

RESIDENTIAL

Recap

For Members of Residential Warranty Company, LLC

follow the RULES

Ah, Fall is the air. Are you ready for brilliantly colored leaves, pumpkin flavored treats, apple cider, or, ARE YOU READY FOR SOME FOOTBALL? George Will once said “Football combines the worst two things about America: violence punctuated by committee meetings”. What that means is that for the next five months many Americans who tune in to NFL games will be watching a lot of TV but, in actuality, very little football. Several studies including one by the Wall Street Journal have calculated that although an NFL game lasts about 3 hours and 12 minutes there are only a mere 11 minutes of actual play time that takes place. Why is that? One big culprit is the rules. The paperback version of the NFL rulebook is close to 300 pages in length and filled with rules and regulations that address almost every possible scenario that could take place during a game. And while the rules may seem excessive and overbearing, they serve to ensure the uniformity, integrity and safety of the game and its players.



Just as rules are needed in a football game, you, as a builder, are also subject to a unique set of rules that address every aspect of your homebuilding from development through settlement.

Rules impact nearly every aspect of our lives. We can't get away from them, nor should we. There are rules for governance, conduct, mathematics, grammar, driving, even cooking and the list goes on and on. It is fair to say that without rules there would be anarchy. Rules provide a society with structure and accountability. As a builder you too are subject to a unique set of rules that address every aspect of your homebuilding from development through settlement. And, if the rules aren't followed, there can be big problems. With-

Continued on page 2

RWC's Online Home Enrollment Validation is Right Around the Corner

If you've been "keeping score", RWC's been fairly busy lately trying to improve our programs and our efficiency for our Members. That trend continues as we get ready to implement an online process for home enrollment validation. We are almost there with an anticipated launch date of mid-October, 2014.

Today, you have your buyers sign an "Application for Warranty" form at closing. After RWC receives the signed copy and warranty fee, we send a validation sticker on a postcard through regular "snail mail" to the homeowner. Depending on how quickly we

Continued on page 6

IN THIS ISSUE

Pay Online and Save.....	2
Case Study.....	3
Kind Notes.....	3
RWC Incentive Program Surpasses \$20 Million.....	4
2014 Membership Drive.....	5
Where Can I Find.....	5
Order Sample Warranty Books Today.....	7
PA Supreme Court Refuses to Extend Implied Warranties to Subsequent Purchasers of New Homes.....	8
Employees-of-the-Month.....	9
Tradeshaw Schedule.....	9
Know Your Warranty.....	9
RWC Insurance Advantage - Protection for the Long Haul.....	10
A Positive Tailwind on the Horizon?.....	10
Searching for an Answer?.....	11
RWC Continues to Streamline the Membership Application Process.....	12

RECAP

Follow The Rules

Continued from front cover

out proper site preparation, foundations can fail. Without proper flashing, homes will leak. Without proper placement of beams, loads won't be supported. Without proper spacing between joists, floors will sag. And this list too goes on and on.

The good news is that you're an RWC member builder and RWC only accepts

the best of the best into their program... builders that follow the rules. Your homebuyers can be assured that you have met RWC's high standards of quality workmanship, financial stability and ethical customer dealings. And, then there's the RWC rulebook...The Limited Warranty Agreement. Your homeowners are given a set of rules, in writing, that ex-

plain what's acceptable, what's not and what steps to follow. What a great way to show them your integrity and how much you care about the product you deliver. Vince Lombardi once said "Perfection is not attainable, but if we chase perfection, we can catch excellence". The chase is on...have a great Fall!



The vast majority of RWC Builders utilize our online enrollment system, Warranty Express. But did you know that if you also pay for your homes online, you will SAVE MONEY too? Enroll your homes on Warranty Express and pay for them online by credit card or I-check, and RWC waives the \$6.95 processing fee* for each one. Think about it. If you enroll 100 homes per year, that \$6.95 fee morphs into a nifty \$695.00 pretty quickly.

