

Surety Bond Quarterly

AN OFFICIAL PUBLICATION OF
THE NATIONAL ASSOCIATION OF
SURETY BOND PRODUCERS

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IN HIGH GEAR: *Resources for Surety Professionals and Clients*

Resource Directory of
NASBP Members,
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INSIDE

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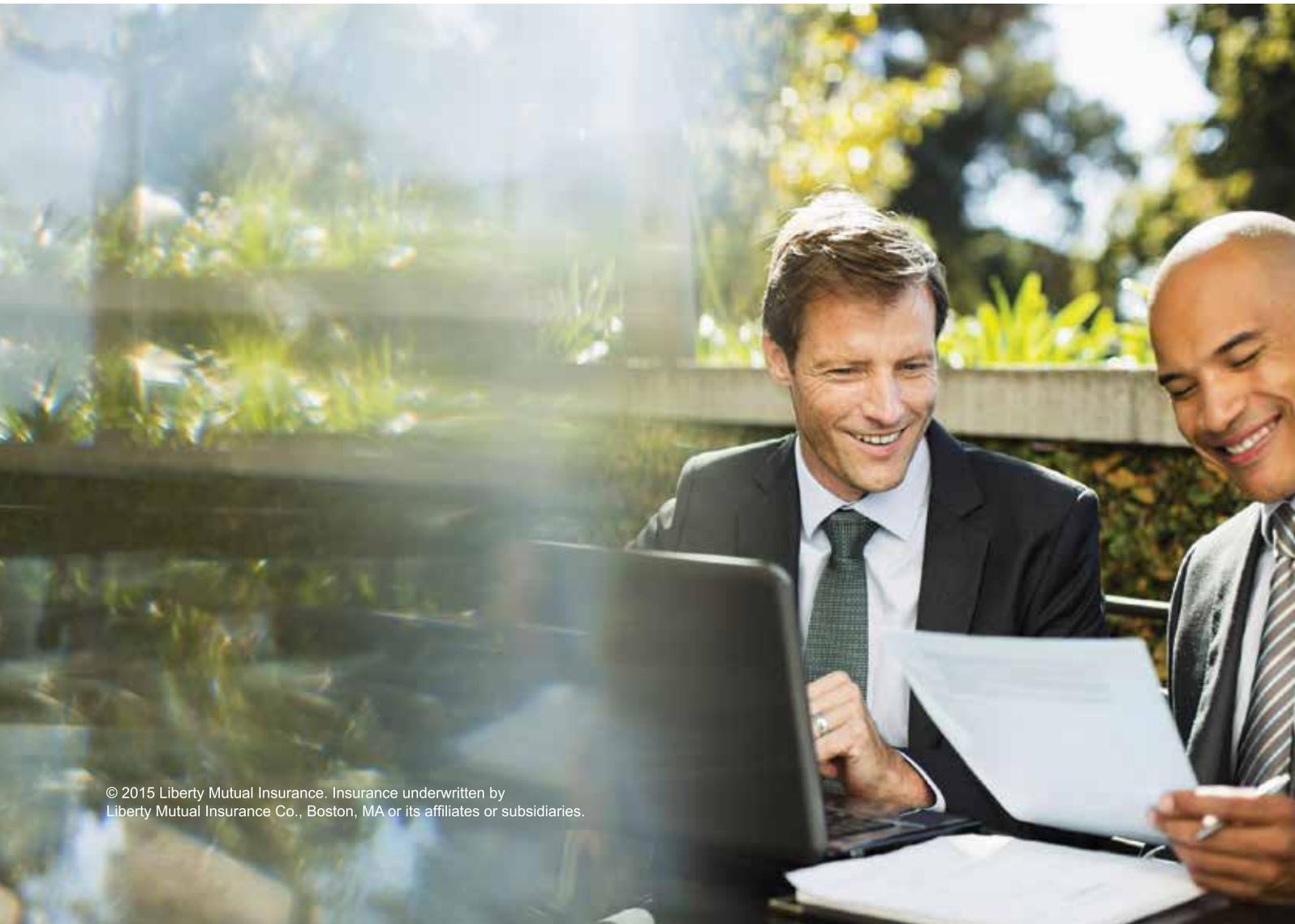


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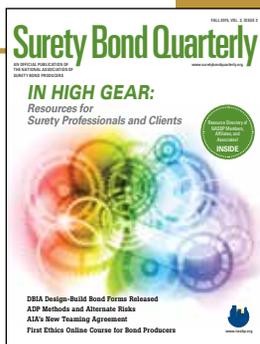
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ON THE COVER

FALL 2015

Much like cars, bicycles and clocks, our industry can't move forward without a series of quality moving parts. When it comes to suretyship, those components—or gears—include standard form documents, proper risk management, effective cybersecurity measures, and, of course, NASBP's bond producer, affiliate, and associate members. That's why this issue of *Surety Bond Quarterly* contains in-depth coverage on these topics—plus our exclusive 2015 NASBP Resource Directory, a listing of NASBP firms that helps professionals qualify for and maintain surety credit.

Want even more? Check out www.suretybondquarterly.com for a series of Web-exclusive articles on topics including owner practices that may result in construction claims, why professionals should heed new insurance regulations, the value of electronic bond forms and highlights from the 2015 NASBP Legislative Fly-in.



View this issue, past issues and Web-exclusive content online anytime at www.suretybondquarterly.org.



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NASBP Upcoming Meetings & Events

REGIONS 8, 9, 10 & 11 MEETING

September 27–29, 2015
Amelia Island, FL

REGIONS 4, 5, 6 & 7 MEETING

October 1–3, 2015
Kansas City, MO

EXECUTIVE LEADERSHIP CONFERENCE

October 22, 2015
Nashville, TN

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October 22–24, 2015
Nashville, TN

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January 25–29, 2016
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From the CEO

Gearing Up With Resources: Forms, Opinions & Risk Management Practices



Significant activity in the form of the development of standard form construction documents has taken place this year. The principal trade association purveyors of such forms, like the American Institute of Architects, ConsensusDocs, and the Design-Build Institute of America, have been active, issuing new documents that will impact the inter-

ests of countless contract parties, who use such forms as invaluable resources to provide equitable starting points for transaction. Much of these efforts has centered on documents reflecting the changing roles and new opportunities in the design and construction procurement arenas.

The last issue of the *Surety Bond Quarterly* spotlighted the recently released design-build agreements published by the American Institute of Architects (AIA). In this issue, Robin Banks, an attorney with the law firm of Goldberg & Banks, P.C., who serves as an outside legal consultant to AIA, looks at AIA's new teaming agreement, as teaming strategies are a growing presence in the procurement landscape as firms seek to combine their different strengths and capabilities to pursue contract awards. Bill Quatman, General Counsel to Burns & McDonnell Engineering Co. and chair of the Design-Build Institute of America's (DBIA) Documents Committee, provides a bird's-eye view of DBIA's first set of bond forms for its design-build agreements. The surety industry, through participation by NASBP and by the Surety & Fidelity Association of America, maintains regular involvement in the document development efforts of AIA, ConsensusDocs, DBIA, and other prominent trade and professional associations, and provided extensive feedback and comments to DBIA during the development of its bond forms. In another article, Brian Perlberg, Executive Director and Senior Counsel of ConsensusDocs, discusses some of the unique approaches ConsensusDocs takes in its agreements to certain key matters, such as owner-directed changes, financial information, and retainage.

The growing preference by project owners for realizing projects through expanded pre-construction services or through single-point responsibility of design and construction services also is having repercussions for the

need for construction firms to obtain professional liability policies. This issue contains two articles that emphasize the importance of professional liability insurance coverage in the risk management practices of construction firms. Mike Zisa and Warren Friedman, attorneys with the law firm of Peckar & Abramson, P.C., spotlight a recent decision by a court in Massachusetts that found that a construction manager at-risk assumed extensive design liability through its construction management responsibilities pertaining to design. Frank Musica, senior risk management attorney at Victor O. Schinnerer & Co., profiles the current state of professional liability insurance policies for construction firms, stressing their importance in a proper risk management portfolio. In this issue's "Practical Insights: What You Need to Know," Mike Zisa recounts ten important points for surety professionals to impart to clients about the shifting sands of the current federal procurement environment.

This also is the first issue that includes *bonus coverage* of important risk management and technology matters through additional articles on the magazine's related website, www.suretybondquarterly.org. In an age of increasing incidences of computer hacking and identity theft, no business can take safeguarding sensitive client data and information against loss or misappropriation lightly. Dan Bonnet, Director at Dell SecureWorks, addresses recently issued guidance to insurers and producers on effective cybersecurity for client information. Another article relates the momentous work that is being done by volunteers of NASBP, the Surety & Fidelity Association of America, and the Association for Cooperative Operations Research and Development, better known as ACORD in insurance circles, to develop standardized electronic versions of all surety forms, thereby expediting and making more efficient data collection and exchange efforts by producers.

As it is the fall issue, this issue of *Surety Bond Quarterly* contains an at-your-fingertips directory of all NASBP member, affiliate, and associate firms domestically and internationally, a printed resource that no doubt will be of great benefit to anyone interested in or searching for surety bonding and construction accounting assistance.

Please enjoy all the information and resources that this issue of *Surety Bond Quarterly* and that www.suretybondquarterly.org place at your disposal. ●

Warm regards,
Mark McCallum
NASBP CEO

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Practical Insights: What You Need to Know Key Takeaways from the **NASBP Federal Construction Contracting Seminar**

Presented by Peckar & Abramson, P.C.

ON JUNE 11, 2015, Adrian Bastianelli, Paul Monte, Michael Zisa, Lori Lange, and Michael Cox of the law firm of



BY MICHAEL C. ZISA

Peckar & Abramson, P.C. had the opportunity to meet with members, affiliates, associates, and guests of NASBP at NASBP's Federal Construction Contracting Seminar in Washington, DC. The group spent the day participating in an interactive discussion of recent trends and developments in the federal contracting world—including fraud, the

False Claims Act (FCA) and joint venture arrangements—and how these topics impact the surety industry. In addition, Kenneth Dodds of the U.S. Small Business Administration (SBA) spoke about SBA's proposed rule changes affecting contractors, and Jason Powers of the SBA's Inspector General's Office discussed fraud investigations.

For those of you who were unable to attend, below is a summary of some of the highlights of the event:

Fraud: The new mantra of federal contracting

The federal government's prosecution of fraud claims under the FCA continues to increase with total fraud



NASBP President Susan Hecker welcomed the Federal Construction Contracting Seminar participants, who participated in an intensive and valuable exploration of the hottest issues in federal contracting.



The seminar speakers included attorneys from the law firm of Peckar & Abramson, from left, Michael Cox (at podium), Mike Zisa, Adrian Bastianelli, Paul Monte, and Lori Ann Lange.

collections in 2014 reaching \$5.69 *billion*—several hundred millions of which involved federal procurement fraud. In light of this, the panel discussed what constitutes fraud under the FCA and how contractors, bond producers, and sureties can stay out of trouble.

- The FCA prohibits, among other things, a person or company from:
 - (1) Knowingly presenting a false or fraudulent claim for payment or approval;
 - (2) Knowingly making, using, or causing to be made or used a false record or statement material to a false claim;
 - (3) Conspiring to commit a violation; or
 - (4) Knowingly delivering or causing to be delivered less than all of the money or property due the government.
- Penalties for violations of the FCA include: (1) civil damages up to three times the government's actual damages, fines of \$5,500 to \$11,000 per false claim; (2) criminal penalties of up to five years in prison and fines; and (3) administrative penalties including suspension, debarment and contract termination.
- Common triggers to FCA claims against general contractors include submission of payment applications, certified payrolls, claims, and subcontractor "pass-through" claims that contain false information or certifications.
 - Payment applications are considered a claim under the FCA and are one of the most common sources of FCA claims because they contain several

certifications. Specifically, they require the submitting party to certify that (1) the amounts requested are only for work performed in accordance with the contract; (2) all subcontractors and suppliers have been paid from previous payment received and will be paid timely from the current payment requested; (3) the current application does not include any amount that the submitting party intends to withhold from subcontractors and suppliers. Thus, the submitting party must ensure that the certifications are accurate or that any qualifications (that is, withholdings) are disclosed.

- Certified payrolls also give rise to FCA claims because the contractor is required to certify that: (1) the payroll is correct and complete; (2) prevailing wage rates are being met; and (3) employees are properly classified for work performed.
- Subcontractor pass-through claims also implicate the FCA because the contractor is required to certify that: (1) the subcontractor's claim is made in good faith; (2) the supporting data is accurate and complete; (3) the contractor believes that the government is liable for the amount or adjustment sought. To avoid FCA issues, the submitting party must take reasonable measures to obtain support and justification for the claim and make a minimal examination of the records. It is not necessary for the submitting party to believe the subcontractor's claim to be certain or a winner, but just that there are good grounds.
- The FCA can also implicate sureties and sureties' employees. As an initial matter, a surety is not responsible for a contractor's FCA violations unless the surety participated in the fraud or conspired with the contractor. However, a performing surety, as well as the individual making the certification, can be liable under the FCA when submitting requests for payment, certified payroll or claims of a defaulted principal, a completing contractor, or a subcontractor.
- In a takeover situation, performing sureties can be in a particularly vulnerable position because of the acrimonious relationship between the parties, the learning curve, competing interests, and indirect knowledge of the information supporting the claims.
- To mitigate the risks associated with the FCA, it is essential for all of the participants in the federal contracting arena to understand the potential pitfalls of the FCA and be mindful of those pitfalls and the resultant implications in conducting business.

Billing for bond premiums and the FCA

To the surprise of bond producers in attendance, Federal Acquisition Rule 52.232-5 (g) prohibits a contractor from billing the government for bond premiums until the full premium has been paid and the contractor furnishes proof of payment to the government. Therefore, supplying an invoice marked "paid" or otherwise indicating payment



A member of the SBA Senior Executive Service and Director of Policy, Planning and Liaison Kenneth Dodds, second from left, also was a speaker. He is pictured with, from left, Adrian Bastianelli, Lori Ann Lange, and Matt Cashion.

has been made in full to the contractor before payment has actually been made in full could give rise to liability for a bond producer under the FCA.

Joint venture arrangements in construction

Joint ventures have become commonplace in the federal construction arena and present participants with exciting opportunities. However, as with most business arrangements, joint ventures also create a myriad of issues that the participants must consider at the front-end (when everyone is happy and excited) in order avoid problems down the road. In this regard, the panel discussed the key components of the joint venture agreement and issues that arise in bonding a joint venture.

- **Know your partner:** Again, the opportunities presented by entering into a joint venture are exciting; but it is essential to know your partner before taking the plunge. Both parties should reflect upon whether their goals, cultures, management styles, risk tolerance, etc. are aligned.
- **Capitalization:** Joint ventures allow the partners to pool resources. Essential to the agreement is a clear explanation of the capital contribution of the individual partners to the joint venture. This should include initial capital contributions in the form of cash but also equipment, materials, services, technology, or other resources supplied.
- **Cash flow:** Maintaining cash flow is critical for any joint venture agreement. Joint ventures are often formed for large projects in which one partner is unable or unwilling to carry the full risk. In many cases, an owner will not pay the joint venture for an extended period, requiring the joint venture to finance the project. To survive, the agreement must spell out clearly how the joint venture will meet its financial obligations, whether through scheduled capital contributions, cash calls, or third-party financing.

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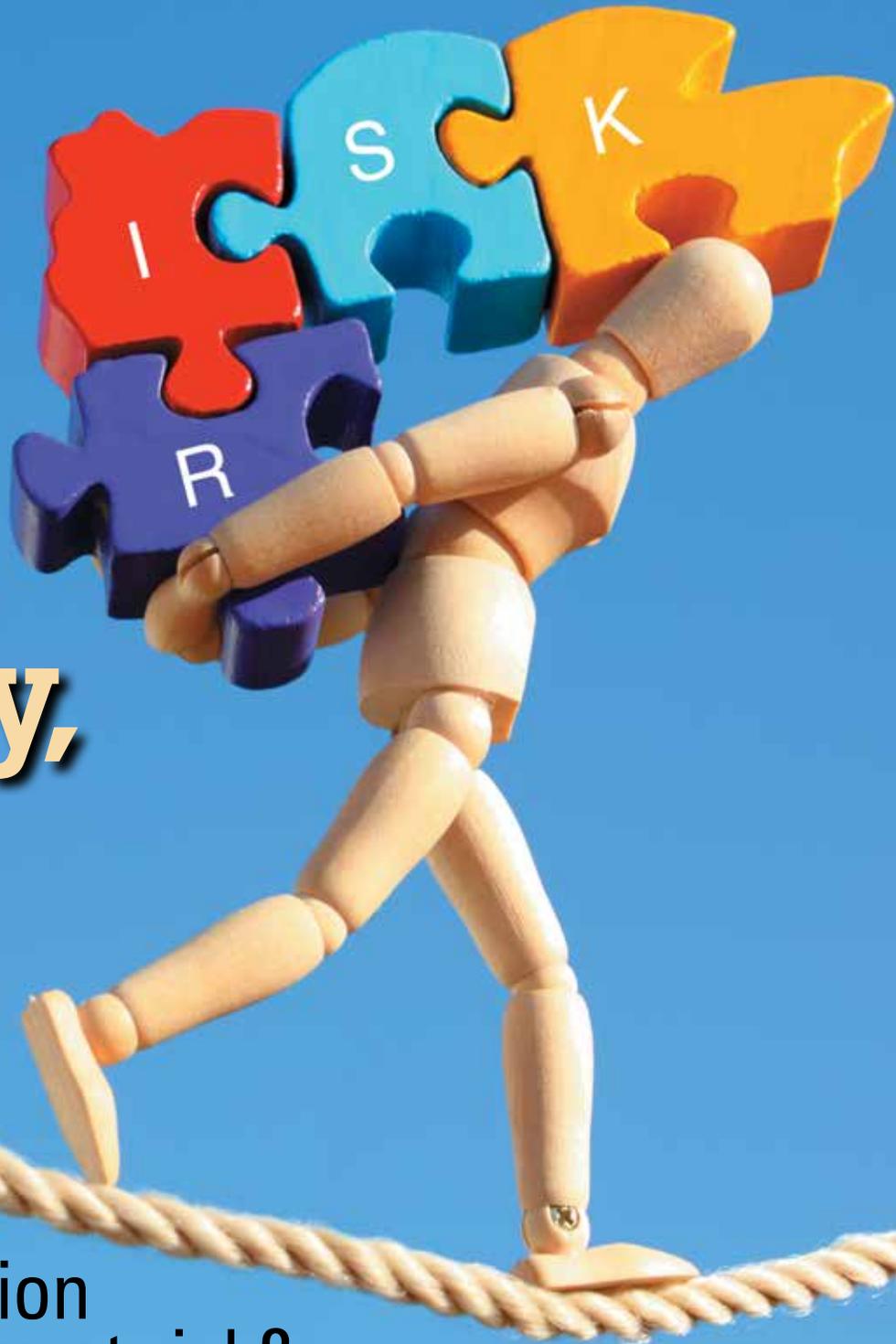
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Alternative Project Delivery, Alternative Risks



Are construction managers more at risk?



BY MICHAEL C. ZISA AND WARREN E. FRIEDMAN

IN THE DAYS of design-bid-build project delivery, architects and engineers were responsible for design, and contractors were responsible for construction. These days, however, the bright lines of responsibility have been blurred by alternative project delivery methods such as “design-build” and “construction manager at-risk.” As project delivery methods change, so do risks for contractors who assume these alternate and expanded roles. A Massachusetts Superior Court decision highlights the potential risks for a construction manager at-risk (CM@R). In what it determined was a matter of first impression, that Massachusetts trial court ruled that, based on its scope of work under the

contract and the contract's broad indemnification provision, a CM@R could not sue an owner for design deficiencies even though the owner provided the plans and specifications for the project. This is a decision that, if affirmed on appeal or adopted by other courts, will likely have a major impact on the business of general contractors performing CM@R work.

In *Coghlin Electrical Contractors, Inc. v. Gilbane Building Co. and Travelers & Surety Co. of America*, No. 2013-1300-D (Mass. Sup. Ct. June 24, 2014) (Davis, J.), the Massachusetts Division of Capital Asset Management on behalf of the Massachusetts Department of Mental Health (Owner) contracted with Gilbane Building Company (CM) to manage the construction for a psychiatric facility pursuant to a CM@R agreement. CM subcontracted the electrical scope of work to Coghlin Electrical Contractors, Inc. (Subcontractor). During construction, Subcontractor encountered issues resulting in additional costs as a result of CM's purported mismanagement of the project, stemming from design changes impacting Subcontractor's work. Subcontractor sued CM and its surety for the resulting damages, and CM subsequently sued Owner by way of a third-party complaint, asserting that Owner was responsible for any damages caused by the design-related changes and design errors. Owner moved to dismiss CM's claims, arguing that the CM@R agreement obligated the CM to "indemnify, defend, and hold harmless" Owner from and against "all claims, damages, losses, and expenses . . . arising out of or resulting from the performance of the Work."

Examining the CM@R agreement, the court found that the provisions imposed upon CM extensive design responsibilities:

The CM shall review, on a continuous basis, development drawings, specifications and other design documents. The design reviews shall be performed with a group

AS PROJECT DELIVERY METHODS CHANGE, SO DO RISKS FOR CONTRACTORS WHO ASSUME THESE ALTERNATE AND EXPANDED ROLES.

of architects and engineers, who are either employees or independent consultants under contract with the CM. . . . The CM shall review the design documents for clarity, consistency, constructability, maintainability/operability, and coordination among the trades

Ultimately ruling for the Owner, the court explained that this was not a typical design-bid-build project, but was rather an "alternative delivery method" authorized by Massachusetts law where, under the CM@R project delivery system, the purpose is to engage the CM during the design phase of the project so that the public entity can benefit early on from the CM's expertise. The court further explained that in the CM@R delivery method, the CM takes on additional duties and responsibilities for the project along with added risk; but, according to the court, this additional exposure should be compensated through the CM's guaranteed maximum price, absent change orders. Despite arguments by the CM that the Owner modified the scope of the CM@R agreement, the court found no contractual support for this argument.

