



Warren G. Bender Co.

Insurance & Bonds • Depth & Dependability Since 1938

Recent Success with RCAC Members

Anyone can claim to be a roofing expert, but few are... The RCAC selected Warren G. Bender Co. as the association's preferred broker because of our expertise and relentless pursuit of insurance programs to meet the roofing community's needs.

At Warren G. Bender Co., we not only have 76 years of experience working on the behalf of roofers but we have negotiated the best possible programs to offer RCAC members.

Here are a few examples of the successes we have had for roofing companies in recent months:

Problems Discovered	Premium	Results of WGBCO Program
Too many exclusions on the general liability policy	\$46,500	\$17,500 savings and fewer exclusions
\$1Mill fire claim on the general liability loss runs	\$35,000	\$20,000 savings because we explained why the claim would not happen again
Poor marketing of the workers' compensation renewal to other carriers	\$339,355	\$120,795 savings after submitting a clear picture of the operations
Too many general liability exclusions and no pollution or umbrella policies	\$18,200	\$9,000 savings with increased coverage and fewer exclusions

Every member has benefited from allowing us to review their current policies and we would be happy to do that for you. We regularly find exclusions for Open Roof claims, claims resulting from Heating Devices, work for Condo Associations, work on New Residences, and limitations for subcontractors. *Have you actually read your policy to identify these issues?* As a start, here are a few questions to consider that often have an impact on your current rates:

Ask Yourself These Questions:

- Is my general liability rate greater than \$13.00?
- Am I unable to do certain roofing work due to a lack of coverage on my policy? (i.e. Condos, New Residential, etc.)
- Have I had any premium refunded to me when my sales are less than projected?
- Do I have an open roof exclusion or any other roofing limitation?
- Are my workers' compensation rates going up?

Contact us today and allow us to review your policies so you too can benefit as an RCAC member with competitive rates and better coverage.

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Why Warren G. Bender Co.?

There are many reasons to partner with Warren G. Bender Co., but here are a few highlights that directly benefit our Roofing clients:

In-House Claims Management - We represent our clients for claims in Liability, Property, Auto, and Workers' Compensation.

ESM Solutions – Our strategic partner oversees the handling of workers' compensation indemnity claims and keeps you informed of the current status, so you know what's going on.

X-Mod Forecasts—We project your experience modification four months before it changes to help you keep your costs in-line for future projects.

Safety Compliance Company – Our strategic partner that offers a *free written safety inspection* and report to identify ways to improve your safety culture (which will help you get better rates).

Bender U— Bender U was created to train and teach our clients, employees and future customers on an array of pertinent topics.



OUR *Team Becomes*
YOURS
Part of



The RCAC Board of Directors is pleased to announce their endorsement of the Warren G. Bender Co., a leading insurance brokerage.

Taking the decision to grant RCAC's endorsement very seriously, the Board earlier in the year rejected proposals from two brokerages seeking a similar affiliation with the association.

After extensive discussion and upon careful review of the offer from Warren G. Bender Co.(WGBCO), including testimonials from Board members who had experience working with the firm, a consensus was reached that WGBCCO will bring professionalism, value, and a superior level of service to RCAC members.

WGBCO's 75 year tradition and reputation for competitiveness, customer service and high quality educational programs played a significant role in the endorsement decision. Those attributes are a direct reflection of the three pillars on which the company is built:

- **Best –of- class service to all customers, large and small;**
- **The right insurance coverage at a most competitive price; and**
- **Continuing Education programs to ensure that clients understand both insurance and sound risk management practices that positively impact their business and bottom line**

Fondly known as "Bender University" or "Bender U," WGBCO provides clients a multitude of free classes, seminars, and timely webinars, including past offerings covering Cal/OSHA updates, defensive driving skills, and sexual harassment and discrimination.

Through an affiliation with the statewide safety consulting firm Safety Compliance Company, Bender Insurance clients, who are RCAC members, are also entitled to a free written safety inspection identifying potential safety violations **before** they are discovered by Cal/OSHA.

For those looking to reduce overhead and premium costs, the company has access to a pollution program with premiums that are often 50% to 60% less than other pollution policies, as well as other creative programs that are difficult to find elsewhere and reducing clients' overhead and insurance costs by substantial amounts.

With offices in Roseville and Yorba Linda (Orange County), Warren G. Bender Co. offers a vast array of insurance lines, including surety bonds, workers' compensation, and the full line of commercial insurance products. As a large, independent broker, they can work with you to determine exactly what insurance product is needed, and shop around to find the right coverage at the best price.

RCAC proudly endorses Warren G. Bender Co., and we encourage members with insurance questions to contact Bob Babcock or one of his associates at (916) 380-5347 or (800) 479-8558, or via email at rbabcock@wgbender.com.

Sincerely,

Steve Reardon, President