others in our industry – but... we also know that we aren't perfect and that there is always room for improvement. So, we are thrilled to announce the creation of our brand new "Concierge Service" designed to help us step up our service to the next level.

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Setting Your Sails

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Friday came, and we left at dawn. By the time we usually started our workday, we were at the dock. It was cold for early October, and there was a strong wind blowing off the water and into our faces. I asked Tom which direction we would be heading, and he pointed right into the teeth of the wind to a spot of land across the bay that I could not see because of distance and the soupy conditions. In my imagination, this trip was to be a gentle ride with the wind at our back across calm waters under a sunny sky. Now it seemed impossible, and I muttered something to that effect. Tom untied a knot to loosen part of a sail and said, “It doesn’t matter which way the wind blows. What’s important is how you set your sails.” Tom could see I was puzzled, so he explained that we would have to tack across the water by positioning our sails so we could zig zag in the general direction of our destination without ever trying to move directly into the wind.

For the next six and a half hours I trimmed sail, kept shifting from one side of the boat to the other to help balance her, and tried to avoid the boom that would swing every time we changed direction. Eventually we sailed the “Lenore” into the marina that would be her new home and wearily returned to Harrisburg, Pennsylvania for cocktails and a steak dinner that was savored even more than usually because of our adventure at sea that day.

I have not done much sailing since then, and I certainly don’t remember enough about the trip to tack a boat for six and a half hours into a strong Chesapeake Bay wind. But I have never forgotten the way my friend described a principle that every sailor knows and that every business person ought to know: “It doesn’t matter



“It doesn’t matter which way the wind blows. What’s important is how you set your sails.”

which way the wind blows. What’s important is how you set your sails.”

Lately America’s builders have dealt with some challenging issues. Supply chain problems and labor shortages persist. Inflation and rising interest rates have decreased consumers’ appetites for new homes. Sometimes, running a business these days, and particularly a home building business, can feel like you’re sailing into the strongest gales of a wicked Nor’easter. But even if the wind is against us, we can still make progress if we trim our sails and take a different tack, and here are some strategies we can use to navigate the current tough economic climate.

Pay close attention to your margins. Rising supply and labor costs coupled with low pricing by desperate competitors put profit margins at risk. Avoid this trap and make sure you make money on every house you build.

Stay on top of billing and collect what is owed. Cash is the life blood of a company and leaving it with the bank or the customer longer than necessary can place undue pressure on your operations. A good approach in tough times is to bill early, bill often and be persistent.

Make customer satisfaction a priority. Repeat customers and word of mouth advertising are worth their weight in gold. If you experience a slowdown, check in with old customers and double up on customer service. This investment of time and energy could lead to some immediate sales and plant seeds for future transactions when the economy loosens up.

Be creative. Some builders get too comfortable building the same product repeatedly. If you are in that rut, get out of it by learning what consumers want (or will soon want) and start building those products. Customer preferences for home size, lot size, floor plans, finishes, and a myriad of other variables change over time. Learn what your customers want, and creatively craft the homes of their dreams.

Protect your profit. Make sure that you are not overpaying for material, labor, or equipment, that you are not undercharging your buyers, and that you take reasonable steps to protect your bottom line. Well drafted sales agreements, appropriate liability insurance, and an insurance backed express warranty with a mandatory binding arbitration provision are essential elements of a well-run and profitable home building company.

Continued ▷

Introducing RWC's New Concierge Service

continued from front cover

RWC has four decades of home warranty experience, covering more than four million homes. We offer a wide variety of warranty options like our standard ten-year warranty, our Day 1 coverage warranty, our extended appliance and system warranties, and our specialty warranties for remodeling projects, detached garages, and commercial construction. Only RWC has developed and offers its members a customized state warranty that mirrors each state's statute of repose and accommodates other state specific issues. All RWC warranties provide clear performance standards that help create realistic expectations in your homeowners and provide a road map to resolving even the stickiest customer complaints.