Additionally, the court held that the contractual indemnification language running in favor of the Owner "trump[ed] the long-standing Massachusetts common law principles to the effect that 'where one party furnishes plans and specifications for a contractor to follow in a construction job . . . the party furnishing such plans impliedly warrants their sufficiency for the purpose intended.'" In fact, the court determined that the doctrine that requires the owner to ensure constructability of the plans and specifications (recognized across the country as the *Spearin Doctrine*) does not apply in the CM@R context where the CM takes on added roles and responsibilities, including

design-related roles and responsibilities. While the CM argued to the court that the indemnity obligation excluded claims involving design changes and design errors and omissions, the court disagreed because no claims had been filed against the designer.

As a result, based upon this rationale, the court ignored all of the CM's arguments and dismissed the CM's claims against the Owner in their entirety and with prejudice. Following the ruling, an appeal was filed by the CM in the Appeals Court of Massachusetts (Case No. 2014-P-1431), and in light of the significance of the decision on the construction industry, amicus curiae briefs were filed by American Council of Engineering Companies of Massachusetts and Massachusetts Chapter of the American Institute of Architects, Construction Industries of Massachusetts, Columbia Construction Company, and Associated General Contractors of Massachusetts, Inc., each of which expressed a different industry view of the issues. Interestingly, in its briefing and during oral argument, the Owner conceded that, if a design flaw arises out of the designer's work, the Owner would owe the CM for costs arising from such error or omission.

This decision, as it currently stands, poses a significant risk to CMs. This potential risk should be accounted for in the guaranteed maximum price, and CM@R agreements should be reviewed carefully to avoid a similar result. In fact, many CM@R agreements, while including similar design-related responsibilities, also contain language that memorializes that the CM is not the designer and will not be responsible for design errors and omissions. Likewise, where a CM@R agreement contains a broad indemnity provision, CMs should consider modifying that language or including carefully

crafted language in clarifications to limit their exposure from the risks stemming from such a provision. Another method for addressing or mitigating the risk associated with potential design liability for a CM is to purchase a professional liability policy prior to commencement of a project. These policies are intended to provide coverage to contractors for such liability, including, but not limited to, design errors or omissions or negligence of the contractor in rendering its construction and related services to a project. In fact, some owners are even requiring by contract that contractors (especially in a CM@R setting) procure these professional liability policies.

This decision also raises issues for sureties providing payment and performance bonds for CM@Rs. Specifically, sureties may lose rights to pursue a principal's claims for defective plans and specifications and may be confronted with performance bond claims arising out of a principal's failure to fulfill its design-related or attendant indemnification obligations under the CM agreement.

If the appeals court affirms the trial court's ruling, the decision will likely have far-reaching consequences and change the way CM@R agreements are understood and operate because, traditionally, CM@R agreements do not assume responsibility for design. Furthermore, such a decision would potentially erode the *Spearin Doctrine* in any construction contract where a contractor participates in or assumes some contractual responsibility for even a portion of the design process. The appeal has already been pending for nine months and the appellate court recently entered an order waiving a procedural rule setting a maximum time frame for a decision, so only time will tell. ●

Michael C. Zisa is a partner in the Washington, DC office of Peckar & Abramson, P.C. and focuses his practice on construction, surety, and government contracts law and chairs the Firm's Surety practice group.

Zisa regularly speaks and writes on surety and construction issues and was recently recognized again by Washington, DC Super Lawyers in the areas of construction litigation, surety, and government contracts. He can be reached at mzisa@pecklaw.com or 202.293.8815.

Warren E. Friedman is a Florida Board Certified Construction lawyer in the

Miami office of Peckar & Abramson, P.C. Friedman who regularly represents contractors, construction managers, and sureties on both private and public construction projects and places particular emphasis on providing strategic business counseling to his clients designed to prevent costly disputes before they arise. He can be reached at wfriedman@pecklaw.com or 305.358.2600.

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Contractors are expanding their roles, and as they do, they'll have to share design liability.



IF YOU THINK design liability coverage is only for those licensed by states to provide professional services in architecture, engineering, surveying, or the other recognized professions, you're a few decades behind the evolution of design and construction. Victor O. Schinnerer & Company, working with CNA,

BY FRANK A. MUSICA

first provided professional liability insurance policies to construction contractors in 1996. With the accelerating blurring of the "bright line" established by practice and the law between design responsibilities and construction work, that portion of the insurance industry—where construction contractors and specialty subcontractors purchase a policy to cover their direct or vicarious liability for design negligence—is the fastest growing segment of many carriers' professional liability book.

Clients want new delivery systems: Contractors respond

The evolution of the industry has led many firms, which traditionally constructed projects, into broadened roles as program managers, design-builders, and construction managers. As clients give contractors a greater role in the total project delivery system, such as through the single-point responsibility of design-build, the concomitant is that clients demand greater responsibility. As technology advances—such as the sharing of design information and the accumulation of design advice through building information modeling—some in the construction process embrace the risk, allocate it effectively, provide the service, and collect the fee. With technology enabling a constant flow of design information throughout the creation of capital assets, the roles of designer and constructor are becoming more fluid. That fluidity also means that design responsibility and liability are increasingly flowing to all parties in the project delivery system.

Changes in the traditional design and construction process, which include early contractor involvement, design-assist, design-build, and relationship or three-party contracting, have challenged the legal system to reevaluate sources of duty and liability. While contractual arrangements and entity formation methods can minimize exposures and allocate direct contractual risks, some exposures are extremely long-term and will not simply fall on those who are licensed design professionals. Many contractors are willing to take the risk of design responsibility as part of a strategy to provide a broad range of services to clients and to increase their control over client expectations and project outcomes.

Contractor design liability has existed for decades

Contractors routinely have been responsible for elements of design. While some of the risk of negligence for this design delegation stays with the prime design professional, much of the risk is shifted to those actually performing or furnishing the design services—the contractor, specialty subcontractors, or subcontracted design professionals. This exposure is created by distributed design responsibilities imposed by the complexity of new projects and the increasing delegation of design responsibility to contractors and specialty subcontractors; it should not be ignored by contractors, subcontractors, or prime design professionals. To turn these exposures into opportunities, contractors need to be aware of how to insure against design liability exposures. Many have already acknowledged this expanded role by recognizing their professional liability exposures and properly insuring the risks.

For design professionals and anyone else providing design solutions, risk arises from the possibility of causing harm due to their negligence in performing design services. Professional liability insurance programs for contractors cover design services performed by the contractor's in-house staff as well as vicarious liability when design work is provided by a design firm or specialty

subcontractor. When a contractor's responsibility goes beyond construction to project design or construction management, the need to carry professional liability coverage is intensified. For instance, CNA contractors' professional liability insurance program provides coverage for design services performed by the contractor's in-house staff, construction management services, joint ventures, and the vicarious liability of the contractor.

Liability exists in more than design-build projects

If a contractor takes the lead on a design-build project, it should expect the exposure that goes with that leadership. While the risk of design liability exposure is obvious in contractor/design professional joint ventures, sometimes little forethought is given to obtaining proper insurance coverage. Contractor-led design-build project delivery results in an even greater shifting of responsibility for design to contractors. This trend exposes contractors to new and serious risks. If the contractor is providing "a package" to an ultimate client, that contractor has the total exposure, including the vicarious liability for the services of any joint venturer or subcontracted professional services. A CGL policy with an endorsement will not be adequate to protect the contractor; design liability insurance is needed. A risk ignored or not addressed by management techniques and insurance coverage can be disastrous if problems arise.

In design-build project delivery, where one party tells the client that it is taking responsibility for both design and construction of the project, it is less likely that clients will accept a contractual provision that attempts to place all design responsibility on a subcontractor who, because of state licensure laws, is seen as the design professional-of-record. At times, contractors attempt to have the ultimate client "skip over" them to sue a design professional directly, with the intention of managing the design risk by contractually avoiding their legal responsibility.

Even in situations where a contractor cannot legally hold itself out as providing design services, it retains vicarious liability for the negligence of the design professional. That's why, when a contractor enters into a design-build agreement with a client, the contractor is increasingly required to carry professional liability insurance to cover this exposure. In the future, a requirement for design liability coverage is likely to be seen in client-generated construction agreements covering other types of project delivery.

Spearin may not provide protection

In their veneration of *United States v. Spearin*, many contractors and their attorneys have relied on case law that courts are now rethinking. While it may still be true that a contractor will not be liable to the client for loss or damage that results solely from insufficiencies or defects



in client-provided information, plans, and specifications, the broad reach of the *Spearin* doctrine may not be as applicable to modern design and construction. After almost one hundred years of efforts to expand the scope and reach of the original *Spearin* ruling, it is clear that clients (by contract) and courts (by looking at where the true responsibilities for design rest) are reconsidering the allocation of liability.

Despite this broad spectrum of design risk that reaches every stakeholder on a construction project, most contractors have relatively limited knowledge of the potential direct and vicarious liabilities they face. The types of insurance coverage needed to protect design professionals from contractor design liabilities may be strange to contractors and even to their insurance advisors. But contractors should not ignore their design liability exposures. All in all, it is crucial for contractors as well as design professionals to understand the exposures they face and learn how to obtain adequate insurance to cover those exposures. ●

Frank A. Musica is the senior risk management attorney for Victor O. Schinnerer & Company, Inc. Musica provides education and management assistance to Schinnerer's clients, including Schinnerer's Constructive Comments, a newsletter reaching over 2,000 design-builders, construction managers, constructors, and their insurance brokers. He can be reached at frank.d.musica@schinnerer.com and 301.951.6935.



DBIA

Releases New Bond Forms for

Design-Build Projects



BY G. WILLIAM QUATMAN

IN 1998 THE Design-Build Institute of America (DBIA) began publishing its family of contract forms. Not having the century of history that the American Institute of Architects (AIA) had in publishing forms, DBIA recognized that there were gaps in its menu of available documents. Project owners and DBIA members were using surety bond forms produced by AIA and other organizations that

were not necessarily appropriate for design-build. This gap needed to be closed, and more than two years ago DBIA's Contract Documents Task Force began to identify forms missing from both its family of documents and the industry overall. That analysis led to the development of 14 new forms listed in the table below, all of which were published in 2015.

The new forms include eight new bond forms, covering various stages of a design-build project; and several

contract arrangements; as well as six "consent of surety" forms related to partial release of retainage and final payment. Early in the drafting of these bonds, DBIA reached out to NASBP and SFAA for input. "We want these bonds to be used in the industry and knew that we needed input from those who sold and underwrote surety bonds. So we reached out to NASBP and SFAA," said Lisa Washington, Executive Director of DBIA.

Both organizations were eager to assist, lending assistance in drafting and brain-storming about the unique aspects of design-build and the concerns of sureties, owners, design-build firms, and design professionals. It was not always easy, and a few times negotiations broke down. But in the end, the drafters reached a consensus on language that serves all parties' interests and will benefit the industry. The forms have been endorsed by both NASBP and SFAA for use by their members.

Various bond tiers

Design-build is not always delivered in one structure. While the most common team formation is a contractor-led team (as prime), which enters into subcontracts with

DBIA Form Name	Doc. No.
Proposal Bond	610
Warranty Bond	615
D-B Performance Bond	620
D-B Payment Bond	625
Sub-Performance Bond	630
Sub-Payment Bond	635

DBIA Form Name	Doc. No.
General Contractor Performance Bond	640
General Contractor Payment Bond	645
Consent of Surety to Partial Release of Retainage to D-B	500D6
Consent of Surety to Release of Final Payment to D-B	500D7
Consent of Surety to Partial Release of Retainage to Subcontractor	500D6S
Consent of Surety to Release of Final Payment to Subcontractor	500D7S
Consent of Surety to Partial Release of Retainage to General Contractor	500D6GC
Consent of Surety to Release of Final Payment to General Contractor	500D7GC

trade subs and design consultants, there are other variations. Those include joint ventures, designer-led teams, developer-led teams, and so-called integrated project delivery (tripartite contracts among owner, contractor, and designer). The new DBIA bonds have forms for use in any setting, whether the surety is bonding a design-build prime, a contractor, or a subcontractor. “We wanted an off-the-rack form rather than have parties do massive red-lining of the bonds to fit a different delivery method,” said DBIA’s Lisa Washington.

Concise drafting

DBIA’s document drafters attempted to avoid being overly wordy with the new forms. Looking at some of the competition’s bonds, DBIA felt that there were often too many definitions or redundant sections. The result is a set of bonds that contains all the key elements necessary to define the obligations of sureties, principals, owners, and claimants in “plain English.”

DBIA performance bond

Starting with the new DBIA Performance Bond, Document No. 620 (2015 ed.), we see there are many important differences from other existing form families. AIA does not yet publish any bond forms specifically for design-build, so we only have the AIA A312 (2010 ed.) Performance Bond for comparison. EJCDC publishes its D-610 (2002 ed.), and ConsensusDOCS publishes two forms, the 470 and 471 (2007 ed., revised 2011). Here are some of the major differences:

Design liability

The difference in the two ConsensusDOCS performance bonds is found in one paragraph. The 471 bond is subtitled “Where the Surety is NOT Liable for Design Services” and contains a paragraph that reads as follows: “NO LIABILITY FOR DESIGN. Pursuant to Article 2 of the Bond, the Surety shall be liable for all construction costs of the Work, up to the Bond Sum, but shall not be liable for any costs or damages arising from design services provided pursuant to the Contract.” The 470 bond, on the other hand, is subtitled “Where the Surety is Liable for the

Design Costs of the Work” and includes Section 3, which states as follows: “LIMITED LIABILITY FOR DESIGN. This Bond shall cover the costs to complete the Work, but shall not cover any damages of the type specified to be covered by the Design-Builder’s Liability Insurance or by the Professional Liability Insurance required pursuant to the Contract, whether or not such insurance is provided or in an amount sufficient to cover such damages.” EJCDC’s bond form D-610 contains a similar Section 12, stating as follows: “Surety’s performance obligation includes completion of the design responsibilities of Design/Builder. However, Surety shall not be liable for damages of the type specified to be covered by design/builder’s liability insurance required by the Contract Documents even if such insurance was not obtained or is not sufficient to cover the damages.” AIA’s A312 contains no similar language but, again, it is not intended specifically for design-build projects.

What do these statements really mean? Both ConsensusDOCS 470 and EJCDC D-610 bonds are clear that, if the bonded design-builder defaults, the surety will step in and complete the work, including any remaining design services. However, if there are bonded obligations to indemnify or pay for damages caused by design errors or omissions, these bonds exclude that coverage if they are the types of damages normally covered by professional liability insurance. Faced with this same question, DBIA took a more holistic approach to the performance bond, with no exclusion or limitation for design errors or omission. In practice, this means that the DBIA bond covers all of the bonded design-builder’s obligations, whatever those are, including payment for damages caused by design errors or omissions. Of course, most contractors require their design subconsultants to carry professional liability insurance, and most owners require this as well in the prime design-build contract. There are few design firms operating in the design-build market that are uninsured. This does not mean the surety is now the insurer for the design firm, and the parties will still look to the E&O coverage of the design firm. But if that coverage is insufficient, contains exclusions, or is depleted by other claims, the surety (like the design-builder) is liable to the owner.

DBIA payment bond

Payment for design services

Comparing again the AIA, EJCDC, and ConsensusDOCS payment bonds to the new DBIA form 625 (2015 ed.), we see that there is a difference in whether a design subcontractant to a design-builder can make a valid claim on the bond. With traditional design-bid-build construction projects, certain subs and suppliers have payment protection under the contractor's payment bond. On design-build projects the same is true, but not necessarily for design consultants. We see that most design-build teams are led by a contractor (design-builder) that subcontracts with architects and engineers who provide design "services." The average labor and material payment bond covers only "labor and material." In *Fields Hartwick Architects v. Capital Indemnity Corp.*, 884 P.2d 198 (Ariz. Ct. App. 1994), an architectural firm was denied recovery of over \$14,000 in fees under the contractor's bond because the statutory payment bond covered only "labor, materials, or construction equipment." The court held that professional architectural services are not "labor or material" as defined in the statute.

But in another case, *Herbert S. Newman & Partners v. CFC Construction Ltd. P'ship*, 674 A.2d 1313 (Conn. 1996), just the opposite happened. The contractor and surety argued that the architect's services were not covered by the statutory bond, which protects only "persons supplying labor or materials." The court held that contracting parties who execute a payment bond can expand coverage beyond the statute and that the bond in this case expressly covered "services." In order to provide design consultants the same protection as trade contractors, DBIA's payment bonds specifically cover "services," in addition to labor and materials. AIA's payment bond, A312 (2010 ed.), only mentions "labor, materials, or equipment" and makes no reference to "services." The EJCDC D-615 (2002 ed.) covers not only labor and material, but also clearly adds "architectural and engineering services required for performance of the Work."

ConsensusDOCS publishes two forms, the 472 and 473 (2007 ed., revised 2011), one where the surety "is liable" for design costs and the other where the surety "is NOT liable" for such costs. The difference lies solely in the addition of the word "services" to the list of "labor, materials or equipment" furnished by a claimant. The new DBIA payment bond not only includes "services" within the scope of things a claimant may furnish, but also adds in Section 10.1 the following: "A Claimant may include amounts owed by the Design-Builder for design and other professional services furnished or performed by Claimant regardless of whether such services might form the basis for a mechanic's lien under applicable State law." A "claimant" is defined by DBIA as any individual or entity having a direct contract with the design-builder or having a contract with a subcontractor that has a direct contract with the design-builder, so that the payment bond covers first-tier and second-tier design consultants. This

is the clearest statement of all the leading bond forms that a design professional has standing to make a claim on a design-builder's payment bond to avoid litigation, as in the two cases cited above.

Attorney's fees

The AIA's A312 payment bond contains a Section 7.3, which permits a claimant to recover attorney's fees if the surety fails to perform its obligations under the bond. EJCDC and ConsensusDOCS are silent on this topic. AIA makes clear that these fees are in addition to the penal sum of the bond in Section 8, which states, "The Surety's total obligation shall not exceed the amount of this Bond, plus the amount of reasonable attorney's fees provided under Section 7.3." DBIA took a similar approach in Section 5 of its new Payment Bond 625, which states that, if the surety fails to discharge its obligations under the bond, the surety shall indemnify the claimant for the reasonable attorney's fees the claimant incurs thereafter "to successfully recover any sums found to be due and owing." In language not found in the AIA form, DBIA adds: "If Claimant does not recover the entire amount claimed in its notice under Section 3, then such attorney's fees shall be reduced in proportion to the amount actually recovered." The concept is that, if the bond claim is inflated, and the claimant only recovers part of its claim, then its legal fees are reduced proportionately in an equitable manner.

Warranty bonds

Neither AIA nor EJCDC publishes a warranty bond. ConsensusDOCS publishes a short, two-page bond form, Document No. 263, which contains essentially one operative paragraph covering the traditional one-year "Correction of Work period" following substantial completion. However, many design-build projects carry long-term warranties. Highways, roads, and bridges can be required to be warranted for a decade or more by the design-builder. This created a need for a unique bond form, not currently offered by the other existing form families. DBIA's new Warranty Bond for Design-Build Projects, Document No. 615, is a four-page form that carefully addresses issues such as the owner's obligations upon a default, the surety's five options (similar to a performance bond), the types of damages covered, and, perhaps, most importantly, "Bond Liability and Duration." If the bond duration is longer than five years, certain additional terms apply, such as this sentence: "The Surety, at its sole option, may renew this Bond on an annual basis after five (5) years from the Commencement date indicated on page 1 by continuation certificate or rider setting forth new commencement and expiration dates." NASBP and SFAA were concerned that failure of the surety to renew a warranty bond might be deemed a breach, so language was included to state such action "shall not be considered a breach or default by the Surety or Design-Builder on this Bond, within the

effective period of this Bond, nor serve as a basis for a claim or demand on this Bond.” Additional clarification states: “The Owner’s sole recourse for warranty obligations in the event of a failure by the Surety to renew this Bond shall be against the Design-Builder and any other guarantor, or against other security provided by the Design-Builder, if any.”

Cumulative vs. continuous

Renewing bonds, such as a long-term warranty bond, has created considerable litigation for decades. Courts find the bonds are either “cumulative” (where you add the penal sum for each renewal together) or “continuous” (where it is one penal sum for the duration). Legal commentators opine that the language of the bond is key to solving the issue in each case. A recent federal case in Ohio addressed this topic and held as follows regarding a continuous bond: “If there is a three year bond and violations during each of those years, for example, the aggregate liability under that single bond is still limited to the penal sum of the bond.” The court in this case found that the bond was continuous, not cumulative. *Murray v. Fidelity and Deposit Co. of Maryland*, No. 1:10CV1367, 2013 WL 4431242 (N.D. Ohio Aug. 16, 2013).

