

## CASE STUDY:

# How Surface Shield Roofing saved \$250K on workers' compensation with ProService Hawaii

### THE CHALLENGE:

Surface Shield was being overcharged for workers' compensation and healthcare. They wanted a local insurance and payroll provider who could keep their costs low and allow them to focus on winning new contracts and growing their business. As they grew, new challenges and opportunities emerged that required scalable solutions, support, and guidance.

### ABOUT SURFACE SHIELD ROOFING:

Surface Shield Roofing Company was established in 2007. With over 50 employees, they provide professional services for maintaining, restoring, and replacing residential, commercial, industrial, and institutional roof systems. With a focus on innovation, ethics and accountability, they provide home and business owners with quality, hassle-free experiences.

### THE SOLUTION:

In 2012, Surface Shield Roofing turned to ProService Hawaii for help. As a result, the company finally got the excellent rates and coverage for workers' compensation and healthcare they deserved, plus a responsive, local service team to streamline their payroll, employee benefits, HR, safety programs, and much more. With the help of ProService's support, Surface Shield Roofing gained greater control over its labor costs and improved admin efficiencies, which helped them to dramatically grow and expand.

***"ProService is our silver bullet"***

- Amanda Gregory, Chief Administrations Officer

## THE RESULTS:

### **+\$250,000 in workers' compensation savings**

Before signing with ProService, Surface Shield was being unfairly overcharged for workers' compensation. As a result, when the roofing company joined ProService, their workers' compensation premiums were immediately cut in half. But the savings didn't stop there. Over the years, Surface Shield Roofing's strong safety record and excellent business management allowed ProService to reward them consistently with below-market rates, resulting in over \$250,000 in savings and a workers' compensation rate that didn't increase year-over-year.

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***"The savings in healthcare and workers compensation insurance alone was worth the initial investment"***

- Amanda Gregory, Chief Administrations Officer

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### **Positioning for growth while maintaining compliance**

When Surface Shield Roofing was ready to expand their businesses into state and federal government roofing projects, ProService had their back. In order to work government-funded jobs, Surface Shield needed to be compliant with a new set of rules. This included submitting weekly certified payroll reports to prove that their workers were being paid according to the predetermined prevailing wage, also known as the Davis Bacon wage. Instead of manually compiling information to fill out this time-consuming report, ProService set up an automated process so that certified payroll reports were instantly generated on the company's behalf. With ProService's support, Surface Shield Roofing was able to win a "Premier Contractor" contract with the Hawaii Department of Education, which helped accelerate growth in this new sector of work.

On top of certified payroll reports, the company takes advantage of ProService's many tools and reports to support better business growth and management. ProService's labor calculator helps Surface Shield Roofing forecast total future labor costs to correctly bid on projects, while ProService's job costing tool automatically tracks total labor costs by individual project, in real-time. In this way, ProService tools give Surface Shield Roofing greater visibility into their total costs of labor so they can actively manage each project.

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***"Using ProService tools allows for proactive cost management. It is one of the reasons Surface Shield has been able to grow exponentially."***

- Amanda Gregory, Chief Administrations Officer

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With growth, operations became more complex. Surface Shield was seeing success across all lines of business, and it was now ready to expand beyond roofing into general contracting. To assist the company in its growth, ProService supported Surface Shield with the complex process of creating a new operating company and obtaining a second general contractor license. This included moving employees from one company to another while maintaining the documentation for compliance on a large government contract.

Since joining ProService, Surface Shield Roofing has doubled in size. And in 2020, the company saw its best year yet. Production increased by 56% while administrative costs only increased 26%, thanks in part to the tools, systems, and consultations ProService offered.

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***“There is a peace of mind that comes with knowing that your business is in compliance. Without ProService, we never could have grown the way we did while remaining compliant with all the rules.”***

- Amanda Gregory, Chief Administrations Officer

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## **Rewarding and retaining top talent**

Surface Shield Roofing wanted to make sure their employees had everything they needed to make a living off their work. To be an example for their industry, the company wanted to not only offer excellent pay but offer a benefits package not typically offered to employees in their industry. Surface Shield Roofing turned to ProService to help them build a compelling employee benefits package that was right for their business, including health insurance, 401(k) retirement plans, production-based bonuses, and more. To build loyalty and retention, ProService helped Surface Shield Roofing generate personalized reports to quantify for employees the monetary value they were receiving from their total pay and benefits.

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***“We want to preserve the roofing trade and we want people to be able to make a living doing it. The construction industry doesn’t typically offer 401(k) but we began a 401K program because of ProService. With ProService’s guidance, I am able to offer my staff unique benefits.”***

- Amanda Gregory, Chief Administrations Officer

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## A trusted partner and advocate

Throughout the COVID-19 pandemic, ProService's responsive service team provided personalized support and expert advice so Surface Shield Roofing never had to navigate the ups and downs alone or miss an opportunity to get ahead.

As the company headed into 2021, Surface Shield Roofing—along with all businesses in Hawaii — faced the potential for significant state unemployment (SUTA) rate increases. The COVID-19 pandemic had caused unemployment claims to soar in 2020 and SUTA tax rates were expected to triple unless legislative action was taken. Knowing this was an area of concern for all businesses, ProService advocated with private and public stakeholders to prevent a huge hike in unemployment taxes, and in March 2021, the Hawaii State Legislature passed Bill 1278 to solidify it.

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***"Nobody was intending to go through a pandemic but because we had ProService, we didn't panic and we didn't go into a free-fall. ProService is always looking ahead and goes to bat for employers and their employees. It's worth every penny I pay."***

- Amanda Gregory, Chief Administrations Officer



## See how ProService can help your business!

**Book a free business consult**

**Or Call (808) 394-8878**