At RWC, every guarantee our warranties make is backed by Western Pacific Mutual Insurance Company, RRG. Western Pacific has an A- rating from A. M. Best and only insures home warranty and similar new home construction risks, like builders' general liability, which can be offered through the RWC Insurance Advantage program to RWC members. No other warranty company has an insurer with this kind of strength solely dedicated to covering builders and their homes.

While the economic wind might be in our faces now, remember that it doesn't matter which way the wind blows. What's important is how you set your sails. Take RWC aboard with you, and let us help you successfully navigate these challenging times.

Have a great Fall & Winter!

This is not one of those trendy, yet frustrating "automated call centers" but an actual experienced human! Novel approach, huh? In charge of the Concierge Service will be none other than RWC's Bryon Earhart. Bryon has been appointed RWC's Customer Advocate, and he will use his 34 years of experience in the warranty industry to help your customer experience be as pleasant and fruitful as possible.

Many of you have talked with Bryon over the years and know that he is personable, knowledgeable and tenacious at resolving issues. He's the man now tasked with spearheading our customer service improvement initiative and brings all his experience to help you, our valued member, get the most benefit possible out of your RWC membership.



Feel free to reach out to Bryon...

- Have a question on your membership renewal or documents being requested from you?
- Looking for some type of enrollment report or trying to track down a specific enrollment?
- Not sure who to talk to about a particularly difficult homeowner?
- Did you have an unpleasant experience with an RWC employee? We want to know about it!

You can reach Bryon directly at 800-247-1812, Ext 2199 or bryon.earhart@rwcwarranty.com.

And of course, your Account Executive (see page 11 for contact info) is still here to help, but with RWC, you now have a Customer Advocate anxious to provide you with Concierge Service.

Bryon may not be able to hook you up with tickets to the hottest Broadway show but he is your ticket to the best customer service around!

Reminder of What's On Our Menu of Choices for RWC

- **Warranty Express** – Enrollments, Membership Renewal, Reports of Homes Enrolled, Order Supplies
- **Customized State Warranties** – mirrors the statute of repose in your state
- **Remodeler Warranties** – perfect add on for those remodeling jobs
- **Specialty Warranties** – Detached Garages, Converted Condos, Commercial Projects
- **Incentive Program** – Get rewarded for good claims experience (min. enrollment requirements apply)
- **Appliance & Systems Warranties** – Extended warranties now available on newly constructed homes
- **Commercial Insurance** – Get a quote for GL, Builder's Risk, and Contractor's Equipment

More Options From Us Means a Better Fit for You!

2022 National Sales Meeting Is In The Books

By: Suzanne Palkovic, VP of Sales

Strange how the world works lately. Normally we get our Sales Team together at our national headquarters in Harrisburg, PA once a year. But Covid upended everything. The last time the team rallied together was in 2018! But at long last, in October 2022, all were reunited once more for a week of education, fun and more than a little team bonding!

We kicked things off with a Welcome Social so that Account Executives from across the country could reunite with the Managers of each department. The only one missing from the fold was John Felbaum, our WA rep... who was stranded in FL of all places by Hurricane Ian. That will teach him to take “vacation”!

Tuesday was chock full of presentations from Mr. Parmer, Rich Swartz, Mark Robinson (IT), Ken Buggy (Legal), and Bob Yeselavage and his team (Insurance). In between the presentations, we had a little fun with our “Wheel-O-Warranties,” possibly more aptly known as “Wheel-O-Shame” as reps were challenged by questions from their leader on “all things warranty” in order to earn chips on their way to cash prizes... or zonks if they lost. Additionally, sales contest results were announced and certificates of achievement awarded.

Ryan, Fred, & Freddy



But you know Salespeople... you cannot keep them cooped up all day and not expect them to release a little steam that night. So off we went to Gettysburg for dinner at O’Rorkes and then a haunted ghost tour. Not gonna lie... that was some creepy “stuff”. Whether you are a believer or not, I think most, if not all of us came way affected by the experience.

Wednesday was our first ever Round Robin event and what a success it was. The reps were split into 3 more informal groups and rotated between Membership, Enrollments and Warranty Resolution. The goal was to identify rough spots in our system and find ways to smooth them out for better overall performance of the company as a whole. We compiled 3 full pages of action items to be worked on in the coming days and weeks. The best comment I heard about the experience is that the reps felt more of a “team attitude” than ever before and were encouraged about our bright future. Music to this manager’s ears.