Without clarification, however, each renewal may be seen as a new bond, with fresh penal limits. This suggested to DBIA, NASBP, and SFAA that we need a clarification and that silence is not enough for this long-term warranty bond. Taking a cue from an Illinois case, the new DBIA Warranty Bond contains a paragraph that states: “If this Bond is renewed by the Surety, it shall be considered one continuous bond and in no event shall the total amount of the Surety’s liability exceed the penal sum set forth herein. Regardless of the number of years this bond shall continue in force and the number of premiums which shall be payable or paid, the liability of the Surety under this Bond with respect to any Claim or Claims shall not be cumulative in amounts from year to year or from period to period.” See *Santa Fe General Office Credit Union v. Gilberts*, 299 N.E.2d 65 (Ill. App. Ct. 1973) (the bond was held to be a continuous bond, not cumulative.) This paragraph should give sureties more comfort in issuing long-term, renewing warranty bonds using the DBIA form.

Proposal bond

On traditional projects, a contractor is required to obtain a “bid bond” to accompany its bid to an owner. For design-build, however, teams are routinely selected on a “best value” approach, which combines cost, design, schedule and qualifications. Rather than submit a “bid” for the work, the design-builder submits a “proposal.” DBIA has created a Proposal Bond, Document No. 610, which provides certain limited relief to an owner if the chosen design-builder refuses to enter into a contract after being selected. That bond states that: “If Design-Builder fails without cause to perform the obligations in Section 1 of this Bond, then Design-Builder shall pay to the Owner

Access DBIA’s New Bond Forms from NASBP

The NASBP membership is entitled to complimentary copies of the 14 bond forms courtesy of DBIA by visiting www.nasbp.org/dbiaforms/welcome. The NASBP membership can access the DBIA bond forms by agreeing to the license and following the easy prompts. To obtain other DBIA contracts, visit www.dbia.org and click on the tab “Books & Contracts.”

the difference, not to exceed the amount of this Bond, between the amount specified in said Proposal and such larger amount for which the Owner may in good faith contract with another party to perform the work covered by said Proposal,” with the added provision that, “Payment of the Bond Amount is the extent of the Surety’s liability to Owner for default under this Bond.”

Penal sum

The matter of how to, and even whether or not to, treat the penal sum in the DBIA performance and payment bonds was the subject of robust and lively discussions among DBIA, NASBP, and SFAA.

It was the concern of DBIA’s drafting committee that case law varies from state to state, and a variety of circumstances can be argued to increase a surety’s liability above the penal sum, from attorney’s fees, to bad faith, to vexatious refusal to pay. For an industry bond form to express that the surety’s “total obligation” is capped at the penal sum might deny certain damages to claimants that they otherwise might have under the law. “Let the law be the law” was the DBIA philosophy on this point, and better to be silent than to attempt to define various carve outs. It was a point of contention in the negotiation, as the proposed lack of a penal sum limitation, combined with the broad coverage of the bonds, was quite concerning to sureties, providing uncertainty as to their ultimate liability in any given situation. DBIA ultimately agreed to a penal sum limitation provision similar to that in AIA A312.

The various payment bond forms on the market handle the penal sum limitation slightly differently. See the chart for how the payment bonds address the topic.

The DBIA Performance Bond, DBIA 620 (2015 ed.), contains a similar penal sum limitation provision. Section 5 states as follows: “If the Surety elects to act under Sections 5.1, 5.3 or 5.4 [various completion options], the Surety’s total liability shall not exceed the Bond

AIA A312 (2010 ed.)	ConsensusDOCS 472 (2007 ed., rev. 2011)	EJCDC D-615 (2002 ed.)	DBIA 625 (2015 ed.)
<p>“The Surety’s total obligation shall not exceed the amount of this Bond, plus the amount of reasonable attorney’s fees provided under Section 7.3, and the amount of this Bond shall be credited for any payments made in good faith by the Surety.”</p>	<p>“The Surety’s obligation to Claimant(s) shall not exceed the Bond Sum.”</p>	<p>“Surety’s total obligation shall not exceed the amount of this Bond, and the amount of this Bond shall be credited for any payments made in good faith by Surety.”</p>	<p>“The Surety’s total obligation shall not exceed the Bond Amount, plus the amount of reasonable attorney’s fees provided for herein.”</p>

Amount.” There is no added language about attorney’s fees, as found in the above payment bond form.

Bankruptcy proceedings

If a design-builder declares bankruptcy and a bond claimant is compelled to sue a surety, there can be a dilemma if the state law requires a judgment against the bonded principal before the surety can be found liable. This requires seeking leave of the automatic stay in bankruptcy to sue the bonded contractor or subcontractor solely to pursue the surety bond. DBIA proposed that the surety agree that such a procedure is not required, and NASBP and SFAA agreed. Thus, we find in the DBIA bonds a provision not found in the AIA, EJCDC, or ConsensusDOCS forms, which states as follows: “In the event of bankruptcy of the Design-Builder, the Surety agrees that the Design-Builder is not a necessary or indispensable party to any legal action by any party against Surety to enforce the Surety’s obligations under this Bond.”

Authorization

Just above the signature lines on the DBIA bonds, you will find a statement not contained in the other organizations’ bonds. It reads: “Authorization. The Surety represents that it is admitted to act as an authorized corporate surety in the state in which the Project is located. Surety and Design-Builder, intending to be legally bound hereby, subject to the terms set out above, do each cause this Payment Bond to be duly executed on its behalf by its authorized officer, agent, or representative.” DBIA felt it was important to clarify the authority of the surety and the signatories. ●

G. William Quatman, Esq., DBIA, is vice chair of DBIA’s 2015 National Board of Directors and past chair of DBIA’s Documents Task Force and serves as General Counsel for Burns & McDonnell Engineering Co., Inc., headquartered in Kansas City, MO. For more information, contact DBIA at dbia@dbia.org or 202.682.0110.

Continued from page 11

- **Profit and distributions:** The agreement should define profits and allowable costs and detail repayment of capital contributions and timing of distributions. Additionally, the agreement should provide for access to the books and records of the joint venture.
- **Management:** The agreement must define who will manage the joint venture and how the joint venture will be managed.
- **Default:** What happens if one of the partners fails to fulfill its obligations? The agreement must define “default” and explain the consequences of such default.
- **Bonding:** As with any bonding arrangement, the process starts with underwriting. Key to this process is reviewing the individual partners and the joint venture agreement to understand the partners’ roles in the joint venture and performance of the contract. Sureties should be leery of “angel deals” where one partner effectively lends its bonding capacity to the other partner without having any real involvement in the management or performance of the bonded contract. Additionally, sureties will typically

require that all partners to the joint venture execute an indemnity agreement under which the partners will be jointly and severally liable to the surety for all losses. In other words, regardless of which partner is to “blame” for the loss, both partners are fully responsible to the surety for the loss.

In all, the seminar was a success because of the participants’ interest in the topics and interaction with the panel. We hope to see you at the next NASBP Federal Construction Contracting Seminar in Washington, DC on Thursday, June 9, 2016. ●

Michael C. Zisa is a partner in the Washington, D.C. office of Peckar & Abramson, P.C. and focuses his practice on construction, surety, and government contracts law and chairs his firm’s Surety practice group. Zisa was recently recognized again by Washington, DC Super Lawyers in the areas of construction litigation, surety and government contracts. He can be reached at mzisa@pecklaw.com or 202.293.8815.

AIA's

New Teaming Agreement: AIA Document C102™ -2015



BY ROBIN G. BANKS



IN TODAY'S COMPETITIVE construction marketplace, opportunities abound for industry participants to pool their talents and resources to win a job. For example, a design-build contractor, structural engineer, and transportation engineer may seek to collectively respond to a railroad's RFP for a design-build reconstruction of a portion of an existing rail line and bridge. A developer, multiple specialty architects, and a design-builder may seek to cooperatively participate in a P3 development of a significant university campus expansion to support projected enrollment growth from 6,200 current students to 10,000 students by the year 2020, where mixed-use facilities will total up to 1.85 million square feet.

Often, parties enter into a letter of intent or memorandum of understanding that expresses their desire to work together to pursue the project and, if successful, to perform the project. However, courts frequently refuse to enforce these illusory agreements because they are merely agreements to agree. For example, in the case of *Cyberlock Consulting, Inc. v. Information Experts, Inc.*, 939 F. Supp. 2d 572, 575 (E.D. Va. 2013), a federal district court in Virginia found unenforceable a teaming agreement that (1) required the "negotiation and execution of a future subcontract" following the award of the project, (2) predicated the award of the

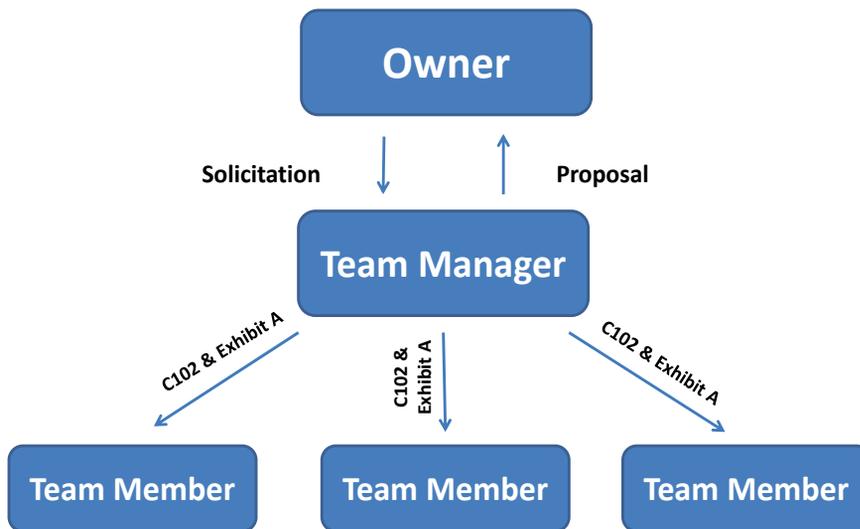
work to the subcontractor on the "success of ... future negotiations," (3) conditioned the future subcontract on the client's approval, and (4) "suggest[ed] that the framework set out for the work allocation in a future subcontract potentially could change"

In May 2015, the American Institute of Architects (AIA) added the "C102™-2015, Standard Form of Agreement Between Team Manager and Team Member for the Purpose of Responding to a Solicitation and Pursuing a Project" to its library of documents. This agreement allows multiple cross-disciplinary parties to form a team to provide services necessary to submit a proposal, in response to a solicitation, for a shared opportunity project. It is not limited to use on any one project delivery method and can be used for responses to requests for proposals, design competitions, design-build competitions or public-private partnerships. Most importantly, it seeks to avoid the traps that parties commonly fall into when entering into other types of teaming arrangements.

The team manager and the team member

Under C102, one party acts as the team manager; the other party, the team member. Teams may consist of two parties or many more. However, regardless of the number of team members, the team manager enters into separate

Teaming Agreement Relationship



Documents: AIS Document C102™ 2015-Standard Form of Agreement Between Team Manager and Team Member for the Purpose of Responding to a Solicitation and Pursuing a Project

C102 teaming agreements with each team member. Each teaming agreement details the specific services to be provided by the team member and allows the parties to negotiate certain items, like compensation, confidentially.

Uniquely, C102 recognizes that a team member may bring a unique or specialized skill to the project and that the team member may desire to participate on multiple teams in order to assure its work on the project. C102 allows the parties to classify their relationship as non-exclusive or exclusive. In a non-exclusive relationship, the team member may participate on other teams also in pursuit of the project, provided that the team member abides by the confidentiality obligations set forth in the teaming agreement. Conversely, in an exclusive relationship, the team member is prohibited from participating with another team in pursuit of the project.

Regardless of the relationship between the parties, this agreement does not create an agency, partnership, joint venture or other similar, legal relationship between the parties.

Further, for the duration of the teaming relationship, the team manager leads and manages the team and

serves as the primary point of contact with the owner when responding to the solicitation and, ideally, entering into an agreement for the project. The team member contributes its valuable services and works with the team to respond to the solicitation.

Compensation

Most parties that enter into teaming arrangements do so with the hope of winning the project, but without the expectation of receiving compensation if they are unsuccessful. C102, however, recognizes that all parties incur some independent costs and expenses in connection with responding to the solicitation and, often, the team incurs third-party costs and expenses. As a default, the agreement presumes that each party pays its own costs and expenses and allows the parties to determine how best to allocate third-party costs and expenses between them. C102 does prompt the parties to discuss whether the team member or team manager should be reimbursed for any independent costs.

C102 also defines how the team member will be compensated if (1) the owner awards the project to the team, or (2) if the owner does not award the project to the team, but offers a stipend or honorarium.

Instruments of service

Like all AIA documents, C102 recognizes that each party retains ownership of its respective instruments of service. C102 differs somewhat from other AIA documents in its treatment of the license given by the team member to use its Instruments of Service. The team member grants the team manager a limited, irrevocable, nonexclusive license for the sole purpose of responding to the solicitation. This license terminates upon the termination of the teaming agreement. C102 also recognizes that solicitations issued by municipality owners often require design professionals to completely assign their instruments of service as part of the solicitation response and contains this assignment.

Enforceability and “Exhibit A”

Contemporaneous with their negotiation of C102, the parties fully negotiate a separate agreement for services or work to be performed on the project if the owner awards the project to the team. This separate agreement, referred to as “Exhibit A,” can either be a standard form Agreement from the AIA library of documents — such as an AIA Document A142™-2014 (Design-Builder/Contractor Agreement) or B143™-2014 (Design-Builder Architect Agreement) or a manuscript agreement. The purpose of Exhibit A is to avoid the “agreement to agree” trap highlighted by *Cyberlock* and to provide peace of mind to the team member that it will continue to work on the project if the owner awards the project to the team. Exhibit A becomes effective and controls the relationship between the parties for the project, immediately upon the owner entering into an agreement with the team manager.

Termination

Ideally, the teaming agreement terminates when the owner awards the project to the team and Exhibit A (the project agreement) takes over the relationship between the parties. However, C102 identifies a number

of other circumstances that cause the teaming agreement to terminate. These circumstances include the parties' mutual agreement, the owner's cancellation of the solicitation or project, award to another team, the team manager's failure to qualify to submit a solicitation response, the owner and team manager's inability to arrive at a final agreement for the project, or the expiration of one year from the date of the agreement. Distinctively, C102 recognizes that an owner may object to the team member's participation on the project and also allows for termination of the agreement on that basis. It further allows the parties to negotiate compensation for the team member if this event occurs.

Dispute resolution

Because of the relatively short duration of the typical teaming relationship, the standard mediation/arbitration or mediation/litigation dispute resolution procedure is impractical. Consequently, C102 eliminates mediation as a condition precedent to binding dispute resolution and requires disputes to be decided by arbitration in accordance with the Construction Industry American Arbitration Association Rules using the Fast Track Procedures, regardless of the amount in controversy.

While the process of teaming allows parties to pool their expertise and increase their chances of winning a job, the true success of the teaming arrangement hinges on both (1) a clearly defined teaming relationship, and (2) a fully negotiated agreement between the parties, which takes effect upon award of the project. ●

Robin G. Banks, Esq., is a principal in the law firm of Goldberg & Banks, P.C., in Baltimore, Maryland. She works closely with the AIA Contract Documents Committee on the development and drafting of AIA documents, including the C102™-2015 Teaming Agreement. She can be reached at rgbanks@gbpclawfirm.com or 443.940.1342.



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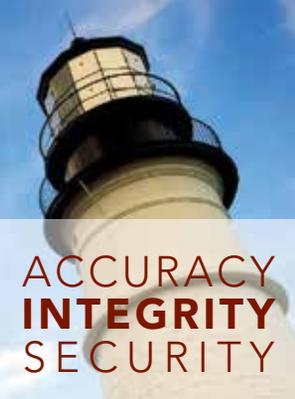
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OUR MEMBERS

ALABAMA

Russell, Thompson, Butler & Houston, LLP
Michael Thompson, CCIFP
mike.thompson@rtbh.com

Warren Averett
Charlie Eddy, CCIFP
charlie.eddy@warrenaverett.com

ARIZONA

BeachFleischman PC
Philip Taylor
ptaylor@beachfleischman.com

BeachFleischman PC
Bryan Eto, CCIFP
beto@beachfleischman.com

CALIFORNIA

GALLINA, LLP
Julian Xavier
jxavier@gallina.com

Ross Cofer, CCIFP
rcofer@gallina.com
Teresa M. Arrighi-Campbell
tarighi@gallina.com

Darren Sparks
dsparks@gallina.com
Steve Schultz
sschultz@gallina.com

Glenn M. Gelman & Associates

Warren Hennagin, CCIFP
when@gmgcpa.com

RBTK, LLP

Kevin M. Brown
kbrown@rbtk-cpa.com

Soares, Sandall, Bernacchi & Petrovich

Rick Heldwein
rickh@ssbp.com

Soren McAdam Christenson, LLP

Cindy Watts
cwatts@smc-cpas.com

CONNECTICUT

CohnReznick LLP
Dan Donofrio
daniel.donofrio@cohnreznick.com

DELAWARE

Santora CPA Group
Bill Santora
bsantora@santoracpa.com

DISTRICT OF COLUMBIA

Thompson Greenspon
Nathan White IV
nsw@tgccpa.com

FLORIDA

DGLF CPAs & Business Advisors

Whitley Forehand
wforehand@dglfcpa.com

E.F. Alvarez & Company, P.A.

Emilio Alvarez
ealvarez@efacpa.com

Kerkering, Barberio & Co.

Shirley Fieber
sfieber@kbgcpa.com

Warren Averett

Kathleen Baldwin, CCIFP
kathleen.baldwin@warrenaverett.com

GEORGIA

Coker James & Company P.C.
R. David Coker
rdc@cokerjames.com

IDAHO

Harris & Co., PLLC
Robert Shappee
robertshappee@harriscpas.com

ILLINOIS

Heinold-Banwart Ltd.
Scott Carr
scarr@hbcpas.com

Martin, Hood, Friese & Associates, LLC

Kelly Loschen
kelly@mhfa.net

Mowery & Scoenfeld, LLC

Tom Keenan
tkeenan@mslcl.com

Mueller

Randy Rupp, CCIFP
rrupp@MuellerCPA.com

Scheffel Boyle

Mark Korte
mark.korte@scheffelboyle.com

INDIANA

Harding, Shymanski & Company, P.S.C.

Paul Esche, CCIFP
pesche@hscpa.com

Katz, Sapper & Miller, LLP

Ron Lenz
rlenz@ksmcpa.com

IOWA

Bergan I Paulsen
Brian Collier, CCIFP
bcollier@berganpaulsen.com

KANSAS

CBIZ & Mayer Hoffman McCann, P.C.
Pepper David, CCIFP
pdavid@cbiz.com

KENTUCKY

Mountjoy Chilton Medley LLP
Wally Brown
wally.brown@mcmcpa.com

LOUISIANA

Daenen Henderson & Company
Jacquelyn S. Daenen, CCIFP
jdaenen@dhc-cpas.com

LaPorte, CPAs & Business Advisors

Christina Chifci, CCIFP
cchifci@laporte.com

MAINE

BerryDunn
Linda Roberts, CCIFP
lroberts@berrydunn.com

MARYLAND

KatzAbosch
Kent Thomas, CCIFP
kthomas@katzabosch.com

MASSACHUSETTS

BerryDunn
Linda Roberts, CCIFP
lroberts@berrydunn.com

CohnReznick LLP

Dan Donofrio
daniel.donofrio@cohnreznick.com

MICHIGAN

Iannuzzi Manetta & Co.
Chris Iannuzzi
ciannuzzi@imc-cpa.com

The Rehmann Group

John Skukalek
john.skukalek@rehmann.com

Walburg + Associates, P.C.

Curt Walburg
cwalburg@walburg.com

Yeo & Yeo PC, CPAs & Consultants

Carol Patridge
carpat@yeoandyeo.com

Mike Tribble
mictri@yeoandyeo.com

MINNESOTA

Boyum & Barescheer, PLLP

Randy Feld
rfeld@boybarcpa.com

MISSISSIPPI

Horne LLP

Joel K. Bobo
joel.bobo@horne-llp.com

MISSOURI

BDO

Mark S. Carlie
mcarlie@bdo.com

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NEBRASKA

LUTZ
Mark Duren
mduren@lutz.us

NEVADA

GALLINA, LLP
Larry Taylor
ltaylor@gallina.com

Main Amundson and Associates

James D. Main, CCFP
jmain@cpalv.com

NEW HAMPSHIRE

BerryDunn
Linda Roberts, CCFP
lroberts@berrydunn.com

NEW JERSEY

SaxBST
Joe Damiano
jdamiano@saxbst.com

NEW MEXICO

Atkinson & Co., Ltd.
Michael Mimovich, CCFP
mmimovich@atkinsoncpa.com

NEW YORK

Dannible & McKee, LLP
Ken Gardiner, CCFP
kgardiner@dmcpas.com

Grassi & Co., CPAs, P.C.

Carl Oliveri
coliveri@grassicpas.com

Vanacore, DeBenedictus, DiGiovanni & Weddell

Susan Howell
showell@vddw.com

NORTH CAROLINA

Smith, Kesler & Company, P.A.
Allen Spence, CCFP
maspence@skandco.com

OHIO

Barnes Denny
Jay Rammes
jrammes@barnesdenny.com

GBQ Partners LLC

Bob Biehl, CCFP
bbiehl@gbq.com

Kentner Sellers, LLP

Marvin Homan, CCFP
mhoman@kentnersellers.com

Meaden & Moore, Ltd.

Aaron T. Cook, CCFP
acook@meadenmoore.com

Weber O'Brien, Ltd.

R. David O'Brien
dobrien@weberobrien.com

OREGON

AKT, LLP CPAs & Business Consultants

Jim Dailey
jdailey@aktcpa.com

Joe Schneid, CCFP
jschneid@aktcpa.com

PENNSYLVANIA

BDO
Tom Menk
tmenk@bdo.com

CBIZ & Mayer Hoffman McCann, P.C.