If you still enroll your homes manually, switch to Warranty Express and take advantage of this online method for enrollment and payment. The system is secure, your closing documents are ready for you quickly, but best of all you save not only the \$6.95 per home but also a lot of time!

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



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

- Order Marketing Materials including Sample Warranty Books
- Get your enrollment history
- Get duplicate copies of closing documents
- Print FHA Acceptance Letters or State Required Affidavits
- Renew your warranty membership

Need more details? Contact us today! 800-247-1812, Ext 2107 or info@rwcwarranty.com



Case Study: Mandatory Arbitration Upheld by Courts

By Diane Naguski, Warranty Resolution Manager

All of RWC's warranty programs feature mandatory binding arbitration of Unresolved Warranty Issues.* RWC and its builder members have been very successful at persuading courts to recognize and enforce the warranty's mandatory binding arbitration provision. Courts across the country have removed cases from the courthouse and directed them to arbitration under RWC's Limited Warranty Program.

A good example can be found in this case study. RWC had issued a warranty on a home, which was in Year 1 of coverage, and the homeowners filed a lawsuit against the Builder. The Builder was well equipped to defend himself with the warranty book, the application for warranty and his own contract, which included language that made the RWC warranty, including the warranty's binding arbitration language, applicable to any alleged warranty defects in the home. Even though the homeowners argued that RWC's warranty should not be enforced in that state, the court endorsed RWC's warranty, and the motion brought by the Builder to compel arbitration and dismiss the homeowners' lawsuit was granted in its entirety.

Consequently, the homeowners initiated a request for warranty performance with RWC. Prior to arbitration the warranty provides for informal mediation. The parties agreed to use RWC's mediation to try to settle the disputes about the alleged warranty defects. RWC became actively involved mediating between the homeowners and the Builder. Through this mediation, communication between the homeowners and the Builder has improved and several items have been amicably resolved. We are encouraged that most, if not all warranty items, will soon be resolved in the same way. At the conclusion of mediation, if any items remain unresolved, the homeowners and builder will proceed to binding arbitration under the terms of the warranty.

This is a real case and a great example of how RWC's mandatory binding arbitration provision is an effective tool in preventing litigation. It also supports the value of using RWC's mediation process to resolve disputes about alleged warranty defects in the homes you build.

**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.*

We love hearing from you! RWC recently received these kind notes from satisfied customers.

Hello Don,

I just wanted to take the time to tell you about the wonderful experience I encountered working with Susan Sweger this morning. She was very pleasant and knowledgeable about your services. I requested some information in regards to a case that my husband and I opened July of 2011. Susan told me she would have the documents ready for me by Monday at the latest. She actually sent them to me about 15 minutes after we spoke, which we truly appreciated since we are selling our home and needed the information quickly.

In my opinion customer service is at an all time low at most companies, but not at RWC with a gem like Susan. She is a great asset to your organization.

Don,

I just wanted to write to you regarding Susan Sweger. She has a great combination of good business sense, good people sense, and efficiency. This is very rare and you are lucky to have her and we are blessed that she is helping us with our claim. She deserves a raise! Thanks so much for having such a talented, caring employee.

If you've never reviewed our exclusive Customized State Warranty program, you don't know what you're missing!

The most unique and specialized warranty in the industry!

- Complies with your state's statutes
- Insurer covers structural defects from day ONE
- Flat enrollment rates with no deposits
- Full color warranty book / dynamic marketing tool



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



RECAP

RWC's Incentive Program Surpasses \$20 Million!

Residential Warranty Company, LLC (RWC) is pleased to announce that its exclusive Incentive program has surpassed the \$20 Million mark in distributions back to Members for quality construction and excellent claims management. The Incentive program was established by RWC over 25 years ago as a way to reward Builder, Remodeler & Manufacturer Members for their good claims experience, to increase loyalty to the RWC family and to provide yet another reason to choose RWC over the rest of the competition. Since that date, RWC and affiliates have distributed over **\$20.5 MILLION** in Incentive distributions back to Incentive members!