Staci & Rich



not on purpose...we think. The venue's name was "Stumpy's" and I'm happy to say we successfully avoided emulating the name.

Thursday, the final day, was Key Estates, Marketing, and Sales-Sales-Sales. By the end of it all, we were a tired group, but invigorated, and ready to take the warranty world by storm. Barring any more pandemics or natural disasters, we hope to have the gang back in 2023!

Freddy, Sue, Jody, Lydia, Ann & Ryan



Ready to do some ghost hunting.



Crash? Or a Crash Course in Course Correction?

By Staci Cool, RWC



If it is beginning to feel as though tuning into your favorite news outlet is akin to watching Chicken Little warn of impending doom, you are not alone.

When it comes to the economic reports tied to the real estate market the negative chatter appears magnified. It certainly seems as though there are a lot of Littles yelling “The market is crashing! The market is crashing!” All this rumbling correlates directly with rates going up and sellers losing, what they have perceived as, the power position.

Inflation, supply chain issues, staffing problems, rising interest rates, and noticeable increases in the cost of everyday necessities, are absolutely giving credence to these concerns. The pain of our current economic strain is evident throughout our day-to-day lives. Plus, for many, the impact of the Great Recession is still visible in the rearview mirror.

Based on these factors, it is logical to presume the Littles are correct. The evidence seems to align with the idea that the housing market is about to fail. Counter to this, there are data points which contradict the negative viewpoints. What we are seeing are pricing corrections in the market which will allow for the return of balance to our industry.

Prior to the pandemic the housing market was steady between buyers and sellers, however, it was acknowledged that a housing shortage was imminent. That existing shortage has remained relatively unchanged. In part due to the increased demand during the pandemic paired with the overall inability of builders to keep up. At present, the ratio of homes available to buyers in the market is still imbalanced in the favor of sellers.

Leading up to the Great Recession, there were more homes built than there were qualified buyers. Currently, the buyer’s market is much stronger and more economically sound than years prior. On one hand this proved astronomically advantageous to sellers during the pandemic buying spree. On the other hand, foreclosure risks have been significantly decreased because lenders held onto their stricter guidelines. Many homeowners are sitting on equity gains that will keep them in a healthy position.

Given this strength, positive equity will play a part in tempering the probability of a foreclosure boom. Additionally, the

momentum of demand for homes is still in play. This is in opposition to the market stance in 2008 where significantly over mortgaged properties were common.

Comparing current buying rates to the pre-pandemic buying rates, it shows a less than 1% decrease. Yes, the market has cooled, however, and this is an opportunity for increased stabilization. Buyers will once again have a fair chance of getting the home they want and be able to do so without making risky decisions. Additionally, it is less likely that buyers will experience absurd bidding wars over homes leading to equity deficits.

Despite the negative economic challenges faced by families across the nation, the balance has not completely shifted. Holistically, buyers are fiscally healthy and unemployment rates remain low, which indicates sustainability is within reach. Achieving this does require leaning on lessons of our past while implementing new mindsets. Ultimately, to avoid a crash, course correction is necessary and merely indicates an acceptance that the tides are changing.

Vanishing Act

By Victoria Sontheimer, RWC

Pre-pandemic, it was not unheard of for items to occasionally go missing from a job site. Whether through an honest mistake such as a worker pocketing a tool he or she believed to be theirs, or a genuine theft of materials, losses nonetheless would ultimately be a costly detriment to builders and developers. In post-pandemic culture, the landscape has become a bit drier due to product shortages and supply chain delays.

Builders have recently seen large loads of valuable materials and appliances being stolen from job sites.

There are a few specific items that tend to “walk off” a construction site more often, and end up on resale platforms such as Facebook Marketplace, Craigslist, and MaterialsXchange. Commonly stolen items from a jobsite are:

TOOLS. As you may guess, tools are one of the most stolen items. Small hand and power tools are incredibly easy to slip into bags, jacket pockets, or even lunch boxes. To add to the allure for thieves, they are quickly resold in a secondary market.