Anthony R. Stagliano, CCFP
tstagliano@cbiz.com

Stambaugh Ness, P.C.

M. Scott Hursh, CCFP
shursh@stambaughness.com

PUERTO RICO

Torres CPA Group
Humberto Torres-Rodriguez
htorres@torrescpa.com

RHODE ISLAND

LGC+D LLP

Judith Ventura Enright
jenright@lgcd.com

SOUTH CAROLINA

Smith, Kesler & Company, P.A.

W. Steve Hinds, CCFP
wshinds@skandco.com

TENNESSEE

Crowe Horwath LLP
Newell Lawson
newell.lawson@crowehorwath.com

Henderson Hutcherson & McCullough PLLC

Trip Farmer, CCFP
tfarmer@hmcpcpas.com

Stallings & Associates CPAs, PLLC

Jeff Stallings
jeff.stallings@stallingscpas.com

TEXAS

Karlins Ramey & Tompkins, LLC
Mike Karlins
mkarlins@krtcpas.com

Lane Gorman Trubitt PLLC

Brad Gross
bgross@gt-cpa.com

Padgett, Stratemann & Co., L.L.P.

Denise Bendele
denise.bendele@padgett-cpa.com

Phillips & Associates, CPAs

Jim Phillips
jimp@pacpas.com

UTAH

GALLINA, LLP

Steve Scoggan
sscoggan@gallina.com

VIRGINIA

Thompson Greenspon
Nathan White IV
nsw@tgccpa.com

Yount, Hyde & Barbour, P.C.

Kevin Branner
kevin.branner@yhbcpa.com

WASHINGTON

GALLINA LLP

Colette Guckian
cguckian@gallina.com

WISCONSIN

SVA Certified Public Accountants, S.C.

Thomas J. Milliken
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ConsensusDocs Contracts Help **ENSURE SMOOTH SAILING**

Balanced contracts enhance bottom lines.



BY BRIAN PERLBERG

"FISHERMEN KNOW THAT the sea is dangerous and the storm is terrible, but they have never found those dangers sufficient reason for remaining ashore," stated Ferdinand Magellan, an explorer from Portugal who became the first to circumnavigate the earth. Construction contracting is also a risky adventure. According to the results from the Construction Financial Management Association (CFMA) Annual Financial Survey of 2013, net income follows a decreasing pattern, falling from 2.4 percent in 2012 to 2.1 percent in 2013, with a five-year average of 2.7 percent. One way to improve project results for both constructors and owners is to use fair construction contracts. ConsensusDocs, a coalition of 40-plus leading organizations, including NASBP, is committed to identifying

and using best practice contracts to improve our industry.

Owner-directed changes

Constructors are in the business of building projects, not financing them. One area of particular concern is the way that some contracts place 100 percent of the financial burden of changes to the work upon the constructor. Unique to construction, material changes are actually expected on almost all projects. In most business contexts, a material change is a breach of contract that gives rise to damages. Owner-directed changes are customary features of the construction landscape, and construction contracts permit such changes. If an owner directs a change but disputes that the work is out of scope, the constructor can be stuck financing the

job without any incoming payment. Moreover, it is extraordinarily hard for the constructor to anticipate and to price out this kind of risk.

ConsensusDocs takes a balanced approach to this difficult issue. The constructor gets paid for all undisputed work and 50 percent of the estimate of the directed change. The owner retains its claim against disputed work. The constructor's cash flow, which is a constructor's lifeblood, is not endangered.

Additionally, ConsensusDocs includes an obligation to convert directed changes into change orders upon agreement, as other change orders are processed.

Financial information

Proper risk management includes making sure that the owner has the appropriate finances or financing for the construction project. Learning that project financing is gone when a constructor is in the

ConsensusDocs now offers its bond form package for free

Surety professionals and their contractor clients can download the free ConsensusDocs Prequalification & Bond Form Package, which offers:

- Easy editing through the ConsensusDocs Microsoft Word-based technology,
- A collaborative platform helping parties reach consensus faster,
- Current versions of each ConsensusDocs bond form, and
- Convenient access with 24/7 availability.

To access the package, go to the Quick Purchase tab at www.consensusdocs.org. Follow the purchase process, and the balance due will be \$0.

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Looking to clear up confusion? Today's changing regulatory environment can overwhelm even the most diligent professional. **BKD's advisors share their knowledge in print, in person and online by offering more than 500 articles, videos, webinars and presentations annually**, and they participate in industry associations as speakers, sponsors and members. BKD National Construction & Real Estate Group can help you confront the issues with confidence so you can **navigate the future with certainty**.



Tim Wilson // National Industry Partner
twilson@bkd.com // 816.221.6300
bkd.com

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midst of performance can spell ruin. ConsensusDocs contracts address this by allowing a constructor to request project financial information throughout the life of the project. The provision has teeth because the constructor may stop work if the owner doesn't respond. Moreover, there are *Guidelines for Obtaining Financial Information* (ConsensusDocs 290) and a *Standard Questionnaire* (290.1) that are available. By comparison, the American Institute of Architects (AIA) *A201, General Conditions Document*, requires that a constructor must ask permission and provide justifications to get access to financial information, once construction has begun.

Retainage

Holding money in the form of retainage is a protection for owners, but it shouldn't be used as a hammer hovering over a contractor's head. Excessive retainage unnecessarily impedes cash flow and adds costs for carrying an increased capital load that have to be passed on to owners. Consequently, ConsensusDocs has created a standard that improves upon what is typically seen. Once a project is 50 percent complete, no additional retainage is held. Contingent upon the owner's release

upstream, early finishing trades receive released retainage, rather than wait for final payment of their work. Fair retainage terms can attract the best constructors at their best prices.

Scope of the work

Fundamentally, a contract articulates the work scope expected of the constructor. Constructors typically have an affirmative contractual obligation to review the plans and specifications, owner-provided information, and above-ground site conditions. However, a contract should not try to turn a constructor into an uncompensated inspector, nor a mind-reader of the designer of record. ConsensusDocs takes an even-handed approach of requiring the constructor to report errors it actually knows that are reasonably inferable, but doesn't go down the fuzzy path of speculating on errors it should have discovered or intuit an architect's "intended results."

In addition, a good contract should help organize the interpretation of potentially conflicting contract documents by providing an order of precedence clause. Conflicting documents often impact project scope, and without a precedence clause, a constructor may unintentionally be following a modified golden rule — the one with the gold makes the rules. ConsensusDocs' order of precedence clause gives more recently created contract documents precedence over older documents, under the theory that more recently created documents likely are in keeping with the most current intentions of the parties. Other standard contracts fail to include an order of precedence clause, which could encourage costly litigation.

Better project results

ConsensusDocs continues to frame construction agreements with industry best practices, leading to more usages growth, with 2014 showing the biggest increase in use, and 2015 growing in double digits. One owner, the Department of Administrative Services (DAS) for the State of

CONSENSUSDOCS, A COALITION OF 40-PLUS LEADING ORGANIZATIONS, INCLUDING NASBP, IS COMMITTED TO IDENTIFYING AND USING BEST PRACTICE CONTRACTS TO IMPROVE OUR INDUSTRY.

Iowa, switched to ConsensusDocs contracts from contracts based on AIA A201, along with other improvements. Project results have been astoundingly better. Previously, DAS experienced formal claims on almost every single project. Since moving to ConsensusDocs contracts in 2011, DAS obligated under contract over 120 projects and has not faced a formal claim. Several general contracting companies, for example WAR Construction in Alabama, use ConsensusDocs agreements and purchase orders as the company's standard documents with an addendum for state and company-specific provisions. They post their documents on a password-protected site and have used ConsensusDocs successfully on over 1,000 projects.

Bond producers should continue to advise their construction firm clients to pay attention to the fairness of contract terms and to the availability of balanced standardized forms such as those produced through an industry consensus development process. Neglecting to select the right standard construction contract

and negotiate important clauses will make the risky business of construction even riskier.

The 11 ConsensusDocs bond forms can be accessed for free through the ConsensusDocs software package titled, "Prequalification & Bond Forms Package" available at www.consensusdocs.org. In addition, because NASBP is a participating member of the ConsensusDocs Coalition, the NASBP membership can use the **NASBP100** discount code for a 20 percent discount on the ConsensusDocs.org contract subscription packages or request a free sample of a ConsensusDocs document to review from www.consensusdocs.org. ●

Brian Perlberg, Esq., is Executive Director and Senior Counsel of ConsensusDocs, a coalition of 40 plus organizations, including NASBP, committed to publishing best practice construction contracts designed for better project results. Perlberg works in Arlington, Va., and can be reached at bperlberg@ConsensusDocs.org or 703.837.5318.



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NASBP Leadership Virtual Seminars to Address Employee Training and Retention

NASBP PRESIDENT SUSAN HECKER has ensured that NASBP will provide surety professionals resources to



BY MARK HARRIS OF HARRIS DEVELOPMENT GROUP

address the challenge of training and retaining talent.

“Whether you are trying to figure out how to effectively deal with the younger generation or trying to get older

people to convey pertinent information to younger people, issues surrounding talent are a big problem for our industry,” Hecker said. “That is why I thought (these Virtual Seminar topics) would be very relevant for the discussion that ties in to my whole overall theme for the year—creating engagement and building thriving businesses.”

Hecker has tapped Mark Harris of Harris Development Group to deliver the series of seven NASBP Virtual The Virtual Seminars will address these topics: emotional intelligence,

interviewing skills—to make better hiring decisions, creating engagement, coaching, resolving conflict, problem-solving, and the decision-making process (See sidebar.)

“These seven offerings will be more holistic with an emphasis on overall personnel issues. These are general topics, but we will talk about how each relates to what is going on in the industry,” explained Harris, who is known for his skills as a content expert, coach and facilitator. “Is it specifically for surety bond insurance? No, because it is generic. Will we relate it? By all means, yes.”

Harris said that he will teach participants how to better develop and retain employees following the overall theme of building thriving businesses. Each Virtual Seminar will be an hour. “We all know what IQ is—that is how smart we are,” Harris said, prefacing the first topic scheduled to debut December 8 and titled, “How Smart Are You Emotionally?”

“Emotional intelligence is our ability to emotionally understand another person’s perspective as well as manage our own emotions as we are in relationships,” he said. “If we do a better job in relating to other people, the relationship will be more productive,

and therefore people will enjoy coming to work where we spend most of our time anyway.”

Hecker said Harris’ brand of training and the anticipated transfer of knowledge to both existing and new generations of talent will be beneficial to the surety industry as a whole—all in a cost-effective manner. Harris draws upon more than 25 years of experience in the field of customized human resource consulting, training and organizational development upon the receipt of a master’s degree in clinical social work from the University of Wisconsin and an MBA in human resource management from Temple University, as well as a BA from Indiana University.

“We have a lot of people who take pot shots at our industry, but the best way for us to preserve and protect and defend it is to have engaged people working on industry issues,” advocated Hecker. “The issue of talent development and retention is a big deal for everybody.”

For more information about the NASBP Leadership Series of Virtual Seminars, visit the [nasbp.org](http://www.nasbp.org/learn/nasbp-vs) website at <http://www.nasbp.org/learn/nasbp-vs>.

NASBP Leadership Virtual Seminars Schedule

For more information about these NASBP Virtual Seminars visit <http://www.nasbp.org/learn/nasbp-vs>.

December 8, 2015	Leadership Series No. 1	How Smart are You Emotionally
January 19, 2016	Leadership Series No. 2	Hiring the Right People
March 8, 2016	Leadership Series No. 3	Engaging our Employees
March 22, 2016	Leadership Series No. 4	What Motivates People
April 5, 2016	Leadership Series No. 5	Coaching for Performance
April 19, 2016	Leadership Series No. 6	Managing Our Daily Conflicts
May 3, 2016	Leadership Series No. 7	Solving Problems for Better Decisions

These Virtual Seminars will be held on a Tuesday at 2 p.m. Eastern Time.

Guidance in Addressing Ethical Dilemmas

NASBP offers the first CE-accredited, online ethics course designed specifically by and for surety bond producers.

NASBP RECENTLY LAUNCHED “Ethics for Surety Bond Producers,” a three-hour, online course designed to address specific ethical issues that surety bond professionals face daily in their unique, tripartite relationships.

The course is the first ethics course designed specifically for surety professionals and is focused on addressing ethical behavior, which is crucial to preserving not only the trust on which transactions are based, but also the trust in the surety industry as a whole.

NASBP created this unique course because the three-party relationships in surety bonding create situations that are more complex than traditional two-party insurance relationships. To address these situations, NASBP members, affiliates, and associates supplied real-life examples of ethical dilemmas they have encountered. Overall, the course explores compliance versus ethics, ethical grounding, and the ethical decision-making process and is based on presentations and materials generously donated by Thomas Tropp, Vice President of Corporate Ethics and Sustainability, at Arthur J. Gallagher & Co.

Upon conclusion of this course, the surety professional should be able to:

- Recognize where the line of legal responsibility stops and ethics takes over;
- Describe the psychology underlying business decisions;
- Formulate a personal ethical philosophy; and
- Generate a process for applying an ethical philosophy to everyday situations.

All 50 states and the District of Columbia have approved the course for three or more continuing education (CE) credits. Information on the

credit awarded in each state can be found at <http://www.nasbp.org/learn/online-courses/ethics>

Anyone can access the course at any time from www.nasbp.org <http://www.nasbp.org/learn/online-courses/ethics> after registering for \$75. Registrants can take the course at their own pace within 12 months of purchase. Because many states require a “closed-book” exam, the student is provided with unlimited test re-takes at no additional cost.

NASBP partnered with WebCE®, a leading nationwide provider of CE for insurance professionals, to provide this course. ●



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WEB EXCLUSIVE FEATURES

Be sure to check out these articles at
www.suretybondquarterly.org

This is the first issue of *Surety Bond Quarterly* that includes *bonus coverage* of important risk management, technology matters, and much more through additional articles on the magazine's related website, www.suretybondquarterly.org.

1 In an age of increasing incidences of computer hacking and identity theft, no business can take safeguarding sensitive client data and information against loss or misappropriation lightly. Dan Bonnet, director at Dell SecureWorks, addresses recently issued [guidance to insurers and producers on effective cybersecurity for client information](#).

2 Momentous work is being done by volunteers of NASBP, the Surety & Fidelity Association of America, and the Association for Cooperative Operations Research and Development, better known as ACORD in insurance circles, to develop [standardized electronic versions of all surety forms, thereby expediting and making more efficient data collection and exchange efforts by producers](#).

3 Andrew Avalon, president of Long International, Inc. points out some [primary owner practices that may result in construction claims](#). Bond producers and surety professionals would be prudent to understand such practices and their potential impact on projects.

4 [See who met with their Members of Congress at the NASBP Legislative Fly-in held in June](#). Be sure to place the June 7-9, 2016, on your calendar to attend the Legislative Fly-in on June 7-8 and the Federal Construction Contracting Seminar June 9 next year!

2019 NASBP Resource Directory

The NASBP Resource Directory, which is published annually in the fall issue of NASBP's *Surety Bond Quarterly* magazine, offers a valuable listing of NASBP specialist firms that help construction and other businesses qualify for and maintain surety credit.

The NASBP Resource Directory lists the NASBP membership in three categories and geographically as follows:

Members: bond producer agencies;

Affiliates: managing general agencies, reinsurance companies, reinsurance brokers, and surety companies; and

Associates: certified public accounting firms.

Visit the NASBP website, www.nasbp.org, for more details about the personnel of NASBP Members and NASBP Associates.



2015 NASBP Resource Directory

Members: Bond Producer Agencies

ALABAMA

Anchor Insurance Agency, Inc.

414 Lorna Square
Hoover, AL 35216
Tel: 205.823.7707
Fax: 205.823.7981
www.anchoragent.com

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115 Office Park Drive, Suite 200
Birmingham, AL 35223
Tel: 205.414.8100
Fax: 205.414.8105
www.cahins.com

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Birmingham, AL 35233
Tel: 205.874.7800
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Birmingham, AL 35233
Tel: 205.252.9871
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Tel: 334.263.5535
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ALASKA

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Suite C-300
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Services, Inc.**

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Fax: 501.664.8052
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Tel: 501.376.0716
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CALIFORNIA

Alliant Insurance Services, Inc.

701 B. Street, 6th Floor
San Diego, CA 92101-8156
Tel: 619.238.1828
Fax: 619.699.2110
www.alliantinsurance.com

**Arthur J. Gallagher Risk
Management Services, Inc.**

One Almaden Boulevard, 960
San Jose, CA 95113
Tel: 408.973.9500
Fax: 408.257.2985
www.ajg.com

Arthur J. Gallagher & Co.

1255 Battery Street, Suite 450
San Francisco, CA 94111
Tel: 415.391.1500
Fax: 415.391.1869
www.ajg.com

**Arthur J. Gallagher & Co. of
California, Inc.**

45 E. River Park Place West,
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Fresno, CA 93720
Tel: 559.436.0833
Fax: 559.256.6590
www.ajg.com

**Barney & Barney, a Marsh &
McLennan Agency LLC Company**

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San Diego, CA 92122-5638
Tel: 858.457.3414
Fax: 858.453.5661
www.barneyandbarney.com

**BB&T - John Burnham
Insurance Services**

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San Diego, CA 92101
Tel: 619.231.1010
Fax: 888.770.6295
www.insurance.bbt.com

**BB&T - Tanner Insurance
Services**

4480 Willow Road
Pleasanton, CA 94566
Tel: 925.598.2638
Fax: 888.770.1943
www.bbandt.com

**BB&T Insurance Services of
Orange County**

2400 E. Katella Avenue,
Suite 1100
Anaheim, CA 92806
Tel: 714.578.7040
Fax: 877.297.1102
www.insurance.bbt.com

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Services, Inc.**

770 South Brea Boulevard,
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Brea, CA 92821
Tel: 714.674.1921
Fax: 714.672.0625
www.blaisdellbonding.com

Bolton & Company

3475 E. Foothill Boulevard,
Suite 100
Pasadena, CA 91107
Tel: 626.799.7000
Fax: 626.441.3233
www.boltonco.com

Bond Services of California, LLC

523 West 6th Street #242
Los Angeles, CA 90014
Tel: 213.628.2970
Fax: 213.628.2977
www.bondservices.com

Buckman-Mitchell, Inc.

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Visalia, CA 93292
Tel: 559.635.3518
Fax: 559.750.5461
www.bminc.com

Cavignac & Associates

Bank of America Building
450 B Street, Suite 1800
San Diego, CA 92101-8005
Tel: 619.234.6848
Fax: 619.234.8601
www.cavignac.com

**Commercial Surety Bond &
Insurance Agency, Inc.**

1411 North Batavia Street,
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Orange, CA 92867
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Fax: 714.516.9563
www.commercialsurety.com

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Bonding**

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Covina, CA 91723
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Fax: 626.859.1001
www.cndbonding.com

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Services, Inc.**

5500 East Santa Ana Canyon,
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Anaheim, CA 92807
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Fax: 714.921.2096
www.culbertsonbonding.com

**Garrett/Mosier Insurance
Services, Inc.**

12 Truman Street
Irvine, CA 92620
Tel: 949.559.6700
Fax: 949.559.6703
www.garrett-mosier.com

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175 W. College Avenue
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Tel: 707.360.4117
Fax: 707.573.0313
www.gpins.com

**Hackett Bonds & Insurance
Services LLC**

9841 Irvine Center Drive,
Suite 160
Irvine, CA 92618
Tel: 949.825.6498
Fax: 949.825.7496

Hub International Limited

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Los Angeles, CA 90045
Tel: 310.568.5900
www.hubinternational.com

Inland Surety/HUB International

4371 Latham Street, Suite 201
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Tel: 951.788.8581
Fax: 951.788.8591
www.hubinternational.com

**InterWest Insurance
Services, LLC**

1357 East Lassen Avenue
Chico, CA 95927
Tel: 530.895.1010
Fax: 530.895.1206
www.iwins.com

**InterWest Insurance
Services, LLC**

3636 American River Drive
Second Floor
Sacramento, CA 95864
Tel: 916.488.3100
Fax: 916.979.7992
www.iwins.com

ISU Stephen B. Marvin Insurance Agency
43700 17th Street West, Suite 101
Lancaster, CA 93534
Tel: 661.942.1101
Fax: 661.945.7540
www.marvinins.com

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725 S. Figueroa Street, 35th Floor
Los Angeles, CA 90017
Tel: 213.689.0501
Fax: 213.689.0593
www.lockton.com

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7250 Redwood Boulevard,
Suite 110
Novato, CA 94945
Tel: 415.892.1080
Fax: 415.892.1039
www.mbcmcgowan.com

Maloney & Associates
435 West Grand Avenue
Escondido, CA 92025
Tel: 760.738.2610
Fax: 760.738.6855
www.maloneybonds.com

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17901 Von Karman Avenue,
Suite 110
Irvine, CA 92614
Tel: 949.399.5800
Fax: 949.833.3027
www.marsh.com

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345 California Street, Suite 1300
San Francisco, CA 94111
Tel: 415.743.8219
Fax: 415.743.8094
www.marsh.com

Miller Bonding & Insurance Services
2135 Armory Drive
Santa Rosa, CA 95401
Tel: 707.483.0554

Performance Bonding Surety & Insurance Brokerage, L.P.
15901 Red Hill Avenue, Suite 100
Tustin, CA 92780
Tel: 714.824.8364
Fax: 714.573.1770
www.performancebonding.com

Pinnacle Surety & Insurance Services
151 Kalmus Drive, Suite A-201
Costa Mesa, CA 92626
Tel: 714.546.5100
Fax: 714.546.3707
www.pinnaclesurety.com