To qualify for the Incentive Program, a Member must enroll at least 20 homes per year or have an annual enrolled sales volume of \$2 million. A free computerized analysis illustrating how the Incentive Program works is available upon request.

Other benefits of the Incentive program include:

- The annual re-registration fee of \$295 is waived for Incentive Members, which saves an addition \$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.

Joining the Incentive Program is the best way for our Members to maximize their dollars and reap the rewards of quality construction and customer satisfaction. If you think your company will meet the eligibility requirements, call us to take the next step in building your own Incentive reward!

Residential Warranty Company, LLC is a leading provider of builder warranties. Builders seeking options in coverage, sensible home warranty protection, and assistance in dealing with customer service, choose RWC. In business for over 30 years, RWC has warranted over 3 million homes and its Insurer is rated "A- (Excellent)" by A.M. Best. An extensive "menu of choices" in both home warranties and general liability insurance is available, enabling builders to reduce their liability and increase the marketability of their homes.



Rich McPhee, RWC (left), presents an incentive check and award to Mark Somerville (right) of Caruso Homes.



Jana Watts, RWC (right), presents an incentive check and award to Brian Stolar (left) of Pinnacle Communities, Ltd.

Maximize Your Dollars

JOIN RWC'S INCENTIVE PROGRAM



Joining RWC's Incentive Program is the best way for you to maximize your dollars and reap the rewards of quality construction and customer satisfaction. Start your incentive fund today and save potentially thousands of dollars in many areas, from membership fees to guaranteed rates!

For more information call your Account Executive or our Sales Department at: 1-800-247-1812 Ext. 2149

2014 Membership Drive



The 2014 Membership Drive is in the books and goes down as the most successful drive RWC & Affiliates has held to date. Over 165 new Members joined the ranks of the RWC family (which also includes HOME of Texas and MHWC). Those new Members represent an additional 4,000+ homes (63% increase over 2013 results) to be warranted. For several years, our Warranty Group endured the same economic storm that pummeled all of our members. As the economic horizon began to brighten, RWC made a concerted effort to seek out the builders who had navigated the rocky housing waters to emerge on the other side, maybe a bit wind-blown and battered but still floating. For the first time in quite a few years, there were more companies sailing into much more peaceful financial waters.

And that was very welcome news to a group of hard-working and loyal Account Executives! As you all know, RWC, HOME and MHWC are selective when it comes to admitting new members. In order to protect the integrity of the group, manage overall risk and maintain a competitive pricing structure, the warranty companies review applicants thoroughly for quality, financial stability and customer satisfaction. You need more than just a toolbox and a pickup truck to gain entry into this exclusive warranty group. So while our Membership may be growing, our standards remain high. Discerning builders understand the difference and choose RWC, HOME and MHWC for their warranty & risk management needs.

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

RWC's Online Home Enrollment Validation is Right Around the Corner

Continued from front cover

get information back from closing, when the enrollments are processed, and how quickly the mail is delivered, it can take several weeks until that validation sticker arrives in your buyer's mailbox.

So what's the "plan" to improve this system? Just like everything else these days, we're making the process more electronic to save time and reduce paper.

WHAT STAYS THE SAME?

If you're using Warranty Express, you already get PDFs of the warranty book and Application for Warranty in time for closing. That part won't change. Buyers will still need to sign the Application for Warranty. The form needs to be returned to RWC along with payment if you didn't pay for it online. (But why not pay online and save \$6.95?)

WHAT'S CHANGING?

Validation Stickers are going away.

On the Application for Warranty form, and on the front cover of the warranty books, there will be instructions telling the homeowner to go to confirm.rwcwarranty.com to validate their warranty. They will answer a few short questions to confirm they are the purchasers and then they will receive a full color PDF of their new "Warranty Confirmation" form.