LUMBER. With the prices still hovering in the stratosphere, any piles left on location are a beacon to those wishing to resell it for a profit or use it on their own personal projects.

APPLIANCES. When items like HVAC units, furnaces, and water heaters are installed in a new construction project, they become vulnerable once all workers have left the site and are the perfect target for overnight burglary.



COPPER. Copper is a coveted material, and it’s easy for a thief to pilfer. Equally vulnerable are piles of old copper pipes and wire.

HEAVY EQUIPMENT. While large pieces of machinery aren’t as easy to steal, the profits for reselling can be staggering, and the loss can cause a job to come to a screeching halt.

In addition to the inherent inconvenience of missing materials, theft causes additional situations to arise in a domino effect. One of the most damaging resulting consequences on a job site is schedule delays. If the project can’t reach milestones because the equipment is missing, the contractor is in danger of not receiving scheduled payments. This means they may not be able to pay subcontractors for their work. Not to mention the potential tarnishing of the contractor’s reputation.

Stopping thieves entirely may not be possible, but there are ways to mitigate the issue. Unfortunately, theft happens internally. Prequalify subcontractors prior to retaining their services to be sure they’re reputable. Also, be sure to secure the job site. This can be done by installing a tall

fence, floodlighting, or hiring night security to watch the site when the workers have finished for the day.

Consider protecting tools and equipment with GPS trackers and geofencing. If this technology term is new to you, geofencing is a location-based technology in which virtual boundaries can be assigned to a geographical

area in the real world. These virtual perimeters can be displayed on an indoor map and can trigger an alert when a tagged item leaves the specified area.

It is also beneficial to establish a security protocol which clearly outlines what isn’t acceptable on a project and what is. It’s helpful to mark items with notes such as “not allowed to remove scrap for personal use.” Make sure to distribute information so that all the subcontractors are aware of expectations to prevent confusion or misunderstandings.

Another obvious but effective solution is to install a security camera. They are a great way to deter a thief from stealing from a job site and can also offer police valuable information should a theft occur regardless of any precautions that have been taken.

And finally, in light of the unfortunate reality that not all job site theft is avoidable, it is highly recommended that the contractor carries a good builder’s risk policy, such as those offered by RWC Insurance Advantage. Information can be found at rwcinsuranceadvantage.com.

Number Crunch

Over the past 18 months, Houzz collected data on thousands of kitchen renovations. Check out the highlights here:

\$40k

the median price for a major kitchen remodel.

9 OUT OF 10

homeowners replaced their countertops. Engineered quartz was the leading material, while granite came in second.

35%

of the appliances that were upgraded included high tech features such as wireless and smart phone controls.

89%

of homeowners hired a professional for their renovation project.

2022 Membership Drive Successful

By: Suzanne Palkovic, VP of Sales

RWC and its affiliates, HOME of Texas and MHWC, regularly conduct an annual membership drive in conjunction with a sales contest and this year was no different. In a world that continues to be a bit unsettled, the building industry remains a rock upon which our economy relies. In good times, it bolsters us all and in bad times, it's often the industry that comes to our rescue.

Builders are, as a group, conscientious and concerned about providing the highest quality home possible. As part of that approach, another 251 builders opted to add in the RWC, HOME or MHWC warranty to their system during this year's membership drive. Certainly, a large driving force behind the success of any of our drives is you, the Builder, and your willingness to provide an additional layer of credible protection to your homes to not only manage your risk, but also to protect your homebuyers during both calm and turbulent times.

For 2022, Staci Cool, our Midwest Region Account Executive, (pictured, right) once again earned top billing and won the overall sales contest which runs in conjunction with the membership drive. With that, she gets some serious bragging rights as this is her 4th win in a row! In second place overall, is Fred Taylor, Account Executive for NC, SC, VA and WV, who makes his first entry into the contest's top echelon of finishers. We congratulate both of them on their hard work.