Poms & Associates Insurance Brokers, Inc.
1255 Treat Boulevard, 10th Floor
Walnut Creek, CA 94597
Tel: 925.287.6411
Fax: 866.858.5909
www.pomsassoc.com

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1800 McCollum Street
Los Angeles, CA 90026
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Fax: 323.663.7834
www.preferredbonding.com

South Coast Surety Insurance Services, Inc.
1100 Via Callejon, Suite A
San Clemente, CA 92673
Tel: 949.361.1692
Fax: 949.361.9926
www.southcoastsurety.com

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Riverside, CA 92504
Tel: 951.343.0382
Fax: 951.343.1219
www.stongsurety.com

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1920 Main Street, Suite 600
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Fax: 949.474.4067
www.sullivancurtismonroe.com

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La Mesa, CA 91942
Tel: 619.501.1899
Fax: 619.270.9833
www.sascbonds.com

Venbrook Insurance Services
445 Marine View Avenue,
Suite 200
Del Mar, CA 92014
Tel: 858.764.7447
Fax: 858.764.7874
www.venbrook.com

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516 Gibson Drive, Suite 240
Roseville, CA 95678
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Fax: 916.380.5206
http://wgbender.com

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Petaluma, CA 94954
Tel: 707.773.1873
Fax: 707.773.1909
www.cybersure.com

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11017 Cobblerock Drive,
Suite 100
Rancho Cordova, CA 95670
Tel: 800.257.4860
Fax: 916.231.1478
https://wfs.wellsfargo.com

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18101 Von Karman Avenue,
Suite 600
Irvine, CA 92612-1041
Tel: 949.885.1206
Fax: 949.885.1225
www.willis.com

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San Francisco, CA 94111
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Fax: 415.989.9923
www.wsandco.com

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1 South Nevada Avenue,
Suite 105
Colorado Springs, CO 80903
Tel: 719.228.1070
Fax: 719.228.1071
www.centralbancorp.com/
insurance

CoWest Insurance Associates, LLC
1720 S. Bellaire Street #200
Denver, CO 80222
Tel: 720.524.9344
Fax: 720.524.9352
www.cowestassociates.com

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4687 West 18th Street
Greeley, CO 80634
Tel: 970.356.0123
Fax: 970.330.1867
www.fpinsurance.com

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4821 Wheaton Drive
Fort Collins, CO 80525
Tel: 970.266.8710
Fax: 970.970.6869
www.fpinsurance.com

Holmes Murphy & Associates, LLC
7600 E Orchard Road #330S
Greenwood Village, CO 80111
Tel: 800.247.7756
Fax: 855.534.8891
www.holmesmurphy.com

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2742 Crossroads Boulevard
Grand Junction, CO 81506
Tel: 970.245.8011
Fax: 970.245.8016
www.hubinternational.com

IMA, Inc
1705 17th Street, Suite 100
Denver, CO 80202
Tel: 303.534.4567
Fax: 303.615.7805
www.imacorp.com

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8110 East Union Avenue,
Suite 700
Denver, CO 80237
Tel: 303.414.6000
Fax: 303.865.6327
www.lockton.com

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Denver, CO 80202
Tel: 303.308.4500
www.marsh.com

Moody Insurance Agency, Inc.
8055 East Tufts Avenue,
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Denver, CO 80237
Tel: 303.824.6600
Fax: 303.370.0118
www.moodyins.com

Six & Geving Insurance Inc.
3630 Sinton Road, Suite 200
Colorado Springs, CO 80907
Tel: 719.590.9990
Fax: 719.590.9992
www.six-geving.com

Surescape Insurance Services, LLC
7800 S. Elati Street, Suite 100
Littleton, CO 80120
Tel: 303.225.8030
Fax: 303.225.8034
www.surescapeins.com

Van Gilder Insurance Corp., a USI Company
6501 S. Fiddlers Green Circle,
Suite 100
Greenwood Village, CO 80111
Tel: 303.831.5274
Fax: 303.831.5146
www.vgic.com

Wells Fargo Insurance Services USA
5755 Mark Dabling Boulevard,
Suite 300
Colorado Springs, CO
80919-2228
Tel: 719.592.1177
Fax: 719.592.0799
https://wfs.wellsfargo.com

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Tower II, Suite 900
Denver, CO 80222
Tel: 303.722.7776
Fax: 303.722.8862
www.willis.com

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Arthur J. Gallagher Risk Management Services, Inc.
10 Columbus Boulevard
Hartford, CT 06106
Tel: 860.418.5322
Fax: 860.616.2768
www.ajg.com

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501 Main Street, Suite 2D
Monroe, CT 06468
Tel: 203.445.8388
Fax: 203.445.8334
www.como-nicholson.com

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1 Forest Park Drive
Farmington, CT 06032
Tel: 860.436.3880
Fax: 860.674.0170
www.jbiron.com

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South Norwalk, CT 06854
Tel: 203.838.5554
Fax: 203.857.7848
www.johnmglover.com

Kerin Agency, Inc.
131 Day Street
Newington, CT 06111
Tel: 860.953.6881
Fax: 860.953.4059
www.kerinagency.com

Lockton Companies, LLC
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Suite 201
Farmington, CT 06032
Tel: 860.678.4000
Fax: 860.678.4029
www.lockton.com

People's United Insurance Agency, RC Knox Division
One Goodwin Square
Hartford, CT 06103-4305
Tel: 860.524.7600
Fax: 860.240.1598
www.peoples.com

Smith Brothers Insurance, LLC
68 National Drive, Suite 2
Glastonbury, CT 06033-4314
Tel: 860.652.3235
Fax: 860.652.3236
www.smithbrothersusa.com

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Anderson & Catania Surety Services, LLC
707 Philadelphia Pike
Wilmington, DE 19809
Tel: 302.762.7599
Fax: 302.762.7939
www.acsurety.com

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1255 - 23rd Street, NW,
4th Floor
Washington, DC 20037
Tel: 202.263.7600
Fax: 202.263.7839
www.marsh.com

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1401 H Street, NW, 7th Floor
Washington, DC 20005
Tel: 202.416.2500
https://wfs.wellsfargo.com

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AssuredPartner's of Florida, LLC dba Dawson of Florida
3501 Del Prado Boulevard,
Suite 204
Cape Coral, FL 33904
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Fax: 239.542.5527
www.dawsoncompanies.com

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3375 B Capital Circle, NE
Tallahassee, FL 32308
Tel: 850.386.2143
Fax: 888.328.1326
www.bbandt.com

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1020 North Orlando Avenue,
Suite 200
Maitland, FL 32751
Tel: 407.647.1616
Fax: 407.622.1531
www.bmbinc.com

Fisher Brown Bottrell Insurance, Inc.
1701 West Garden Street
Pensacola, FL 32501-0711
Tel: 850.432.7474
Fax: 850.470.2660
www.fbbins.com

Florida Surety Bonds, Inc.
620 North Wymore Road,
Suite 200
Maitland, FL 32751
Tel: 407.786.7770
Fax: 407.786.7766
www.floridasuretybonds.com

Guignard Company
1904 Boothe Circle
Longwood, FL 32750
Tel: 407.834.0022
Fax: 407.260.1767
www.guignardcompany.com

Lykes Insurance Inc.
400 N Tampa Street, Suite 1900
Tampa, FL 33602
Tel: 813.223.3911
Fax: 813.221.1857
www.lykesinsurance.com

Marsh & McLennan Agency - Florida Region
1601 Belvedere Road
Suite 300 East Tower
West Palm Beach, FL 33406
Tel: 561.424.4312
Fax: 561.424.4313
www.seitlin.com

Matson-Charlton Surety Group
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Suite 100
Coral Gables, FL 33146
Tel: 305.662.3852
Fax: 305.661.9948
www.mcsurety.com

Nielson, Hoover & Company, Inc.
8000 Governors Square
Boulevard, Suite 101
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Tel: 305.722.2663
Fax: 305.558.9650
www.nielsonbonds.com

Unique Surety and Insurance Services, LLC
3801 PGA Boulevard, Suite 600
Palm Beach Garden, FL 33410
Tel: 561.429.3600
Fax: 561.899.0650
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USI Insurance Services LLC
4601 Touchton Road, Suite 3210
Jacksonville, FL 32246
Tel: 904.450.4704
Fax: 877.775.0285
www.usi.biz

Wells Fargo Insurance Services USA, Inc.
2054 Parkway, Suite 400
West Palm Beach, FL 33411
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Alpharetta, GA 30023
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Fax: 888.827.9864
www.insurance.bbt.com

Marsh USA, Inc.
3475 Piedmont Road, NE,
Suite 1200
Atlanta, GA 30305
Tel: 404.995.3000
Fax: 404.995.3448
www.marsh.com

Sterling Risk Advisors
2500 Cumberland Parkway,
Suite 400
Atlanta, GA 30339
Tel: 678.424.6500
Fax: 678.424.6585
www.sterlingra.com

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3475 Piedmont Road, Suite 800
Atlanta, GA 30305
Tel: 404.923.3700
Fax: 404.255.4454
https://wfs.wellsfargo.com

Willis Insurance Services of Georgia, Inc.
Concourse Corporate Center 5
18th Floor
Atlanta, GA 30328
Tel: 404.224.5000
Fax: 404.224.5001
www.willis.com

Yates Insurance Agency
2800 Century Parkway, NE,
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Atlanta, GA 30345
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Fax: 404.633.1312
www.yatesins.com

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Hagatna, GU 96910
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Fax: 671.477.3127
www.cassidysguam.com

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1164 Bishop Street, Suite 1710
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Tel: 808.521.8311
Fax: 808.526.3893
www.kingneel.com

Risk Solution Partners, LLC
800 Bethel Street, Suite 201
Honolulu, HI 96813
Tel: 808.954.7448
Fax: 808.954.7444
www.risksolutionpartners.com

IDAHO

Buckner Group
960 PierView Drive, Suite A
Idaho Falls, ID 83402
Tel: 208.523.9100
Fax: 801.365.0865
www.buckner.com

Hartwell Corporation
1220 Cleveland Boulevard
Caldwell, ID 83606
Tel: 208.459.1678
Fax: 208.484.1114
www.thehartwellcorp.com

Hartwell Corporation
1 Airport Plaza, 1084 North
Skyline
Idaho Falls, ID 83402
Tel: 208.522.5656
Fax: 208.524.5721
www.thehartwellcorp.com

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Boise, ID 83702
Tel: 208.343.7741
Fax: 208.343.9371
www.higginsrutledge.com

PayneWest Insurance, Inc.
University Plaza
960 Broadway Avenue, Suite 100
Boise, ID 83706
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Fax: 208.424.2999
www.pfg-insurance.com

ILLINOIS

AEW Insurance Agency, LLC
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Chicago, IL 60607
Tel: 312.563.5941

Arthur J. Gallagher & Co.
300 South Riverside Plaza,
Suite 1900
Chicago, IL 60606
Tel: 312.704.0100
Fax: 847.392.9730
www.ajg.com

Arthur J. Gallagher Risk Management Services
Two Pierce Place, 6th Floor
Itasca, IL 60143
Tel: 630.285.4067
Fax: 630.285.3631
www.ajg.com

Assurance Agency, Ltd
One Century Centre
1750 East Golf Road
Schaumburg, IL 60173
Tel: 847.797.5700
Fax: 847.670.0484
www.assuranceagency.com

Avalon Risk Management Insurance Agency LLC
150 Northwest Point Boulevard
Elk Grove Village, IL 60007
Tel: 847.700.8100
Fax: 847.700.9116
www.avalonrisk.com

Bond Brokers Inc.
6160 N Cicero Avenue
Chicago, IL 60646
Tel: 773.736.2320
Fax: 773.736.0835
www.bondbrokersinc.com

Brown & Brown of Illinois, Inc. dba Weible & Cahill
2300 Cabot Drive, Suite 100
Lisle, IL 60532
Tel: 630.245.4600
Fax: 630.245.4601
www.bbinsurance.com

Dohn & Maher Associates
4811 Emerson Avenue, Suite 102
Palatine, IL 60067-7416
Tel: 847.303.6800
Fax: 847.303.6963
www.dohn.com

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1900 E Golf Road, Suite 600
Schaumburg, IL 60173
Tel: 847.934.6100
Fax: 847.934.6180
www.dspins.com

Horton Group
10320 Orland Parkway
Orland Park, IL 60467
Tel: 708.845.3000
Fax: 708.845.3001
www.thehortongroup.com

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300 North LaSalle Street
Chicago, IL 60654
Tel: 800.432.2558
www.hubinternational.com

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601 Oakmont Lane, Suite 400
Westmont, IL 60559
Tel: 630.468.5600
Fax: 630.468.5695
www.hubinternational.com

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1090 South Route 51, P.O. Box 14
Forsyth, IL 62535-0014
Tel: 217.877.3344
Fax: 217.877.0795
www.jlhubbard.com

Lockton Companies, LLC
525 W. Monroe Street, Suite 600
Chicago, IL 60661
Tel: 312.669.6900
Fax: 312.681.6900
www.lockton.com

MARSH USA, Inc.
540 W. Madison Street
Chicago, IL 60661
Tel: 312.627.6000
Fax: 312.627.6226
www.marsh.com

Mesirow Financial
353 North Clark Street
Chicago, IL 60654
Tel: 312.595.6200
Fax: 312.595.7205
www.mesirowfinancial.com

Roanoke Insurance Group Inc.
1475 East Woodfield Road,
Suite 500
Schaumburg, IL 60173-4903
Tel: 800.762.6653
Fax: 847.969.8200
www.roanoketrade.com

Rockwood Company
20 North Wacker Drive, Suite 960
Chicago, IL 60606
Tel: 312.621.2200
Fax: 312.621.2288
www.rockwoodco.com

Schwartz Brothers Insurance Agency, Inc.
500 West Madison Street, #2700
Chicago, IL 60661
Tel: 312.630.0800
Fax: 312.630.0833
www.schwartzbrothers.com

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1800 River Drive
Moline, IL 61265
Tel: 309.764.9666
Fax: 309.764.6321
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Wells Fargo Insurance Services USA, Inc.
10 S. Wacker Drive, 17th Floor
Chicago, IL 60606
Tel: 312.920.9177
Fax: 312.658.4100
https://wfis.wellsfargo.com

INDIANA

AssuredPartners of Indiana LLC, dba Tobias Insurance Group
9247 North Meridian Street,
Suite 300
Indianapolis, IN 46260
Tel: 317.844.7759
Fax: 317.815.6036
www.tobias.com

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130 S. Main Street, Suite 400
South Bend, IN 46601-1817
Tel: 574.245.3500
Fax: 574.236.6399
www.gibsonins.com

M-J Insurance, Inc.
9225 Priority Way West Drive,
Suite 100
Indianapolis, IN 46240
Tel: 317.805.7500
Fax: 317.805.7515
www.mjinsurance.com

M.J. Schuetz Insurance Services, Inc.
55 Monument Circle, Suite 500
Indianapolis, IN 46204-5911
Tel: 317.639.5679
Fax: 317.639.6910
www.mjsis.com

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25 West High Street
Lawrenceburg, IN 47025-1993
Tel: 812.537.0264
Fax: 812.537.1934

IOWA

Arthur J. Gallagher
604 Locust Street, Suite 800
Des Moines, IA 50309-3713
Tel: 515.309.6200
Fax: 515.309.6225
www.ajg.com

Holmes Murphy & Associates, Inc.
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West Des Moines, IA 50266-1321
Tel: 515.223.6800
Fax: 515.223.7068
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4200 University Avenue,
Suite 200
West Des Moines, IA 50266-5945
Tel: 515.244.0166
Fax: 515.244.9535
www.lmcinsurance.com

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300 Walnut Street, Suite 200
Des Moines, IA 50309
Tel: 515.243.1724
Fax: 515.243.6664
www.reynolds-reynolds.com

KANSAS

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Overland Park, KS 66211
Tel: 913.378.1050
www.cornerstoneinsurancegroup.com

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Third Floor
Overland Park, KS 66207
Tel: 913.341.8998
Fax: 913.341.2923
www.cretcherheartland.com

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4300 Shawnee Mission Parkway
Shawnee Mission, KS 66205
Tel: 913.432.4400
Fax: 913.432.6159
www.hwins.com

IMA, Inc.
51 Corporate Woods
9393 W. 110th Street, Suite 600
Overland Park, KS 66210
Tel: 913.982.3693
Fax: 913.982.3495
www.imacorp.com

IMA, Inc.
8200 E 32nd Street North
Wichita, KS 67226-2622
Tel: 316.267.9221
Fax: 316.266.6328
www.imacorp.com

Miller Group
6363 College Blvd., Suite 400
Overland Park, KS 66211
Tel: 816.308.4565
Fax: 816.822.1634
www.millercares.com

Schifman, Remley & Associates
5201 Johnson Drive, Suite 500
Mission, KS 66205
Tel: 913.831.1777
Fax: 913.831.4730
www.srains.com

Surety Support Services Inc.
7255 West 98th Terrace,
Suite 170
Overland Park, KS 66212
Tel: 913.385.7760
Fax: 913.385.7699
http://suretyss.com

KENTUCKY

Assured NL Insurance Agency, Inc.
2305 River Road
Louisville, KY 40206
Tel: 502.894.2100
Fax: 502.894.8602
www.neacelukens.com

BB&T Insurance Services
200 W. Vine Street
Lexington, KY 40507
Tel: 859.422.8899
Fax: 859.422.3899
http://insurance.bbt.com

BB&T Insurance Services
2600 Eastpoint Parkway
Louisville, KY 40223
Tel: 502.241.2400
Fax: 866.881.2185
www.bbandt.com

Garrett-Stotz Company
1601 Alliant Avenue
Louisville, KY 40299-6338
Tel: 502.415.7000
Fax: 502.415.7001
www.garrett-stotz.com

LA Surety Solutions, LLC
121 S. Sherrin Avenue, Suite 150
Louisville, KY 40207
Tel: 502.895.9377
Fax: 502.895.9690
www.lasurety.net

Smith Manus
2307 River Road, Suite 200
Louisville, KY 40206
Tel: 502.636.9191
Fax: 502.636.5328
www.smithmanus.net

Sterling G. Thompson Company
545 South Third Street, Suite 300
Louisville, KY 40202
Tel: 502.585.3277
Fax: 502.585.3306
www.sterlingthompson.com

USI
220 Lexington Green Circle
Lexington, KY 40503-3311
Tel: 859.317.6950
Fax: 855.209.1246
www.usi.biz

USI Insurance Services, LLC
950 Breckenridge Lane, Suite 50
Louisville, KY 40207-4675
Tel: 502.815.5200
www.usi.biz

LOUISIANA

Arthur J. Gallagher Risk Management Services, Inc.
229 Heymann Boulevard
Lafayette, LA 70503
Tel: 337.235.8866
Fax: 337.235.9366
www.ajg.com

Arthur J. Gallagher Risk Management Services, Inc.
111 Veterans Memorial
Boulevard, Suite 1130
New Orleans, LA 70005
Tel: 504.888.1100
Fax: 504.888.1299
www.ajg.com

Cory, Tucker & Larowe, Inc.
3850 N. Causeway
Boulevard, #1360
Metairie, LA 70002
Tel: 504.834.5080
Fax: 504.835.7726
www.ctl-inc.com

Ellsworth Corporation
3636 S. I-10 Service Road,
Suite 101
Metairie, LA 70001
Tel: 504.455.4545
Fax: 504.455.9449
www.ellsworthcorporation.com

Hogan Agency, Inc.
2411 North Seventh Street
West Monroe, LA 71291
Tel: 318.397.1212
Fax: 318.397.1208
www.hoganagencyinc.com

Insurance Underwriters, Ltd.
2610 Edenborn Avenue
Metairie, LA 70002
Tel: 504.883.2500
Fax: 508.883.2535
www.iulins.com

International Sureties, Ltd.
701 Poydras Street, Suite 420
New Orleans, LA 70139
Tel: 504.581.6404
Fax: 504.581.1876
www.internationalsureties.com

Louisiana Companies
801 North Boulevard
Baton Rouge, LA 70802
Tel: 225.383.4761
Fax: 337.232.9120
www.lacompanies.com

McElveen Insurance
700 West Prien Lake Road,
Suite 200
Lake Charles, LA 70601
Tel: 337.475.7441
Fax: 337.564.6934
http://mcelveenins.com

Querbes & Nelson
214 Milam Street
Shreveport, LA 71101
Tel: 318.221.5241
Fax: 318.429.0599
www.querbes-nelson.com

Regions Insurance
400 Convention Street, Suite 200
Baton Rouge, LA 70802
Tel: 225.927.7575
Fax: 866.255.0200
www.ictgroupllc.com

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Wright & Percy Insurance and Division of Bancorp
4041 Essen Lane, Suite 400
Baton Rouge, LA 70809
Tel: 225.336.3200
Fax: 225.336.4536
www.wright-percy.com

MAINE

Cross Surety, Inc.
217 Main Street Suite B-1
Lewiston, ME 04240
Tel: 207.786.6750
Fax: 207.786.6714
www.crossagency.com

Skillings Shaw & Associates, Inc.
P.O. Box 481, 103 Park Street,
2nd Floor
Lewiston, ME 04243
Tel: 207.753.7300
Fax: 207.753.7310
www.ssasurety.com

Varney Agency
32 Oak Street
Bangor, ME 04401
Tel: 877.947.8637
Fax: 207.947.1243
www.varneyagency.com

MARYLAND

Alliance Surety Assoc., Inc.
7901 Sandy Spring Road,
Suite 515
Laurel, MD 20707
Tel: 301.369.9155
Fax: 301.369.9453
www.alliancesurety.com

