



## WHAT IS THE WSCA?

The Western States Contractors' Alliance (WSCA) is a member benefits organization that specializes in providing financial products and services to the construction industry, with particular emphasis on residential construction and remodeling.

The WSCA was formed to address the issues of high costs and extensive restrictions of general liability insurance that has plagued the construction industry for much of the past decade. The root cause of these issues is the high cost of lawsuits (and/or the threat of lawsuits) that started in the condo markets in California and spread throughout all forms of construction and all states in the country.

Thus far, independent efforts by either the building or insurance industries have not proved successful in resolving the difficulties faced by contractors and sub-contractors. It has become apparent that there is no single "fix" to the problems of high costs and extensive restrictions for liability insurance.

Formation of the WSCA was based on recognition that a different approach was needed to bridge the gap between the commercial liability insurance and construction industries, by combining the experience of professionals in both industries.

The WSCA provides a unique opportunity for members to take advantage of a broad based package of financially related programs that are designed to reduce costs and improve terms and conditions of not only liability insurance but also other financial aspects of their operations as well. Specifically, this package includes:

- Selection from three rated liability insurance programs made available through one of WSCA's vendor members. The three carriers offer special pricing and conditions based on recognition of the value of the WSCA program in reducing the threat of litigation costs.
- Sales and service from a special network of wholesale and retail insurance agents selected for their knowledge and ability in the complex field of contractors' insurance.
- Preferred service from the nation's leading residential warranty company
- Special rates for funding insurance premium payments
- Members-only terms from other vendor members on such financially related subjects as payroll administration and process, workers' comp overcharge recoveries, vehicle safety and maintenance and the like.
- An expanding educational program addressing construction defect litigation issues that enables members to qualify for discounts up to 10% on insurance premiums at policy renewal.

For further information, contact Doug DeForest, President of the Western States Contractors' Alliance, by telephone at 866-491-9722 or by email at [ddeforest@wscalliance.com](mailto:ddeforest@wscalliance.com).