In terms of just new members, Freddy Pesqueira, Account Executive for several southeast region states came in first with 66 new members. Rich McPhee, Account Executive for MD, NJ, DE and parts of PA & VA came in second with 61 new members and Diana Gomez, Account Executive for TX, OK, AR & LA, came in third with 31 new members.

We are again on track to have one of our strongest years but even better than that is the continued growth and strength of this program and its insurer for you. As of year-end 2021 numbers, our insurer boasts a net surplus equity in excess of \$130 million and our Texas affiliate's insurer for that single state surpassed the \$19.5 million mark in surplus equity. That's surplus equity that stands at the ready to assist our members and their homebuyers with warranted claims throughout the term of their warranty.

We are committed...
committed to you, our builders, remodelers
and manufacturers and to your homeowners,
to provide strong, stable, and effective
warranty coverage for the long haul!

Thank you to the building industry for doing your part to keeping our economy moving! May you all stay safe and have a successful 2022 and 2023!

5 Tips to Break Through in the Construction Industry



If you're new to the construction industry it can seem like it will be impossible to make an impression and be as successful as existing companies. However, with hard work & perseverance, you'll be reaping the rewards in no time.

1. Join a Construction Industry Association to Make Connections

Like any profession, in construction networking is an important – albeit often time-consuming – necessity. Online networking is great, but the benefits of joining an industry association to make connections with your peers can be very advantageous. Not only will you make lasting connections that will likely help you throughout your career but you also gain credibility because it shows you are serious about your craft.

2. Be Involved – Don't Leave Everything to Your Contractors

If you're the one heading the project – the owner of the property or even just the main person overseeing the contractors – make sure you stay involved with the project from start to finish. This means from the day a home is bought until the last inspection is done, you need to be involved and available. In the end, this is your project – and only you can be responsible for making sure things go as planned.

3. Always Use the Best Business Practices to Build Brand Trust and Authority

A major problem for many contractors is a lack of efficiency. This will result in not only losing money through delays in building, but it will make you seem unorganized and unprofessional to your buyers. You will need to have some sort of system in place to keep track of concerns like bookkeeping, scheduling, invoicing, training, task management, marketing and more.

4. Hire People Who Know More About Construction Than You Do

It might sound counterintuitive to your business to hire people who know more about the scope of the construction industry than you do. However, what you're getting – and paying for – is their expertise, not their labor. This gives you the advantage of years of experience, without having to wait until those years are under your belt.

5. Invest in Your Business to Be Profitable

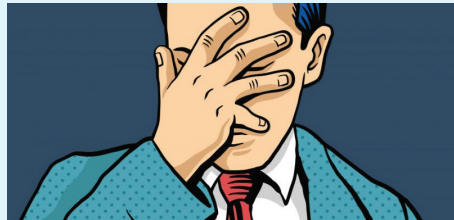
This trips up many business owners. We've heard it since we were children: "You have to spend money to make money." However, until you're a business owner, you can't fully understand the scope of construction industry investments. There are expenses in premium software, the best tools, and often higher rates for experts. Of course, this doesn't mean you should go all-out in some areas and cut corners in others. You want to keep a balance of investing in your product and employees. Provide quality materials and tools for your workers – and invest in training for those who would benefit. You're going to have happier employees and in return more efficiency and productivity.

Life is in the Details

By Doug Davis, RWC Insurance Advantage

Hypothetical situation. Let's say you've been contracted to build a custom home by someone who was referred to you by a satisfied customer. This individual owns the land and is financing the project out of his own pocket. You are the general contractor with complete authority over the entire project. The single family home you're building is a typical design and requires nothing out of the ordinary. Construction proceeds without a hitch. Then, with the house about 80% complete, fire breaks out in the basement on a Sunday night. The fire department determines a homeless person had decided to camp out in the unsecured structure and started a small fire to keep warm. Of course, it quickly got out of control and now more than \$200,000 in materials have literally gone up in smoke.