Alliant Insurance Services, Inc.
Franey MuhaCommercial Group
9901 Business Parkway
Lanham, MD 20706
Tel: 301.459.0055
Fax: 301.459.9521
www.alliantinsurance.com

BB&T - Atlantic Risk Management
5850 Waterloo Road, Suite 240
Columbia, MD 21045
Tel: 410.480.4400
Fax: 410.465.1584
www.insurance.bbt.com

BB&T Frederick Underwriters
7200 Bank Court
Frederick, MD 21703
Tel: 301.662.1147
Fax: 301.644.6565
www.bbandt.com

Centennial Surety Associates
251 Najoles Road, Suite H
Millersville, MD 21108
Tel: 301.725.1855
Fax: 301.725.2430
www.centennialsurety.com

Construction Risk Solutions
1447 York Road, Suite 508
Lutherville, MD 21093
Tel: 443.798.7488
Fax: 443.798.7290
www.thecrsteam.com

Delmarva Surety Associates, Inc.
2345 York Road, Suite 302
Timonium, MD 21093
Tel: 410.561.3593
Fax: 410.561.3727
www.delmarvasurety.com

Early, Cassidy & Schilling, Inc.
15200 Omega Drive, Suite 100
Rockville, MD 20850
Tel: 301.948.5800
Fax: 301.948.5959
www.ecsinsure.com

HMS Insurance Associates
20 Wight Avenue, Suite 300
Cockeysville, MD 21030
Tel: 410.337.9755
Fax: 410.337.0551
www.hmsia.com

Insurance Associates, Inc.
21 Church Street, Suite 100
Rockville, MD 20850-4124
Tel: 301.838.9400
Fax: 301.838.9095
www.insassoc.com

M&T Insurance Agency
1 Research Court, Suite 110
Rockville, MD 20850
Tel: 301.654.3600
Fax: 301.986.0832
www.mtb.com

Sandy Spring Insurance Corporation
7401 Ritchie Highway
Glen Burnie, MD 21061
Tel: 410.897.5800
Fax: 310.490.6129
www.sandyspringbank.com

Willis of Maryland, Inc. Metro DC Office
12505 Park Potomac Avenue,
Suite 300
Potomac, MD 20854
Tel: 301.692.3033
Fax: 301.897.8506
www.willis.com

MASSACHUSETTS

A.A. Dority Company, Inc.
262 Washington Street, Suite 99
Boston, MA 02108
Tel: 617.523.2935
Fax: 617.523.1707
www.aadority.com

DeSanctis Insurance Agency, Inc.
100 Unicorn Park Drive
Woburn, MA 01801
Tel: 781.935.8480
Fax: 781.933.5645
www.desanctisinsurance.com

Eastern Insurance Group LLC
233 West Central Street
Natick, MA 01760
Tel: 508.620.3423
Fax: 508.651.4723
www.easterninsurance.com

Eastern States Insurance Agency, Inc.
50 Prospect Street
Waltham, MA 02453
Tel: 781.642.9000
Fax: 781.647.3670
www.esia.com

James J. Dowd & Sons Insurance Agency, Inc.
14 Bobala Road
Holyoke, MA 01040
Tel: 413.538.7444
Fax: 413.437.1405
www.dowd.com

Marsh & McLennan Agency | New England, Formerly Known as Protector Group
100 Front Street, Suite 800
Worcester, MA 01608
Tel: 508.852.8500
Fax: 508.852.8600
www.protectorgroup.com

McCue Insurance Agency, Inc.
5 Whittier Street, 4th Floor
Framingham, MA 01701
Tel: 781.461.9434
Fax: 781.461.9651

Phillips Insurance Agency, Inc.
97 Centre Street
Chicopee, MA 01013
Tel: 413.594.5984
Fax: 413.592.1142
www.phillipsinsurance.com

Regan Cleary Insurance LLC
226 Causeway Street, Suite 302
Boston, MA 02114
Tel: 617.305.0347
www.regancleary.com

T.P. Daley Insurance Agency, Inc.
1381 Westfield Street
West Springfield, MA 01089
Tel: 413.788.0971
Fax: 413.739.2645
http://tpdaleyinsurance.com

TDA, Inc. dba The Driscoll Agency
93 Longwater Circle
Norwell, MA 02061
Tel: 781.681.6656
Fax: 781.681.6686
www.driscollagency.com

Twinbrook Insurance Brokerage
400 A Franklin Street
Braintree, MA 02184
Tel: 781.843.7000
Fax: 781.848.6100
www.twinbrook.com

USI Insurance Services, LLC
123 Interstate Drive
West Springfield, MA 01089
Tel: 855.874.0123
Fax: 413.733.7722
www.usi.biz

MICHIGAN

Guy Hurley Blaser & Heuer, LLC
1080 Kirts Boulevard, Suite 500
Troy, MI 48084
Tel: 248.519.1400
Fax: 248.519.1401
http://ghbh.com

HUB International
625 Kenmoor Avenue SE,
Suite 200
Grand Rapids, MI 49546
Tel: 616.233.4111
Fax: 616.233.4110
www.hubinternational.com

Mapes Insurance Agency, Inc.
2032 Lake Michigan Drive, NW
Grand Rapids, MI 49504
Tel: 616.453.8600
Fax: 616.453.8391
www.mapesinsurance.com

Marsh USA
200 Ottawa Avenue NW,
Suite 700
Grand Rapids, MI 49503
Tel: 616.233.4200
Fax: 616.233.4398
www.marsh.com

Oakland Companies
888 West Big Beaver Road,
Suite 1200
Troy, MI 48084
Tel: 248.647.2500
Fax: 248.647.4689
www.oaklandcompanies.net

VAST
300 South Front Street
Marquette, MI 49855
Tel: 906.228.7500
Fax: 906.228.5385
www.vastsolution.com

Zervos Group, Inc.
24724 Farmbrook Road
Southfield, MI 48037
Tel: 248.355.4411
Fax: 248.355.2188
www.zervosgroup.com

MINNESOTA

Ahmann & Martin Co.
7555 Market Place Drive
Eden Prairie, MN 55344
Tel: 952.941.9452
Fax: 952.947.9793
www.rja.com

American Agency, Inc.
5851 Cedar Lake Road
St Louis Park, MN 554161230
Tel: 952.591.1230
Fax: 952.542.7500
www.americanagency.com

Bearence Management Group Company
2010 Centre Pointe Boulevard
Mendota Heights, MN 55120
Tel: 651.227.8405
Fax: 651.227.0507
www.bearence.com

CCI Surety, Inc
1710 N. Douglas Drive, Suite 110
Golden Valley, MN 55422
Tel: 763.543.6993
Fax: 763.512.0430
www.ccisurety.com

Cobb Strecker Dunphy & Zimmermann
150 South 5th Street, Suite 2800
Minneapolis, MN 55402
Tel: 612.349.2400
Fax: 612.349.2491
www.csdz.com

Goldleaf Surety Services, LLC
P.O. Box 466
Montevideo, MN 56265
Tel: 320.269.3144
Fax: 320.269.3154
www.goldleafsurety.com

Klein Agency, Inc.
3570 N. Lexington Avenue,
Suite 206
Shoreview, MN 55126-8058
Tel: 651.484.6461
Fax: 651.484.6861
www.kleinagency.com

Kraus-Anderson Insurance
420 Gateway Boulevard
Burnsville, MN 55337-2790
Tel: 952.707.8200
Fax: 952.890.0535
www.kainsurance.com

**Newton Surety Services, LLC
dba Newton Bonding**
5620 Memorial Avenue North,
Suite E
Stillwater, MN 55082
Tel: 651.705.7960
Fax: 651.222.9151
www.newtonbonding.com

**RJF, a Marsh & McLennan
Agency LLC Company**
7225 Northland Drive North,
Suite 300
Minneapolis, MN 55428
Tel: 763.746.8000
Fax: 763.548.8985
www.rjfagencies.com

Rudnik Surety, Inc.
7191 Knollwood Drive
Mounds View, MN 55112
Tel: 763.786.9666
Fax: 763.786.9444
http://rudniksurety.com

**Wells Fargo Insurance Services
of Minnesota, Inc.**
400 Highway 169 South,
8th Floor
St. Louis Park, MN 55426
Tel: 952.830.3000
Fax: 952.830.3009
https://wfis.wellsfargo.com

Willis of Minnesota, Inc.
1600 Utica Avenue South
Minneapolis, MN 55416
Tel: 763.302.7191
Fax: 763.302.7200
www.willis.com

MISSISSIPPI

Alliant Insurance Services, Inc
1817 Crane Ridge Drive,
Suite 300
Jackson, MS 39216
Tel: 601.709.4613
Fax: 601.706.4611
www.alliant.com

**Insurance Center/Stewart-Sneed
Hewes/BancorpSouth Insurance
Services**
213 Porter Avenue
Biloxi, MS 39530
Tel: 228.374.2000
Fax: 228.432.7420
www.stewart-sneedhewes.com

**Marchetti Robertson and
Brickell Insurance & Bonding
Agency, Inc.**
1062 Highland Colony Parkway
Building 200, Suite 175
Ridgeland, MS 39157
Tel: 601.605.3115
Fax: 601.605.4082
www.mrbins.com

Regions Insurance, Inc.
1020 Highland Colony Parkway
Suite 302
Ridgeland, MS 39157
Tel: 601.790.8500
Fax: 601.790.8558
www.barksdalebonding.com

MISSOURI

**AssuredPartners of
Missouri, LLC dba AHM
Insurance Group**
11975 Westline Industrial Drive
St. Louis, MO 63146
Tel: 314.523.8800
Fax: 314.453.7555
www.ahmins.com

Barker-Phillips-Jackson, Inc.
1637 South Enterprise
Springfield, MO 65804
Tel: 417.887.3550
Fax: 417.887.0670
www.bpj.com

**J.D. Kutter Insurance
Associates, Inc.**
800 Market, 18th Floor
St. Louis, MO 63101-2506
Tel: 314.657.2959
Fax: 314.657.2970
www.jdkutter.com

J.W. Terrill, Inc.
825 Maryville Centre Drive,
Suite 200
Chesterfield, MO 63017
Tel: 314.594.2700
Fax: 636.728.0883
www.jwterrill.com

Lockton Companies
Three City Place Drive, Suite 900
St. Louis, MO 63141
Tel: 314.432.0500
Fax: 314.812.6540
www.lockton.com

Lockton Companies, LLC
444 W. 47th Street, Suite 900
Kansas City, MO 64112-1906
Tel: 816.960.9000
Fax: 816.960.9145
www.lockton.com

Thomas McGee, LC
920 Main, Suite 1700
Kansas City, MO 64105
Tel: 816.842.4800
Fax: 816.472.5018
www.thomasmcgee.com

USI Insurance, Inc.
308 North 21st Street
St. Louis, MO 63103
Tel: 314.436.2399
Fax: 314.342.7170
www.usi.biz

Winter-Dent & Company
101 E McCarty Street
Jefferson City, MO 65101
Tel: 573.634.2122
Fax: 573.636.7500
www.winter-dent.com

MONTANA

Cogswell Insurance Agency LLC
800 9th Street, South
Great Falls, MT 59401
Tel: 406.761.5000
Fax: 406.453.3946
www.cogswellinsurance.com

First West, Inc.
1905 Stadium Drive
Bozeman, MT 59715
Tel: 406.587.5111
Fax: 406.586.0271
www.1stwestinsurance.com

Hub International Limited
100 Park Drive South
Great Falls, MT 59401
Tel: 406.453.1464
Fax: 406.453.0073
www.hubinternational.com

PayneWest Insurance, Inc.
2323 2nd Avenue North
Billings, MT 59107-0638
Tel: 406.238.1900
Fax: 406.245.9887
www.pfgworld.com

PayneWest Insurance, Inc.
1283 North 14th Avenue,
Suite 101
Bozeman, MT 59715
Tel: 406.586.3351
Fax: 406.586.0437
www.paynewest.com

PayneWest Insurance, Inc.
1200 N. Montana Avenue
Helena, MT 59604
Tel: 406.442.5360
Fax: 406.442.1678
www.paynewest.com

PayneWest Insurance, Inc.
2925 Palmer Street
Missoula, MT 59808
Tel: 406.721.1000
Fax: 406.532.5817
www.pfgworld.com

NEBRASKA

Gene Lilly Surety Bonds, Inc.
3440 O Street
Lincoln, NE 68510
Tel: 402.475.7700
Fax: 402.475.5043
www.glsbinc.com

Harry A. Koch Co.
14010 FNB Parkway, Suite 300
Omaha, NE 68154
Tel: 402.861.7000
Fax: 402.861.7111
www.hakco.com/index.html

NEVADA

Assurance Limited
5740 S Arville, Suite 204
Las Vegas, NV 89118
Tel: 702.798.3700
Fax: 702.238.7101
www.assuranceitd.com

L/P Insurance Services, Inc.
300 East 2nd Street, Suite 1300
Reno, NV 89501
Tel: 775.996.6037
Fax: 775.996.6097
www.lpins.net

NEW HAMPSHIRE

Infantine Insurance, Inc.
203 Meetinghouse Road
Bedford, NH 03110
Tel: 603.669.0704
Fax: 603.669.6831
www.crossagency.com

Rowley Agency, Inc.
139 Loudon Road
Concord, NH 03302-0511
Tel: 603.224.2562
Fax: 603.224.6422
www.rowleyagency.com

NEW JERSEY

C.A. Shea & Company, Inc.
6 Mill Ridge Lane
Chester, NJ 07632
Tel: 908.879.0990
Fax: 908.879.2272
www.cashea.com

C&H Agency
783 Riverview Drive
Totowa, NJ 07512
Tel: 973.890.0900
Fax: 973.890.9038
www.chagency.com

**Surety Advisors & Risk
Management, LLC**
240 Cedar Knolls Road, Suite 308
Cedar Knolls, NJ 07927
Tel: 973.993.5403
www.suretyadvisors.com

**Turner Surety and Insurance
Brokerage, Inc.**
650 From Road, Suite 295
Paramus, NJ 07652
Tel: 201.267.7500
Fax: 201.267.7532
www.tsibinc.com

NEW MEXICO

Burke Insurance Group, Inc.
1691 Hickory Loop, Suite B
Las Cruces, NM 88005
Tel: 575.524.2222
Fax: 575.525.1716
www.burke-insurance.com

Downey and Company
6565 Americas Parkway, NE,
Suite 750
Albuquerque, NM 87110
Tel: 505.881.0300
Fax: 505.881.0908
www.downeyandco.com

**HUB International Insurance
Services, Albuquerque, NM**
7770 Jefferson Street NE
Albuquerque, NM 87109
Tel: 505.828.4000
Fax: 866.487.3972
www.hubinternational.com

Minick & Company
541 Paisano NE
Albuquerque, NM 87123
Tel: 505.262.2236
Fax: 505.262.2288
www.minickandcompany.com

Woods Insurance Services
4801 N. Butler Avenue,
Suite 12101
Farmington, NM 87401
Tel: 505.326.1111
Fax: 505.326.3130
www.woodsins.com

NEW YORK

**Acrisure, LLC dba City
Underwriting Agency, Inc.**
2001 Marcus Avenue,
Suite W. 180
Lake Success, NY 11042-1035
Tel: 516.358.3500
Fax: 516.358.3540
www.cuagency.com

Alliant Insurance Services
333 Earle Ovington Boulevard,
Suite 700
Uniondale, NY 11553
Tel: 516.414.8900
Fax: 877.308.1070
www.alliant.com

Amsure a Division of ATCFSI
12 Computer Drive West
Albany, NY 12205
Tel: 518.458.1800
Fax: 518.458.8390
www.amsure.net

Arthur J. Gallagher & Co.
677 Broadway
Albany, NY 12207
Tel: 518.463.3181
Fax: 518.463.5825
www.ajg.com

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Arthur J. Gallagher Risk Management Services, Inc.
377 Oak Street
Garden City, NY 11530-0601
Tel: 516.745.0800
Fax: 516.745.0082
www.ajg.com

Bergassi Group LLC
35 Portman Road
New Rochelle, NY 10801
Tel: 914.576.9300
Fax: 914.576.7847

Blaise Group NY, LLC
256 East 3rd Street, 2nd Floor
Mt. Vernon, NY 10553
Tel: 914.667.7700
Fax: 914.219.1034
www.blaisebonds.com

Brown & Brown of New York, Inc.
45 East Avenue
Rochester, NY 14604
Tel: 585.697.1452
Fax: 585.697.3365
www.bbnewyork.com

Cool Insuring Agency, Inc.
784 Troy Schenectady Road
Latham, NY 12110
Tel: 518.783.2665
Fax: 518.783.8754
www.coolins.com

First Niagara Risk Management, Inc.
726 Exchange Street, Suite 900
Buffalo, NY 14210
Tel: 716.819.5500
Fax: 716.819.5140
www.fnfg.com

Fleetwood Agency, Inc.
65 Broadway, Suite 1104
New York, NY 10006-2503
Tel: 212.968.9100
Fax: 212.248.0380
www.bonds-surety-fidelityny.com

Harding Brooks Associates, LLC
441 Commerce Road
Vestal, NY 13850
Tel: 607.729.9292
Fax: 607.798.6693
www.hardingbrooks.com

Hyde Agency
321 Broadway, 4th Floor
New York, NY 10007
Tel: 212.233.0010
Fax: 212.233.0767
www.hydeagency.com

James P. Reagan Agency, Inc.
8 East Main Street
Marcellus, NY 13108
Tel: 315.673.2094
Fax: 315.673.1121
www.reagancompanies.com

Jasper Surety Agency LLC
310 Old Country Road, Suite 202
Garden City, NY 11530
Tel: 516.742.8815
Fax: 516.742.8819
www.jaspersurety.com

JP West Inc.
44 Wall Street, 12th Floor
New York, NY 10005
Tel: 212.461.2261
Fax: 212.461.2263
www.jpwest.com

Lawley Service, Inc.
361 Delaware Avenue
Buffalo, NY 14202
Tel: 716.849.8696
Fax: 716.849.8253
www.lawleyinsurance.com

M&T Insurance Agency, Inc.
101 South Salina Street
Syracuse, NY 13202
Tel: 315.424.5100
Fax: 315.424.5061
www.mtb.com

Marsh, Inc.
1166 Avenue of the Americas
New York, NY 10036-2774
Tel: 212.345.6000
Fax: 212.345.4947
www.marsh.com

Marshall & Sterling, Inc.
110 Main Street
Poughkeepsie, NY 12601-3080
Tel: 845.454.0800
Fax: 845.454.0880
www.marshallsterling.com

Olympic Coverage LLC
33 W Main Street, Suite 204
Elmsford, NY 10523
Tel: 914.235.5250
Fax: 914.235.5257

Omni Risk Management, A Division of Assured SKCG, Inc.
308 West Main Street, Suite 100
Smithtown, NY 11787
Tel: 631.434.1000
Fax: 631.434.7605
www.omni-risk.com

Rose & Kiernan, Inc.
99 Troy Road
East Greenbush, NY 12061
Tel: 518.244.4284
Fax: 518.244.4264
www.rkinsurance.com

Skyline Risk Management Inc.
30-50 Whitestone Expressway,
Suite 402
Flushing, NY 11354
Tel: 718.267.6600
Fax: 718.224.5511
www.skylineriskmanagement.com

Surre, Goldberg & Henry Associates
255 Executive Drive, Suite 401
Plainview, NY 11803
Tel: 516.576.3131
Fax: 516.576.0067
http://sghassoc.com

USI Construction Services Group
555 Pleasantville Road, Suite 301
North
Briarcliff, NY 10510
Tel: 914.769.2220
Fax: 914.747.6355
www.usi.biz

USI Insurance Services LLC
333 Earle Ovington Boulevard,
Suite 800
Uniondale, NY 11553
Tel: 516.419.4097
Fax: 610.527.1968
www.esuretybond.com

Vanner Insurance Agency
11 Pinchot Court, Suite 100
Amherst, NY 14228
Tel: 716.636.2271
Fax: 716.636.2274
www.vannerinsurance.com

Wells Fargo Insurance Services, USA
330 Madison Avenue, 7th Floor
New York, NY 10017-5001
Tel: 212.682.7500
Fax: 212.818.9139
https://wfis.wellsfargo.com

Willis of New York
One World Financial Center
200 Liberty Street
New York, NY 10281
Tel: 212.915.7729
Fax: 212.519.5443
www.willis.com

World Wide Agent Services Inc., dba World Wide Bonding Agency
2846 William Street
Buffalo, NY 14227
Tel: 716.681.7685
Fax: 716.681.7683
www.wwbagency.com

NORTH CAROLINA

BB&T Construction Risk Services
4309 Emperor Boulevard,
Suite 300
Durham, NC 27703
Tel: 919.281.4508
Fax: 919.474.2472
www.bbandt.com

Bond Exchange Inc., a Wholesale Insurance Agency
14045 Ballantyne Corp Place,
Suite 525
Charlotte, NC 28277
Tel: 704.366.6847
Fax: 704.364.3214
www.thebondexchange.net

Cameron M. Harris & Company, LLC
6400 Fairview Road
Charlotte, NC 28210
Tel: 704.364.1233
Fax: 704.364.1213
www.cameronmharris.com

HUB International Southeast
1001 Morehead Square Drive,
Suite 400
Charlotte, NC 28203-0013
Tel: 704.375.8000
Fax: 704.234.6526
www.hubinternational.com

Insurance Management Co., Inc./ IMC Surety Solutions
11330 Vanstory Drive
Huntersville, NC 28078
Tel: 704.897.2591
Fax: 704.897.2594
http://imcsuretysolutions.com