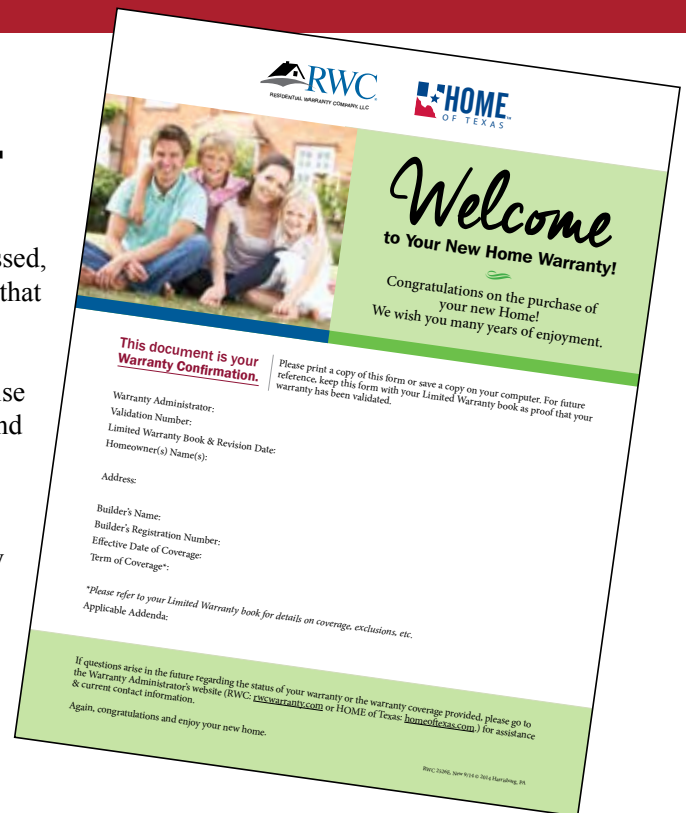
The Warranty Confirmation will include their Validation Number, Effective Date of Warranty, Term of Coverage and any applicable Addenda. No waiting for it to arrive in the mail; no requesting a duplicate if the original gets lost; and immediate validation of their warranty whenever they choose to logon. Additionally, they will be able to view the warranty book that was issued for their home in the future online. These PDFs may be saved directly onto their computer for easy future reference.

Paper Copies of "Live" Books are going away.

If you currently use printed copies of the "live" warranty books (in other words, books that are not stamped "sample"), you will no longer use them. Instead, we encourage* all Members to provide each and every home buyer with a "sample" warranty book. Sample books are available to you at no charge and may be requested from our Marketing Dept. at 800-247-1812, Ext 2105 or by ordering online through Warranty Express.

**Both your Membership Agreement and the Application for Warranty form reference the fact homeowners are to receive a copy of the warranty from you prior to closing. Using the FREE "sample" books we provide to you fulfills this requirement, as well as provides you with an additional layer of defense should a dispute with a homeowner arise.*

Thank You for Choosing Residential Warranty Company, LLC as your Warranty Provider!



If you already have a supply of sample books in your office, just let us know how many you have. We have created a sticker with the appropriate language & web address that can be affixed to the front cover. Whenever you run out of your supply of books, we will gladly send you more.

QUESTIONS? CONTACT US!

Call your Account Executive through our Sales Dept.

800-247-1812, Ext. 2149 or

sales@rwcwarranty.com

OR

Sandra Sweigert, Enrollments Manager

800-247-1812, Ext. 2107 or

sandra.sweigert@rwcwarranty.com

THIS CHANGE DOES NOT APPLY TO:

- Homes enrolled in New Jersey;
- Building Systems Manufacturers (Modular, Log or Panelized);
- Remodelers;
- Detached Garage Builders;
- Commercial or Conversion Builders; or
- HUD-Code Manufactured Homes.

Order Your New Sample Warranty Books Today!



We encourage all Members to provide each and every home buyer with a “sample” warranty book. Sample books* are available to you at **no charge** and may be requested online, by phone or by email.

*if you already have a supply of sample books in your office, let us know how many. We have a sticker with the appropriate language & web address that can be affixed to the front cover. Whenever you run out of your supply of books, we will gladly send you more.

What Else is Available?