Your customer thought you were responsible for buying Builders Risk coverage



as the general contractor. You were sure they had agreed to purchase a policy as the owner of the project. The written contract makes the general contractor, you, responsible for "all insurance." So you lose that argument. As someone who knew what they were talking about once observed, insurance isn't important until you need it. In trying to figure out what went wrong, you conclude that you have had to finance most of your projects in the past. That meant getting a construction loan from a bank. They won't lend a dime without proof of builders risk. In this case, there was no loan officer to dot

all the i's and cross all the t's. *Life is in the details.*

Thankfully, this is only a hypothetical situation. Few professional builders would make such a mistake...right? Don't take chances. The RWC Insurance Advantage offers Builders Risk coverage almost anywhere in the United States for virtually any size residential construction project through Zurich - number one in Builders Risk insurance.

For more info or to get a quick quote:

www.rwcinsuranceadvantage.com

866-454-2155



To date, over \$24 million in distributions have been paid out to Incentive Members!

- Incentive Members receive the best rate possible.
- Rates are locked-in for 5 years with the standard warranty.*
- Membership fees are waived for years 2-5 – a savings of \$1180!
- In years 6-10, you receive cash distributions, assuming your company experiences minimal claims.
- The value of cash disbursements greatly reduces your overall effective rate.

*Customized State Warranty rates may be adjusted annually.

Speak to your account executive for more information, eligibility, and availability in your area.

800-247-1812 Ext 2188
sales@rwcwarranty.com

New Email for Membership Approval or Renewals

The RWC Member Services department has a new email address for members that need to return documents for approval or renewal:

MembershipAssist@RWCWarranty.com

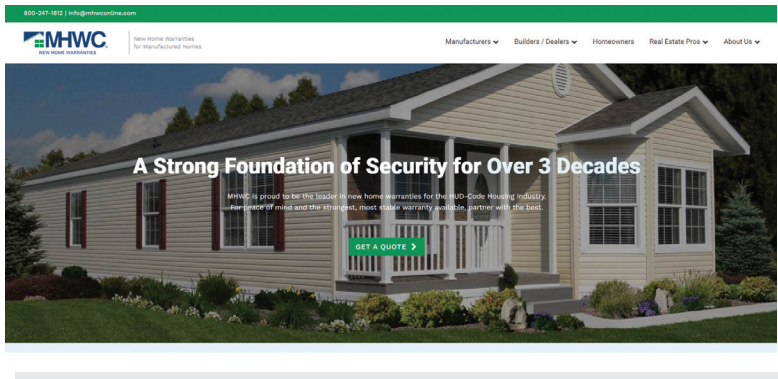
Feel free to use it if you have a question about what is needed for your new membership application or how to get your renewal finished. It's quick and easy and your request will go to a team of advisors instead of just one individual for the fastest service possible. We are working harder on our end so you can focus on building homes on yours!

RECAP

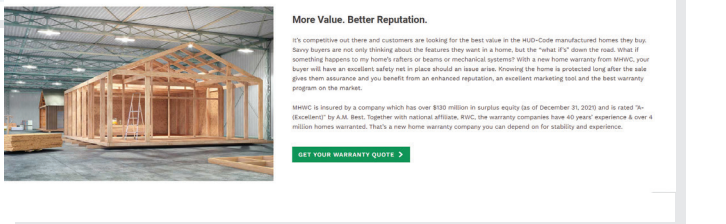
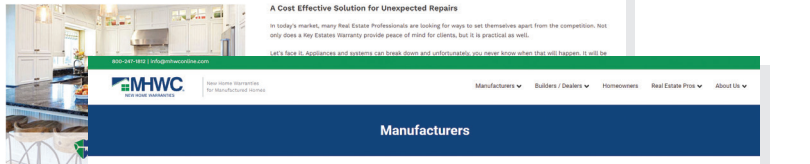
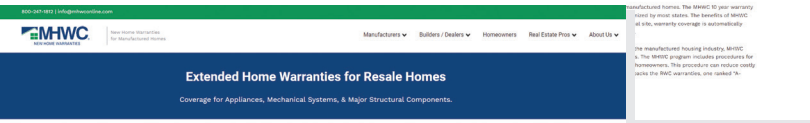
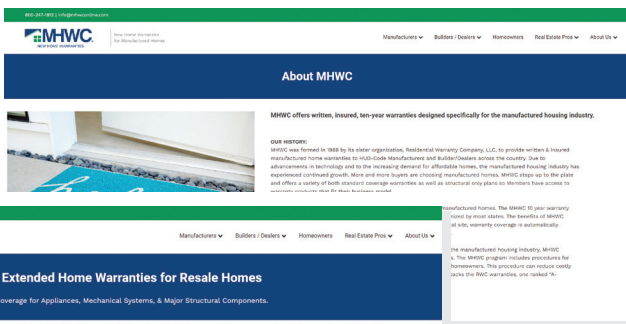
MHWC Launches Redesigned Website