Morrow Insurance Agency
800 Beverly-Hanks Centre
Hendersonville, NC 28792
Tel: 828.693.5396
Fax: 828.693.5496
www.morrowinsurance.com

Rutherford, a Marsh & McLennan Agency LLC Company
5605 Carnegie Boulevard,
Suite 300
Charlotte, NC 28209
Tel: 704.365.6213
Fax: 704.367.3478
www.MMA-MidAtlantic.com

Scott Insurance
628 Green Valley Road, Suite 306
Greensboro, NC 27408
Tel: 336.273.6599
Fax: 888.249.2138
www.scottins.com

Senn Dunn, a Marsh & McLennan Agency LLC Company
4700 Falls of Neuse Road,
Suite 190
Raleigh, NC 27609
Tel: 916.719.9585
Fax: 916.719.9571
www.MMA-MidAtlantic.com

Surety Agency LLC
552-B Haw Creek Road
Asheville, NC 28805
Tel: 828.236.1000
Fax: 828.236.1001
www.suretyagencyllc.com

USI
300 N. Greene Street, 6th Floor
Greensboro, NC 27401
Tel: 336.378.4225
Fax: 704.366.0671
www.usi.biz

Wells Fargo Insurance Services USA, Inc
DSR NC6366, Wachovia Bank NA
Winston-Salem, NC 27199-2218
Tel: 704.366.8834
Fax: 704.366.0671
https://wfis.wellsfargo.com

NORTH DAKOTA

Dawson Insurance Agency, Inc.
721 1st Avenue North
Fargo, ND 58102
Tel: 701.237.3311
Fax: 701.232.4442
www.dawsonins.com

USI Insurance, LLC
1030 36th Street, South, Suite C
Fargo, ND 58103
Tel: 701.280.8860
Fax: 701.280.8832
www.usi.biz

OHIO

Arthur J. Gallagher & Co.
1 West Fourth Street, Suite 1300
Cincinnati, OH 45202
Tel: 513.977.3100
Fax: 513.977.4633
www.ajg.com

Brooks Insurance Agency, Inc.
1120 Madison Avenue
Toledo, OH 43604
Tel: 419.243.1191
Fax: 419.255.5928
www.brooksinsurance.com

Chas. E. Slusser Agency, Inc.
2650 W. Market Street, 2nd Floor
Akron, OH 44333-4201
Tel: 330.867.0770
Fax: 330.867.5385
www.slusseragency.com

Dawson Insurance
1340 Depot Street, Suite 300
Cleveland, OH 44116-1741
Tel: 440.333.9000
Fax: 440.356.3732
www.dawsoncompanies.com

Dawson Insurance
596 Newark - Granville Road
Granville, OH 43023
Tel: 740.321.1360
Fax: 740.321.1369
www.dawsoncompanies.com

Hauser Group
8260 Northcreek Drive, Suite 200
Cincinnati, OH 45236
Tel: 513.745.9200
Fax: 513.745.9210
www.thehausergroup.com

L. Calvin Jones & Co.
3744 Starr Centre Drive
Canfield, OH 44406-0159
Tel: 330.533.1195
Fax: 330.533.7583
www.lcalvinjones.com

Leonard Insurance Services, Inc.
4244 Mt. Pleasant Street, NW,
Suite 200
North Canton, OH 44720
Tel: 330.266.1924
Fax: 330.498.9945
www.leonardinsurance.com

Marsh & McLennan Agency, LLC
409 E. Monument Avenue,
Suite 400
Dayton, OH 45402
Tel: 937.228.4135
Fax: 937.228.9108
www.mma-mw.com

Neace Lukens Insurance Agency
4000 Smith Road, Suite 400
Cincinnati, OH 45209
Tel: 513.333.0700
Fax: 513.624.1792
www.neacelukens.com

Neace Lukens Insurance Agency, Inc.
8163 Old Yankee Street
Dayton, OH 45458
Tel: 937.435.4788
www.neacelukens.com

Oswald Companies
1360 East 9th Street
Cleveland, OH 44114
Tel: 216.367.8787
Fax: 216.241.4520
www.oswaldcompanies.com

Peoples Insurance Agency
124 Putnam Street
Marietta, OH 45750
Tel: 740.373.3994
Fax: 740.373.3650
www.barengo-insurance.com

USI
700 Talbott Tower, 131 N. Ludlow
Dayton, OH 45402-1132
Tel: 937.223.8891
Fax: 877.873.6268
www.usi.biz

USI
8561 Market Street
Youngstown, OH 44512-6727
Tel: 303.726.8861
Fax: 303.726.8997
www.usi.biz

USI Midwest
312 Elm Street
Cincinnati, OH 45202
Tel: 513.852.6300
Fax: 513.872.6460
www.usi.biz

Wells Fargo Insurance Services of Ohio LLC
580 North 4th Street, Suite 400
Columbus, OH 43215-2153
Tel: 614.228.5565
Fax: 614.228.6985
https://wfs.wellsfargo.com

Wells Fargo Insurance Services of Ohio-Cincinnati
720 East Pete Rose Way,
Suite 400
Cincinnati, OH 45202
Tel: 513.333.2075
Fax: 513.564.2375
https://wfs.wellsfargo.com

OKLAHOMA

Howell-Stone Insurance, Inc.
P.O. Box 5010
Edmond, OK 73083
Tel: 405.341.8330
Fax: 405.340.6784
http://howellstone.publishpath.com

Insurance Agency of Mid-America, Inc.
10009 S. Pennsylvania,
Building E
Oklahoma City, OK 73159
Tel: 405.691.0016
Fax: 405.691.0415
www.midamericainc.com

Rich & Cartmill, Inc.
2738 E. 51st Street, Suite 400
Tulsa, OK 73118
Tel: 918.743.8811
Fax: 918.744.8429
www.rcins.com

Webb, Young, Webb, Liles & Tolentino
3007 NW 63rd Street, Suite 130
Oklahoma City, OK 73116
Tel: 405.843.9481
Fax: 405.848.8417
www.wywl.com

OREGON

Anchor Insurance & Surety, Inc.
500 Century Tower
1201 Southwest 12th Avenue
Portland, OR 97205
Tel: 503.224.2500
Fax: 503.224.9830
www.anchorias.com

Brown & Brown Northwest
2701 NW Vaughn Street,
Suite 340
Portland, OR 97296-9018
Tel: 503.219.3202
Fax: 503.914.5402
www.bbnw.com

Surety Solutions, LLC
4285 Commercial Street, SE,
Suite 110
Salem, OR 97302
Tel: 866.722.9239
Fax: 503.566.5891
www.suretysolutionsllc.com

Ward Insurance Agency, Inc.
560 Country Club Parkway
Eugene, OR 97401
Tel: 541.687.1117
Fax: 541.342.8280
www.wardinsurance.net

PENNSYLVANIA

Engle Hambright & Davies, Inc.
P.O. Box 11600
Lancaster, PA 17605
Tel: 717.394.5681
Fax: 717.394.0842
www.ehd-ins.com

Frank Crystal & Co., Inc.
1600 Market Street, Suite 1510
Philadelphia, PA 19103
Tel: 212.531.8317
Fax: 212.531.8350
www.fcryystal.com

Garis Agency, LLC
681 Harleysville Pike
Lederach, PA 19450
Tel: 215.256.6282
Fax: 215.256.6264
www.garisagency.com

Graham Company
One Penn Square West
Philadelphia, PA 19102
Tel: 215.567.6300
Fax: 215.569.3025
www.grahamco.com

Gunn Mowery LLC
650 N. 12th Street
Lemoyne, PA 7043
Tel: 717.761.4600
Fax: 717.761.6159
www.gunnmowery.com

Hartman Agency
420 William Street
Williamsport, PA 17701
Tel: 570.326.7241
Fax: 570.326.6996
www.hartmangroup1.com

HDH Group, Inc
1007 Munna Road, Suite 200
Wormleysburg, PA 17043
Tel: 717.761.4010
Fax: 717.761.4320
www.hdhgroup.com

K.R. MacDonald Incorporated
4900 Derry Street
Harrisburg, PA 17111-0500
Tel: 717.564.4221
Fax: 717.564.6904
www.krmacdonald.com

Keystone Bonding & Surety Agency, LLC
3806 Market Street, Suite 2 Row
Camp Hill, PA 17011
Tel: 570.473.2714
www.keystoneinsgrp.com

Liberty Insurance Agency
2857 Oxford Boulevard, Suite 211
Allison Park, PA 15101
Tel: 412.571.5700
Fax: 724.742.2002
www.libertyins.com

Mahorsky Group Inc.
2100 Quaker Pointe Drive
Quakertown, PA 18951
Tel: 215.536.0253
Fax: 215.536.0257
www.mahorskygroup.com

Marsh
Three Logan Square
1717 Arch Street
Philadelphia, PA 19103-2797
Tel: 215.246.1000
www.marsh.com

Murray Risk Management and Insurance
39 North Duke Street
Lancaster, PA 17602
Tel: 717.397.9600
Fax: 717.397.2218
www.murrayins.com

Rosenberg & Parker, Inc.
455 South Gulph Road, Suite 400
King of Prussia, PA 19406
Tel: 610.668.9100
Fax: 610.667.5200
www.suretybond.com

Saul & Associates
179 South Wyoming Avenue,
Suite 1
Kingston, PA 18704-0617
Tel: 570.288.5434
Fax: 570.288.7837

Seubert & Associates, Inc.
1010 Ohio River Boulevard
Pittsburgh, PA 15202
Tel: 412.734.4900
Fax: 412.734.6640
www.seubert.com

Shepherd Agency, LLC
7051 Camp Hill Road, Suite 200
Fort Washington, PA 19034
Tel: 215.233.4330
Fax: 215.233.4746

Simkiss Agency, Inc.
2 Paoli Office Park
Paoli, PA 19301-0826
Tel: 610.727.5300
Fax: 610.727.5414
www.simkiss.com

Stoll Agency, Inc.
1600 Horizon Drive, Suite 112
Chalfont, PA 18914
Tel: 215.822.2427
Fax: 215.822.7953
www.stollagency.com

Wells Fargo Insurance Services
1018 West 9th Avenue
King of Prussia, PA 10496
Tel: 610.205.6128
https://wfs.wellsfargo.com

Wells Fargo Insurance Services USA, Inc.
Four Gateway Center
444 Liberty Ave, Suite 1500
Pittsburgh, PA 15222
Tel: 412.765.3510
Fax: 412.765.1164
https://wfs.wellsfargo.com

Wharton Surety Consultants, LLC/ Atlantic Underwriting
992 Old Eagle School Road,
Suite 915
Wayne, PA 19087
Tel: 866.428.9420
Fax: 610.828.4415
www.whartonsurety.com

PUERTO RICO

A Surety One
404 Ponce De León Avenue,
Suite 708
San Juan, PR 901
Tel: 800.373.2804
Fax: 919.834.7039
www.suretyone.org

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Aon Risk Services Inc. of PR
304 Avenue Ponce de Leon
San Juan, PR 00918-2032
Tel: 787.754.8787
Fax: 787.753.7990
www.aon-condominium.com

**Carrion, Laffitte & Casellas, Inc./
Hub International CLC**
MCS Building
718 Ponce De Leon 255
Hato Rey, PR 00917-0877
Tel: 787.641.2738
Fax: 787.641.0877
www.clcinsurancepr.com

Fulcro Insurance, Inc.
Los Muchachos Building
204 San Francisco Street
Old San Juan, PR 901
Tel: 787.725.5880
Fax: 787.721.0988
www.fulcroinsurance.com

Marsh-Saldana
154 Martinete St. Montehiedra
San Juan, PR 00926
Tel: 787.641.2600
Fax: 787.721.2841
www.marshsaldana.com

Team Insurance Services, Inc.
8838 Kilometer 5.1 Bo Monacillo
Rio Piedras, PR 00926-2741
Tel: 787.753.0100
Fax: 787.522.3692
www.teaminsurancepr.com/dev

United Insurance Agency
Santander Tower At San Patricio,
Calle Tabonuco B-7, Suite 1201
Guaynabo, PR 00968
Tel: 787.273.8220
Fax: 787.774.0805
www.usicpr.com

SOUTH CAROLINA

BB&T- Boyle-Vaughan Insurance
2000 Center Point Road,
Suite 2400
Columbia, SC 29210
Tel: 803.748.0100
Fax: 888.751.3201
www.insurance.bbt.com

Davis - Garvin/ Neace - Lukens
1 Fernandina Court
Columbus, SC 29212
Tel: 803.732.0060
Fax: 803.732.3989
www.davisgarvin.com

**McCartha, Cobb &
Associates, Inc.**
1407 Calhoun Street
Columbia, SC 29201
Tel: 803.799.3474
Fax: 803.799.3711
www.mccartha-cobb.com

SOUTH DAKOTA

Gusso Surety Bonds, Inc.
2307 W. 57th Street, Suite 100
Sioux Falls, SD 57108
Tel: 605.339.7280
Fax: 605.332.0632
www.gussosuretybonds.com

**Holmes Murphy &
Associates, Inc.**
5120 South Solberg Avenue
Sioux Falls, SD 57108
Tel: 605.336.1090
Fax: 605.336.8365
www.holmesmurphy.com

**Howalt-McDowell
Insurance, Inc., a Marsh &
McLennan Agency LLC Company**
300 Cherapa Place, Suite 601
Sioux Falls, SD 57117-5113
Tel: 605.339.3874
Fax: 605.339.3620
www.howaltmcdowell.com

Western Dakota Insurors, Inc.
816 5th Street
Rapid City, SD 57701-3708
Tel: 605.342.3130
Fax: 605.342.2162
www.westerndakotainsurors.com

TENNESSEE

Arthur J. Gallagher
5500 Maryland Way, Suite 330
Brentwood, TN 37027
Tel: 615.661.7500
Fax: 615.377.5101
www.ajg.com

Assured Neace Lukens
3000 Meridian Boulevard,
Suite 100
Franklin, TN 37067
Tel: 440.333.9000
Fax: 440.356.3732
www.neacelukens.com

BB&T Insurance Inc.
4400 Harding Road, Suite 400
Nashville, TN 37202
Tel: 615.292.9000
Fax: 615.279.8504
www.bbandt.com

Bonds Southeast, Inc.
1030 17th Avenue South
Nashville, TN 37212
Tel: 615.321.9700
Fax: 615.321.9702
www.bondssoutheast.com

Frank E. Neal & Co., Inc.
2223 Eighth Avenue, South
Nashville, TN 37204
Tel: 615.383.8874
Fax: 615.383.8939
www.feneal.com

J. Smith Lanier & Company
413 Northshore Drive, SW
Knoxville, TN 37919
Tel: 865.588.7200
Fax: 865.588.1646
www.jsmithlanier.com

Price & Ramey, Inc.
1524 Bridgewater Lane
Kingsport, TN 24251
Tel: 423.246.6181
Fax: 423.246.6384
www.priceramey.com/ins-tn

Scott Construction Services
Eight Corporate Centre
6640 Carothers Parkway
Suite 100
Franklin, TN 37067
Tel: 615.224.2650
Fax: 615.771.6999
www.scottins.com

TIS Insurance Services, Inc.
1900 Winston Road, Suite 100
Knoxville, TN 37919
Tel: 865.691.4847
Fax: 865.694.4847
www.tisins.com

Willis of Tennessee, Inc.
26 Century Boulevard
Nashville, TN 37214
Tel: 615.872.4007
Fax: 615.872.3899
www.willis.com

TEXAS

Alliant Insurance Services, Inc.
5444 Westheimer, Suite 900
Houston, TX 77056
Tel: 832.485.4000
Fax: 832.485.4041
www.alliant.com

**Arthur J. Gallagher Risk
Management Services, Inc.**
International Plaza III, 14241
Dallas Parkway, Suite 300
Dallas, TX 75254
Tel: 214.691.5522
Fax: 214.691.1537
www.ajg.com

**Arthur J. Gallagher Risk
Management Services, Inc.**
2727 81st Street
Lubbock, TX 79423
Tel: 806.785.1988
Fax: 806.785.2155
www.ajg.com

Baldwin-Cox Agency
5930 Preston View Boulevard,
Suite 200
Dallas, TX 75240
Tel: 972.644.2688
Fax: 972.644.8035
www.baldwinagency.com

Ballew Surety Agency, Inc
8140 North Mopac Building 1,
Suite 100
Austin, TX 78759
Tel: 512.454.9500
Fax: 512.454.9502
www.ballewinsurance.com

Boley-Featherston Insurance
701 Lamar Street
Wichita Falls, TX 76301
Tel: 940.723.7111
Fax: 940.766.1620
www.boleyleatherston.com

BondPro, Inc.
8 Greenway Plaza, Suite 814
Houston, TX 77046
Tel: 713.355.1000
Fax: 713.355.1001
www.bondproinc.com

**Bowen Miclette & Britt
Insurance Agency, LLC.**
1111 North Loop West, Suite 400
Houston, TX 77008
Tel: 713.880.7100
Fax: 713.880.7166
www.bmbinc.com

Catto & Catto LLP
217 E. Houston Street
San Antonio, TX 78205
Tel: 210.222.2161
Fax: 210.222.1618
www.catto.com

Cowan-Hill Bond Agency, Inc.
9810 Indiana Avenue, Suite 160
Lubbock, TX 79423
Tel: 806.722.2663
Fax: 806.722.2662

Equify Risk Services, LLC
12770 Coit Road, Suite 750
Dallas, TX 75251
Tel: 469.310.8608
Fax: 469.916.3366
www.pentrarisk.com

F.W. Offenhauser & Co.
518 Pine Street
Texarkana, TX 77501
Tel: 903.255.6221
Fax: 903.255.6121
www.offenhauserinsurance.com

Fennell & Associates, Inc.
800 East Campbell Road,
Suite 120
Richardson, TX 75081
Tel: 918.632.0136
Fax: 918.632.0846
www.fennellassociates.com

**Frank Siddons Insurance Agency
Ft. Worth, Inc.**
2900 Marquita Drive
Fort Worth, TX 76116-4016
Tel: 817.737.4943
Fax: 817.737.4947
www.kandsgroup.com

Frost Insurance
401 Congress Avenue, Suite 1400
Austin, TX 78701
Tel: 512.298.9588
www.frostinsurance.com

**GEM Insurance, a Division of
BancorpSouth**
3355 W. Alabama, Suite 845
Houston, TX 77098
Tel: 713.624.6117
Fax: 713.624.6118
www.gemins.com

**Harding-Conley-Drawert-Tinch
Insurance Agency, Inc.**
2161 NW Military Highway,
Suite 210
San Antonio, TX 78213
Tel: 210.647.0134
Fax: 210.647.0138
www.hcdtbond.com

**Holmes Murphy &
Associates, Inc.**
12712 Park Central Drive,
Suite 100
Dallas, TX 75251
Tel: 214.363.4433
Fax: 214.691.4639
www.holmesmurphy.com

**Hub International Insurance
Services**
Chase Tower, 201 E. Main
Suite 800
El Paso, TX 79998-1021
Tel: 915.496.8500
Fax: 915.496.8550
www.hubinternational.com

Hub International Limited
10777 Westheimer, Suite 300
Houston, TX 77042-3454
Tel: 713.425.6631
Fax: 713.366.0321
www.hubinternational.com

**Insurance Alliance, a Marsh &
McLennan Agency Company**
1776 Yorktown, Suite 200
Houston, TX 77056
Tel: 713.966.1776
Fax: 713.966.7546
www.ins-alliance.com

Insurance Network of Texas
143 East Austin
Giddings, TX 78942
Tel: 979.542.3666
Fax: 979.542.3220
www.intonline.com

John L. Wortham & Son, LP
2727 Allen Parkway
Houston, TX 77019
Tel: 713.526.3366
Fax: 713.520.1260
www.worthaminsurance.com

K & S Insurance Agency
2255 Ridge Road, Suite 333
Rockwall, TX 75087
Tel: 972.771.4071
Fax: 972.771.4695
http://kandsins.com

Lockton Companies, LLC
5847 San Felipe Street, Suite 320
Houston, TX 77057
Tel: 713.458.5200
Fax: 713.458.5297
www.lockton.com

Marsh
1000 Main Street, Suite 3000
Houston, TX 77002
Tel: 713.276.8460
Fax: 713.276.8518
www.marsh.com

Marsh & McLennan Agency
2500 City West Boulevard,
Suite 2400
Houston, TX 77042
Tel: 713.780.6100
Fax: 281.350.0281
www.marsh.com

Marsh & McLennan Agency
1776 Yorktown Street, Suite 200
Houston, TX 77056
Tel: 713.276.8000
www.marsh.com

Marsh USA
1717 Main Street, Suite 4400
Dallas, TX 75201
Tel: 214.303.8544
Fax: 214.303.8649
www.marsh.com

McGriff, Seibels & Williams Inc.
818 Town & Country Boulevard
Suite 500
Houston, TX 77024-4549
Tel: 713.877.8975
Fax: 713.877.8974
www.mcgriff.com

MHBT, a Marsh & McLennan Agency LLC Company
8144 Walnut Hill, 16th Floor
Dallas, TX 75231
Tel: 972.770.1600
Fax: 972.770.1475
www.mhbt.com

Mullis Newby Hurst
Liberty Plaza II
5057 Keller Springs Road,
Suite 400
Addison, TX 75001
Tel: 972.201.0100
Fax: 972.201.0123
www.mnhins.com

PCL Contract Bonding Agency
8615 Freepoint Parkway, Suite 155
Irving, TX 75063
Tel: 972.459.4749
Fax: 972.459.4535
www.pclbonds.com