In addition to sample warranty books, we have many other **FREE** point-of-sale materials for you to use:

- ▶ Consumer Brochure
- ▶ Brochure Holders
- ▶ Document Folders
- ▶ Logo Slicks
- ▶ Lot Signs
- ▶ Rider Signs
- ▶ Model Home & Sales Office Easels

How can I order?

Online

Go to www.rwcwarranty.com and log on to Warranty Express. Still need a password? Email sandra.sweigert@rwcwarranty.com or call 800-247-1812, Ext 2107.

By Phone

800-247-1812 Ext 2105

By E-Mail

info@rwcwarranty.com



Pennsylvania Supreme Court Refuses to Extend Implied Warranties to Subsequent Purchasers of New Homes

By Richard B. Swartz, Corporate Counsel

The Pennsylvania Supreme Court recently issued a decision that is a victory for the defendant builder and puts to rest an unsettled question of law in the Commonwealth. In *Conway v. The Cutler Group, J-41-2014* (Pa., August 18, 2014), Pennsylvania's highest court held that only the initial purchaser of a new home can recover damages from a builder for a breach of the implied warranty of habitability. The plaintiffs in *Conway* had purchased their home from the home's original purchaser three years after the original purchaser had bought the home from the builder. The court held that, because they were not the original purchasers of the home, the Conways could not recover damages for breach of the implied warranty of habitability from the builder for latent construction defects they alleged were present in the house.

The court began its analysis of the legal issues in the case by noting that the implied warranty of habitability was originally adopted as a replacement for the anachronistic *caveat emptor*, or "let the buyer beware" approach to a new home purchase. The court noted that the rationale for *caveat emptor* was that, when both parties to a transaction are on equal footing, it is not up to the courts to impose on one or the other of them any greater burden than they have agreed to undertake in the deal that has been struck. The implied warranty of habitability, according to the court, developed out of the recognition that a builder and a new home buyer, while parties to the same contract, were not on equal footing. The builder is perceived to have superior knowledge and bargaining power. Because the purchaser must justifiably

rely on the builder's expertise, Pennsylvania law implies that the builder will construct a home that is fit for habitation, and if he does not, he will be answerable to his purchaser in damages.

The court noted, however, that the basis for implying a warranty of habitability is the contractual relationship between the builder and his buyer. The implied warranty comes as a part of the deal the original purchaser makes with the builder. A subsequent purchaser who is not in privity of contract with the builder, is not entitled by contract or by implication, to recover against the builder by latent defects, according to the Pennsylvania court.

The opinion did note that courts in other states have split regarding this question. Iowa and Rhode Island were identified as states that extend the implied warranty to subsequent purchasers. Vermont and Connecticut, on the other

hand, like Pennsylvania, were noted to require a contractual relationship between the purchaser and the builder before the warranty of habitability will be implied.

This decision is undoubtedly comforting to the builder in *Conway* who will not have to pay damages to the current owner of the home he built, but did not sell to that owner. Other builders, however, might take away different lessons from this decision. First, the law is not a static thing. It can and will change over time, and the state of the law on the day a builder finishes and sells a house can change drastically over the fifty or a hundred years that that house will stand. Second, different jurisdictions approach the concepts of implied warranties differently. Third, decisions like *Conway* might cause unanticipated effects, like home buyers conducting extensive inspections of homes prior to their sale, at the insistence of subsequent purchasers, who will insist that the first buyers address any and all possible construction defects prior to sale and while the implied warranty is still in effect.

One way a builder can protect himself from all these concerns is to purchase a ten year new home warranty from Residential Warranty Company for each of his homes. An express warranty replaces any implied warranties, shifts part of the burden of fixing defects in homes to a third party and takes the guess work out of determining what is a defect and what is not a defect. Call your RWC sales associate today to obtain the peace of mind that comes with providing an RWC warranty!