MHWC, RWC's sister organization providing manufactured home warranties to HUD-Code Manufacturers and Builder/Dealers, is excited to announce the launch of their newly redesigned website.

mhwconline.com 



The streamlined menu is easy to navigate and the modern layout lends itself to a faster and better user experience. Have a look! Maybe you'll discover something new about the MHWC warranty. Our current and prospective members will find detailed info about our warranty products, instructions on how to become a member, resources for existing members, tradeshow schedules, FAQ, and can even contact us through one of the convenient online forms.



Warranty Info at Your Fingertips

The RWC website is chock full of resources for you. We listed some of the more frequently used sections below for easy reference.

Go to www.rwcwarranty.com then follow these prompts:

Looking for a Form to Complete Your Application or Renewal?

You'll find all the forms you need in our "Forms Library" under the "Builder's" Tab.

Need to Enroll a Home?

In the top right corner of any page on our site, click *Warranty Express* and sign in with your registration number and password. Select *Warranty Express* to begin the enrollment process.

How to Check a Home's Enrollment Status?

Once logged into *Warranty Express*, you will see options for things like "Order History" and "Reports". From here you can gather info and check the status of a specific home.

How Can I Explain the Benefits of a Warranty or Answer Clients' Questions?

Hover over "Homeowners" 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.

Searching for an Answer?



Not sure who to contact? Give us a call. 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?

Ryan Baer

CT, MA, ME, NH, RI, VT,
Central & Western NY & PA
800-247-1812 x2132
Ryan.Baer@rwcwarranty.com

Staci Cool

IA, IL, IN, MI, MN, NE, OH, WI
269-751-9392
staci.cool@rwcwarranty.com

John Felbaum

CA (Northern), ID, MT, ND, OR,
SD, WA
702-340-7233
john.felbaum@rwcwarranty.com

Diana Gomez

AR, LA, NM, OK, TX
512-585-1909
diana.gomez@homeoftexas.com

Rich McPhee

DE, MD, NJ, Eastern NY & PA, VA,
& Washington DC
301-676-0780
rich.mcphee@rwcwarranty.com

Freddy Pesqueira

AL, FL, GA, KS, KY, MO, MS, TN
678-276-6013
freddy.pesqueira@rwcwarranty.com

Fred Taylor

NC, SC, VA, WV
336-251-9588
fred.taylor@rwcwarranty.com

Lydia Toscano

AZ, CA (Southern), NV, UT, WY
702-672-3814
lydia.toscano@rwcwarranty.com

Questions on the RWC Insurance Advantage Program? 866-454-2155

- General Liability
- Builders Risk
- Workers Comp
- Contractors Equipment
- Bonds

Quotes & Underwriting:
info@rwcinsuranceadvantage.com

Claims:
Laura, x2278
laura.current@iadclaims.com

Certificates:
Go to www.rwcinsuranceadvantage.com
Click on the Products tab, then Request Certificate

Loss Runs & Other Questions:
info@rwcinsuranceadvantage.com

Questions on the Warranty Program?

800-247-1812

Customer Advocate:

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Upcoming Events for 2023

- **International Builders Show**
January 31 - February 2, 2023
Las Vegas, NV
Booth #W1355
- **Atlantic Builders Convention**
March 28, 2023, Atlantic City, NJ
- **PCBC**
May 24, 2023, Anaheim, CA
- **Southeast Building Conference**
July 19, 2023, Orlando, FL
Booth #514