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**Date:** Mon, Oct 31, 2005 10:57 AM  
**Subject:** Construction Claims Task Force

Greetings Construction Claims Task Force,

I read over the latest Bulletin Board from the CCB and saw this topic as a primary issue. It is nice to see this issue being addressed finally. I have been complaining about this for the last decade to nearly all my clients and all who would listen. It is no mystery that most of this issue will fall on the roofing contractors.

Back in 1993 when I first signed up to get my contractor's license, there was a sign there in the lobby of the old office saying 'Sorry for the long wait. Our agents are busy processing claims against contractors'. When I got a chance to be helped, I got the nerve up to ask if this is just a really bad year for contractors? The gal looked at my application for gutter work specialty and said I should be fine. It is most all due to roofing conflicts.

I have paid special attention to the roofing work done just before I installed the new gutters and noticed a lot of problems. Flashing to be the most common roof failure issue. It seems that these roofers come more from a carpentry background and clearly not well versed in sheet metal work or masonry. Because of the change several decades ago to not require inspections of re-roofing projects, it is clear that the roofers have been able to get away with murder. The new guys see what is standard, and assume that is the right way to do it.

When claims against roofing contractors alone have resulted in a horrifying 70% to 90% of all the claims filed. This could not be more clear where the problems are. If that is not enough proof; it is common knowledge that roofing liability insurance is around 500% more than any other area of construction. This number has nothing to do with the high cost of Workman's Comp for roofing contractor's employees. It seems the roofers are not even making it past the minimum 1 year warranty the CCB requires of contractors, because if they were, a claim to the CCB would be irrelevant past that 1 year.

I could go on and on with the horror stories I have heard straight from homeowners, along with my own observations. Because of this I have gone to the trouble to write up several web pages that explain to home owners what decent roofing should be. You will find it on my web site at: <http://dmr-gutters.com/fs/FSroofing.htm> and <http://copper-by-design.com/fs/FSchimneys.htm> .

For a few years I got the proper roofing insurance to sell roofing jobs and do it right, but being a small company with no employees I could not do enough volume along with my gutter work to afford that expensive insurance. These days I could not even try it. There are few insurance carriers that will even insure roofers now. What else could I say to convince you that placing 75% of your focus on roofing will achieve the maximum results? Trust me, I could talk your ear off. This is only scratching the surface of this scandal of the intentional fraud that is being done to homeowners.

To understand my motivation in this issue, you can read my Ethical Responsibility web page at: <http://dmr-gutters.com/dar/philosophy/ethics.htm>

Please forward this letter on to all who would be interested.

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Thank you for your confidence in  
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We appreciate your business

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Favorite quotes:

An it harms non, do as ye will  
Conform, go crazy, or become an artist.  
My karma ran over my dogma  
Pay it forward! ([payitforward.com](http://payitforward.com))  
<http://dmr-gutters.com/dar/philosophy/ethics.htm>