Residential Warranty Employees-of- the-Month

April 2014 – Dana Myers,
Research Administrator

May 2014 – Jada Wormsley,
Accounting Assistant

June 2014 – Christine Beistline,
Claims Representative I

July 2014 – Ceri Lingle,
Warranty Advisor

August 2014 – José Alicéa,
Contractor

Know Your Warranty Online Validation Changes

The changes being made to the warranty validation process necessitate a few text revisions in the affected Warranty Books and the Application for Warranty forms. There are two “categories” of books and forms affected by these changes: Our “**Standard**” series (*Warranty Book Form #'s Include: 319, 341, 362, 369, 389 & 393; Application for Warranty Form # is 316*) and our “**Customized State Warranty**” series (*Warranty Book Form # Series starts at 3101 – Alabama through 3199 – Wyoming; Application for Warranty Form # is 316F*). The form # may be found in the bottom right corner of each item.

Warranty Book Changes

1. Front Cover, boxed-in section, the text was revised: **Warranty Confirmation**

Your Warranty consists of your Limited Warranty book and your Warranty Confirmation. Please go to confirm.rwcwarranty.com to obtain your Warranty Confirmation within 60 days of your closing. You do not have a warranty without the Warranty Confirmation. If you do not have access to the Internet, please contact the plan Administrator to obtain your Limited Warranty book and Warranty Confirmation.

2. References to the term “Validation Sticker” were changed to “Warranty Confirmation” on the Front Cover and in the **Definitions** Section, under “Application for Warranty” and “Effective Date of Warranty”.

3. In the Definitions Section, an item was added: **Warranty Confirmation**. The document you obtain by going to confirm.rwcwarranty.com and then following the directions to validate your warranty. It includes your Validation Number, Effective Date of Warranty, Term of Coverage and any applicable Addenda.

Application for Warranty Form Changes

1. In the right column, text was added: To validate your Warranty and obtain your Warranty Confirmation, go to confirm.rwcwarranty.com. If you do not have access to the Internet, please contact the plan Administrator to obtain your Limited Warranty book and Warranty Confirmation.

2. Similar language was added to the back of the form under **Notice**.



VISIT US AT THE
FOLLOWING
TRADESHOWS

- **Showcase 24**
Oct. 27-28, 2014, Washinton DC
- **International Builders Show**
Jan. 20-22, 2015
Las Vegas, NV. Booth #C2556
- **Louisville Manufactured Housing Show**
Jan. 21-23, 2015, Louisville, KY.
Booth #215
- **Builder Mart**
March 25, 2015, Timonium, MD
- **Atlantic Builders Convention**
March 25-26, 2015,
Atlantic City, NJ. Booth #715
- **National Congress & Expo:**
April 14-16, 2015, Las Vegas, NV.
Booth #404



RWC Insurance Advantage: Protection for the Long Haul!

By Doug Davis, Integrity Underwriters

To say that being a builder in recent times has been a challenge is bit like saying there's sand at the beach. You've survived the tough times and things are getting better. In fact, you might be looking forward to retirement. Imagine that day arrives and you are at last able to enjoy the fruits of long years of hard work and dedication. Then, one day you're named in a lawsuit involving your old company only to find you are not covered even though the claim happened on your watch. Your retirement and all you've worked for is suddenly and unexpectedly at risk. How did this happen? What do you do?

The RWC Insurance Advantage* has already thought of this nightmare scenario and has you covered. Our ADDITIONAL INSURED – FORMER OFFICERS, MEMBERS OR OWNERS endorsement

protects you in the event some past act or omission, that happened while you were still active in your business, comes back to haunt you later. Even if someone acting on your behalf was the cause of the loss, you're still covered. We think this coverage is so important to you that we make it standard on every policy we issue.

So, whether you're ready to retire, turn the business over to your kids or find a buyer, your RWC Insurance Advantage general liability policy will continue to protect you for a many years to come.**

**The RWC Insurance Advantage is insured by Western Pacific Mutual Ins. Co., a Risk Retention Group and administered by Integrity Underwriters.*

***The length of coverage after policy termination is determined by whether you purchase our Supplemental Extended Reporting Period endorsement. Call the RWC Insurance Advantage for details today.)*

Warranties and Insurance: Joined Forces

Exclusively for RWC Members
Streamlined Underwriting
Insurer rated "A-(Excellent)"

Coverage Available
General Liability • Builders Risk
Completed Operations
Contractors Equipment


RWC LLC*
INSURANCE
Advantage

Call for your quote:
866-454-2155

A Positive Tailwind on the Horizon for Home Builders?

Source: BusinessInsider.Com (<http://www.businessinsider.com/calculated-risk-demographics-2014-8>)



It's all over the news. The population of the U.S. is aging and the resulting concern is how we will be able to support that increasingly senior sector.

However, one savvy economic analyst recently made a prediction that should give our housing industry some hope.

Bill McBride is an analyst at the blog, Calculated Risk (calculatedriskblog.com) and his blog took off a few years ago when he "called the crash" in the housing industry. What makes him unique however is that he also "called the bottom"

and predicted the upturn in the economy. Not limited to housing, McBride has accurately predicted other interesting economic developments like California's financial resurgence.

In a recent blog, he noted a development in demographics that will provide a big tailwind to the U.S. economy in the not so distant future. He spotted that in 2013, more babies were born in the U.S. than in the year before, for the first time in several years. Back in June he noted that the 20-to-24 demographic is now the largest population cohort in the U.S.

The important factor to recognize is that while the 20-to-24 cohort is the largest now, in a few years, the largest group will be those of prime-age workers: 25-to-29, the age at which people

really begin to earn better money and buy homes and cars.

McBride argues that currently, with so many 20-to-24-year-olds, the demographics are very favorable to apartment renting. And so of course these days, the multi-family housing sector has been leading the way. But the demographics that are currently favorable to apartments will naturally mature into demographics favorable to homeownership, as the cohort gets older, moves into higher paying jobs, and wants more space for their own families. Consumer expenditure overall really accelerates as people move into their mid-to-late 20s. The 25-to-29 aged cohort will be the largest by 2020, which should indicate a significant economic tailwind to come.

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.

CLIP AND SAVE AS A REFERENCE GUIDE



Who is My Account Executive?

Agnes Brennan

AR, CO, GA, IL, KS, KY, LA, MA, MI, MN, MO, ND, NE, OH, OK, RI, SD, TN
800-247-1812 x2171
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tifanee.mccall@mhwconline.com

Jana Watts

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908-638-0473
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All Manufacturers and MHWC Builder/Dealers:

Tifanee McCall

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



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

Enrollments (RWC & MHWC)

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

Enrollments (HOME)

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RSW, Remodeling & Garages, Warranty Express

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RWC Continues to Streamline the Membership Application Process

Residential Warranty Company, LLC (RWC) and its affiliates, HOME of Texas and MHWC, continue to make strides in streamlining the application process for builders to join the group's elite builder warranty programs. The latest step is to eliminate the inspection requirement* for homes being 'grandfathered' (homes that are either under construction prior to membership approval or completed but not occupied) into the program. Previously the warranty companies required that up to 3 homes be inspected prior to membership approval, at a cost to the builder of \$150 per inspection. By eliminating this requirement, RWC, HOME & MHWC are able to save potential members up to \$450 in inspection/application costs.

While this change may not affect 'current' members, many of our builders



bring multiple companies into the fold over the years. If you have another company you wish to obtain RWC membership for, then this change applies. Joining RWC's elite Builder Warranty Program is the best way for today's builders to deal with customer service and risk management issues. Offering a wide variety of unique warranty options, RWC understands that just one warranty rarely meets everyone's needs. Our "menu" of warranties & services creates

comprehensive coverage and effective risk management for the greatest long term stability. Our mission is to provide a high level of security to our Members and to your customers and we have devoted over three decades to that purpose across the country. Being able to provide a variety of services to our members is the result of much hard work and due diligence along the way. RWC has established itself as a rock solid leader in providing home warranty protection. When a builder becomes a member, they benefit from 30+ years of leadership and experience that is unrivaled in the warranty industry.

**Homes over \$1 million in sales volume may still need to be inspected. Prospective members may contact the warranty company for further details.*