RiskPro Partners
13601 Preston Road, Suite 700E
Dallas, TX 75240
Tel: 972.961.3930
Fax: 972.961.3931
www.riskpropartners.com

Ronnie JL Ward & Son Insurance & Bonds
P.O. Box 7777
Dallas, TX 75209
Tel: 214.358.5000
Fax: 888.433.0902
http://ronniewardins.com

Surety Advisors, LLC
5433 Westheimer Road Suite 923
Houston, TX 77056
Tel: 713.622.1494
Fax: 713.622.1861
www.suretybondservices.com

Sweeney Company
1121 East Loop 820 South
Fort Worth, TX 76112
Tel: 817.457.6700
Fax: 817.457.7246
www.thesweeneyco.com

Technical Assurance, LLC
26623 Oak Ridge Drive
The Woodlands, TX 77380
Tel: 281.296.9997
Fax: 281.296.9998
www.technical-assurance.com

Time Insurance Agency, Inc.
1405 E. Riverside Drive
Austin, TX 78741
Tel: 512.447.7773
Fax: 512.440.0989
www.timeinsurance.com

Tucker Agency, Ltd.
900 Summit Avenue
Fort Worth, TX 76102
Tel: 817.336.8520
Fax: 817.336.6501
www.tuckeragency.com

Upshaw Insurance Agency, Inc.
801 South Fillmore, Suite 300
Amarillo, TX 79105
Tel: 806.468.0400
Fax: 806.468.0450
www.upshaw-insurance.com

Ward & Moore Insurance
12700 Park Central Drive,
Suite 1440
Dallas, TX 75251
Tel: 214.221.8300
Fax: 214.221.8304
www.ward-moore.com

Ward & Moore Insurance
1107 Main Street
Gatesville, TX 76528
Tel: 254.865.8411
Fax: 254.865.8414
www.ward-moore.com

Willis of Texas, Inc - Houston Office
920 Memorial City Way,
Suite 500
Houston, TX 77024
Tel: 713.961.3800
Fax: 713.961.0226
www.willis.com

Willis of Texas, Inc. - Amarillo Office
1800 Washington, Suite 400
Amarillo, TX 79102
Tel: 806.376.4761
Fax: 806.376.5136
www.willis.com

Wortham Insurance & Risk Management of San Antonio
131 Interpark Boulevard
San Antonio, TX 78216
Tel: 210.223.9171
Fax: 210.223.2806
www.worthamsa.com

UTAH

Buckner Group
6550 S. Millrock Drive, Suite 300
Salt Lake City, UT 84121
Tel: 801.937.6700
Fax: 801.937.6710
www.buckner.com

Central Bonds & Insurance Agency, Inc.
411 West, 7200 South, Suite 102
Midvale, UT 84047
Tel: 801.566.7272
Fax: 801.566.7274
www.leavitt.com/LICBS

Integrated Insurance Solutions, Inc.
3191 S. Valley Street, Suite 206
Salt Lake City, UT 94109
Tel: 801.487.3000
Fax: 801.412.0893
www.integratedslc.com

Moreton & Company
709 East South Temple
Salt Lake City, UT 84102
Tel: 801.531.1234
Fax: 801.531.6117
www.famoreton.com

USI Insurance Services, LLC
1100 East 6600, South, Suite 280
Salt Lake City, UT 84121
Tel: 801.713.4525
Fax: 800.356.5909
www.usi.biz

VIRGINIA

BB&T Insurance Services
2108 W Laburnum Avenue,
Suite 300
Richmond, VA 23227-4300
Tel: 804.678.5000
Fax: 888.751.3010
www.bbandt.com

Construction Bonds, Inc. a Division of Murray Securus
1110 Herndon Parkway, Suite 307
Herndon, VA 20170
Tel: 703.934.1000
Fax: 703.934.1009
www.sbabonds.com

Ezra T. Summers, Inc. dba Ware Insurance
141 Business Park Drive
Virginia Beach, VA 23462
Tel: 757.490.1166
Fax: 757.671.9073
www.wareinsurance.com

Rutherford, a Marsh & McLennan Agency LLC Company
5500 Cherokee Avenue, Suite 300
Alexandria, VA 22312-2321
Tel: 703.354.1616
Fax: 703.354.2731
www.MMA-MidAtlantic.com

Rutherford, a Marsh & McLennan Agency LLC Company
1001 Haxall Point, Suite 800
Richmond, VA 23219
Tel: 804.780.0611
Fax: 804.788.8944
www.MMA-MidAtlantic.com

Rutherford, a Marsh & McLennan Agency LLC Company
1 South Jefferson Street
Roanoke, VA 24011
Tel: 540.982.3511
Fax: 540.982.2635
www.MMA-MidAtlantic.com

South-West Insurance Agency, Inc.
220 Wood Avenue
Big Stone Gap, VA 24219
Tel: 276.523.4111
Fax: 276.523.5208
www.s-west.com

Specialized Insurance Services Inc.
1912 E. Broad Street
Richmond, VA 23223
Tel: 804.934.9774
Fax: 804.934.9790
http://specializedins.com

TB&R, A Dawson Company
4905 Dickens Road, Suite 200
Richmond, VA 23230
Tel: 804.355.7984
Fax: 804.359.9546
www.tbrinsurance.com

WASHINGTON

Arthur J. Gallagher & Co.
2825 East Lake Avenue East,
Suite 110
Seattle, WA 98102
Tel: 206.484.9828
Fax: 253.572.1430
www.ajg.com

Conover Insurance
P.O. Box 2528
Pasco, WA 99302
Tel: 509.545.3800
Fax: 509.547.7960
www.conoverinsurance.com

Frontier Bonding Service, LLC
155 NE 100th Street, Suite 201
Seattle, WA 98125
Tel: 206.281.8411
Fax: 206.281.8456
www.frontierbonding.com

Hub International Northwest, LLC
12100 NE 195th Street, Suite 200
Bothell, WA 98011-5769
Tel: 425.489.4500
Fax: 425.489.4501
www.hubinternational.com

Integrity Surety LLC
17544 Midvale Avenue North,
Suite 300
Seattle, WA 98133
Tel: 206.546.1397
Fax: 888.315.5403
www.integritysurety.com

Kibble & Prentice, a USI Company
601 Union Street, Suite 1000
Seattle, WA 98101
Tel: 206.695.3106
Fax: 206.695.3146
www.usi.biz

MCM
1325 Fourth Avenue, Suite 2100
Seattle, WA 98101
Tel: 206.343.2323
Fax: 206.748.9514
www.mcmnw.com

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Fax: 425.709.7467
www.psfinc.com

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390 Bradley Boulevard
Richland, WA 99352
Tel: 509.946.6161
Fax: 509.946.0715
www.paynewest.com

PayneWest Insurance, Inc.

501 N. Riverpoint Boulevard,
Suite 403
Spokane, WA 99201
Tel: 509.838.3501
Fax: 509.838.3511
www.wsi-insurance.com

Propel Insurance

925 Fourth Avenue, Suite 3200
Seattle, WA 98109
Tel: 253.759.2200
Fax: 253.759.6468
www.bratrud.com

Wells Fargo Insurance Services USA, Inc.

601 Union Street, Suite 1300
Seattle, WA 98101
Tel: 206.701.5000
Fax: 206.701.5500
https://wfis.wellsfargo.com

Wells Fargo Insurance Services USA, Inc.

West 601 Main Street, Suite 1400
Spokane, WA 99201
Tel: 509.358.3900
Fax: 509.358.3937
https://wfis.wellsfargo.com

Willis of Seattle, Inc.

505 Fifth Avenue South,
Suite 200
Seattle, WA 98104
Tel: 206.386.7998
www.willis.com

WEST VIRGINIA

BB&T - Carson Insurance Services

601 Tennessee Avenue
Charleston, WV 25302
Tel: 304.346.0806
Fax: 888.751.3012
www.bbandt.com

Friedlander Company

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Charleston, WV 25331
Tel: 304.357.4520
Fax: 304.357.4532
www.friedlandercompany.com

USI

1 Hillcrest Drive, East
Charleston, WV 25311
Tel: 304.346.0611
Fax: 304.347.0605
www.usi.biz

USI

#2 22nd Street, 2nd Floor
Wheeling, WV 26003-3826
Tel: 304.232.0600
Fax: 304.233.5536
www.usi.biz

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Aon Risk Services, Inc. of WI

111 North Washington Street,
Suite 300
Green Bay, WI 54301
Tel: 920.437.7123
Fax: 800.272.0978
www.aon.com

Babcock Solutions LLC

W70 N455 Cedar Point Avenue
Cedarburg, WI 53012
Tel: 262.853.4622
Fax: 262.853.4241

M3 Insurance

3113 West Beltline Highway
Madison, WI 53713
Tel: 608.288.2809
http://m3ins.com

R&R Insurance Services Inc.

N80 W14824 Appleton Avenue
Menomonee Falls, WI 53051
Tel: 262.502.3829
Fax: 262.953.1411
www.myknowledgebroker.com

Shorewest Surety Services, Inc.

2626 49th Drive
Franksville, WI 53126
Tel: 262.835.9576
Fax: 262.835.9649
www.shorewestsurety.com

INTERNATIONAL

AUSTRALIA

Marsh

Darling Park Tower 3
201 Sussex Street
Sydney, NSW Australia 2000
Tel: +61.2 88648687
Fax: +61.2 88648811
www.marsh.com

Willis Australia Ltd

Level 4, 555 Bourke Street
Melbourne, Victoria Australia
3000
Tel: 61 386819871
Fax: 61 386819833
www.willis.com.au

CANADA

ALBERTA

Aon Reed Stenhouse Inc.
Suite 900, 10025 - 102A Avenue
Edmonton, AB T5J 0Y2
Tel: 780.423.9473
Fax: 780.423.9876
www.aon.ca

HUB International Phoenix Insurance Brokers

10320-146 Street
Edmonton, AB T5N 3A2
Tel: 780.453.8405
Fax: 780.482.3302
www.hubinternational.com

Rogers Insurance Ltd.

600 1000 Centre Street North
Calgary, AB T2E 7W6
Tel: 403.476.4453
Fax: 403.717.4993
www.rogersinsurance.ca

BRITISH COLUMBIA

Willis Canada, Inc.

1500-1095 West Pender Street
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www.willis.com

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303-8678 Greenall Avenue
Burnaby, BC V5J 3M6
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Fax: 604.437.5347
www.wmbeck.com

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Fax: 416.224.9684
www.hkmb.com

Masters Insurance Limited

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Vaughan, ON L4K 1Y2
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Fax: 905.738.5143
www.mastersinsurance.com

Petrela Winter & Associates Insurance Brokers

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Toronto, ON M4P 2S3
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Fax: 416.488.8527
www.petrela.com

Rosenberg & Parker of Canada, Inc.

4211 Yonge Street, Suite 205
Toronto, ON M2P 2A9
Tel: 416.218.1280
Fax: 647.591.2693
www.suretybond.ca

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Marsh China

Suite 30-022 Hang Seng Bank
Tower
No 1000 Lujiazui Ring Road
Shanghai, China
Tel: 86 21 6096 5785
Fax: 86 21 6096 57999
www.marsh.com

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10/F, UC Tower, 500 Fushan Road
Shanghai, PR China 200122
Tel: 86 21 3887 9988
www.willis.com

COLOMBIA

Correcol S.A

Calle 93A No U-36 Piso 4Y5
Bogota, DC Colombia
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Fax: 571.530.8495
www.correcol.com

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Capital House, 1-5 Perrymount
Road
Haywards Heath, West Sussex
England RH16 3SY
Tel: 440.1444 335325
Fax: 440.1444335
www.marsh.com

Marsh Limited

Tower Place East, 1 Lower
Thames Street
London, England E6B 5BU
Tel: 00 442071784368
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HONG KONG

Risk Management Insurance Brokerage Ltd.

Suite 1201 Towers 2
South Seas Centre
75 Mody Road, TST East
Kowloon Hong Kong 99999
Tel: 852.252.97866
Fax: 852.280.81039
www.riskmgtgroup.com

ITALY

PCA Spa

Ex S.S. 10 Per Alessandria, 6/a
Tortona, Italy
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INTERTEC, Agente de Seguros y de Fianzas, SA de CV

Ocoatepec 81, Col. San Jeronimo
Lidice
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Fax: 52 55 8503 92 55
www.intertec.com.mx

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Contractor Managing General Insurance Agency, Inc.

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Woodland Hills, CA 91364
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Fax: 866.234.0415
www.cmgia.com

GEORGIA

Allstar Financial Group, Inc.

Northridge Center
365 Northridge Road
Atlanta, GA 31150
Tel: 404.522.3898
Fax: 404.892.0186
www.allstarfinancialgroup.com

GUAM

Moylan's Insurance Underwriters, Inc.

424 West O'Brien Drive
Julale Center - Suite 102
Hagatna, GU 96910
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Fax: 671.477.1837
www.moylansinsurance.com

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Tel: 671.648.5350
Fax: 671.648.5373
www.takagiinsurance.com

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Navigators Management Company, Inc.
1375 E. Woodfield Road,
Suite 720
Schaumburg, IL 60173
Tel: 847.285.9002
Fax: 847.285.9003
www.navg.com

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Avalon Risk, LLC
240 Cedar Knolls Road, Suite 306
Cedar Knolls, NJ 07927
Tel: 973.993.5401
Fax: 973.993.9303
www.avalonriskllc.com

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Suremerica
One World Financial Center
200 Liberty Street, 22nd Floor
New York, NY 10281
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http://suremerica.com

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JLT Re
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www.jltre.com

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Stamford, CT 06901
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Fax: 203.328.7003
www.ace-ina.com

Aspen Insurance US Services Inc.
175 Capital Boulevard
Rocky Hill, CT 06067
Tel: 860.760.7735
www.aspen.com

Berkshire Hathaway
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Stamford, CT 06902
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Fax: 203.967.3009
www.gcr.com

Partner Reinsurance Company of the U.S.
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Greenwich, CT 06830-6352
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Fax: 203.485.4300
www.partnerre.com

Willis Re, Inc.
One Landmark Square, Suite 310
Stamford, CT 06901
Tel: 203.967.4786
Fax: 203.967.9262
www.willisre.com

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Odyssey Reinsurance Company
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Miami, FL 33131
Tel: 305.722.8401
www.odysseyre.com

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Hannover Re
500 Park Boulevard, Suite 1360
Itasca, IL 60143
Tel: 630.250.5531
Fax: 630.250.5583
www.hannover-re.com

MINNESOTA

Burns & Wilcox Reinsurance, Inc.
1606 Utah Drive South
Minneapolis, MN 55426-1925
Tel: 952.545.2489
Fax: 952.545.2284
www.burnsandwilcox.com

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Markel Global Reinsurance
535 Springfield Avenue
Summit, NJ 07901
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Fax: 908.630.2701
www.markelre.com

Munich Re America
555 College Road East
Princeton, NJ 08543-5241
Tel: 609.243.4200
Fax: 609.243.4257
www.munichreamerica.com

NEW YORK

AXIS Reinsurance Company
1211 Avenue of the Americas
New York, NY 10036
Tel: 212.500.7601
Fax: 212.500.7569
www.axiscapital.com

Endurance Reinsurance Corporation of America
750 Third Avenue, Floors 18 & 19
New York, NY 10017
Tel: 212.471.2800
Fax: 212.471.2813
www.endurancereusa.com

Ironshore Indemnity Inc.
One State Street Plaza
New York, NY 10004
Tel: 646.826.6600
www.ironshore.com

SCOR Reinsurance Company
One Seaport Plaza,
199 Water Street
Suite 2100
New York, NY 10038-3526
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Fax: 212.480.1329
www.scor.com

Swiss Reinsurance America Corporation
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Armonk, NY 10504
Tel: 914.828.8000
Fax: 914.828.5925
www.swissre.com

Transatlantic Reinsurance Co.
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New York, NY 10006
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Fax: 212.248.0318
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INTERNATIONAL

BELGIUM

Sirius International, Belgian Branch
Mont Saint Martin 62
Liege, Belgium 4000
Tel: 32.4.220.86.07
www.siriusgroup.com

ENGLAND

Ballantyne, McKean & Sullivan, Ltd.
One America Square
London, England EC3N 2LS
Tel: 011.44.171.480.7288
Fax: 011.44.171.488.9837
www.bmsgroup.com

GERMANY

R&V Versicherung AG
Leipziger Strasse 35
Wiesbaden, Germany 65191
Tel: +49 611/533.9477
Fax: +49 611/533.77 9477
www.ruv.de

SWITZERLAND

XL Catlin
Catlin Re Schweiz AG,
Feldeggstr. 4
Zurich, Switzerland 8008
Tel: +43 43 2683400
www.xlcatlin.com

**Affiliates:
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Brokers**

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Aon Benfield
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Philadelphia, PA 19103-2052
Tel: 215.569.5290
Fax: 215.569.5289
www.aon.com

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Westgate Corporate Center
477 Martinsville Road
Liberty Corner, NJ 07938-0830
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Fax: 908.604.3491
www.everestregroup.com

Guy Carpenter & Company, Inc.
44 Whippany Road
Morristown, NJ 7692
Tel: 973.285.7900
Fax: 973.984.8260
www.guycarpenter.com

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New York, NY 10020
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Fax: 646.378.4039
www.beazley.com

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BERMUDA

Amlin
141 Front Street
Hamilton, Bermuda HM19
Tel: 441.248.1500
Fax: 441.296.1413
www.amlin.com

BRAZIL

OCS - Odebrecht Administradora E Corretora De Seguros Ltda.
Av Das Maasaues Unidas 4777
13ª Andar
Sao Paulo, Brazil 52222
Tel: 55 11 8371 3017
http://odebrecht.com

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Surety
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AmTrust Surety
17771 Cowan, Suite 100
Irvine, CA 92614
Tel: 949.263.3300
Fax: 949.756.2162
www.amtrustsurety.com

HCC Surety Group
601 S. Figueroa Street,
Suite 1600
Los Angeles, CA 90017
Tel: 310.649.0990
Fax: 310.649.0416
www.hccsurety.com

ICW Group
11455 El Camino Real
San Diego, CA 92130-2045
Tel: 858.350.2400
Fax: 858.350.2909
www.icwgroup.com

CONNECTICUT

CapSpecialty
115 Glastonbury Boulevard
Glastonbury, CT 06033
Tel: 860.241.2002
Fax: 860.241.2035
www.capitolinsurance.companies.com

Hartford
690 Asylum Avenue, Tower 4-47,
Hartford Plaza
Hartford, CT 06105
Tel: 860.547.5000
www.thehartford.com

Travelers Bond & Specialty Insurance
One Tower Square, 2S2B
Hartford, CT 06183
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www.travelersbond.com

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444 Brickell Avenue, Suite 701
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Fax: 305.675.2434
www.cinium.com

FCCI Insurance Group
6300 University Parkway
Sarasota, FL 34240
Tel: 941.907.2705
Fax: 941.907.8583
www.fcci-group.com

Main Street America Group
4601 Touchton Road East,
Suite 3300
Jacksonville, FL 32245
Tel: 904.380.7439
Fax: 904.486.7906
www.msagroup.com

GEORGIA

Hudson Insurance Group
100 Galleria Parkway, Suite 700
Atlanta, GA 30339
Tel: 770.485.4461
Fax: 678.718.2611
www.hudson.com

HAWAII

First Insurance Company of Hawaii, Ltd.
1100 Ward Avenue
Honolulu, HI 96814
Tel: 808.527.7777
Fax: 808.523.6617
www.ficoh.com

Island Insurance Company Limited
1022 Bethel Street
Honolulu, HI 96813
Tel: 808.531.1311
Fax: 808.545.8411
www.islandinsurance.com

ILLINOIS

CNA Surety Corporation
CNA Plaza, 333 South Wabash
41st Floor
Chicago, IL 60604
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Fax: 312.817.1759
www.cnasurety.com

NAS Surety Group
475 N. Martingale Road,
Suite 850
Schaumburg, IL 60173
Tel: 800.338.0753
Fax: 847.273.1250
www.nasurety.com

RLI Insurance Company
9025 North Lindbergh Drive
Peoria, IL 61615
Tel: 309.692.1000
Fax: 309.689.3933
www.rlicorp.com

IOWA

Employers Mutual Casualty Company
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Des Moines, IA 50309
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Fax: 515.345.2994
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Des Moines, IA 50321-1158
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Fax: 515.243.3854
www.merchantsbonding.com

United Fire & Casualty Co.
118 Second Avenue, SE
Cedar Rapids, IA 52407
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Fax: 319.399.5425
www.unitedfiregroup.com

LOUISIANA

Gray Casualty & Surety Company
2750 Lake Villa Drive, Suite 300
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Fax: 504.780.9211
www.graysurety.com

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5 Fundy Road, Suite 1
Falmouth, ME 04105
Tel: 207.321.9224
www.corepointeinsurance.com

MARYLAND

XL Catlin
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Baltimore, MD 21202
Tel: 410.385.8401
Fax: 410.385.8010
www.xlcatlin.com

Zurich Surety
600 Red Brook Boulevard,
Suite 600
Owings Mills, MD 21117
Tel: 410.559.8400
Fax: 410.559.8787
www.zurichna.com

MASSACHUSETTS

Boston Indemnity Group
21 High Street, Suite 208 B
North Andover, MA 01845
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Fax: 617.830.0862
www.bigsurety.com

Hanover Insurance Company
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Worcester, MA 01653
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Fax: 508.855.3073
www.hanover.com

MICHIGAN

Guarantee Company of North America USA
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Southfield, MI 48076
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Fax: 248.750.0431
www.theguarantee.com

MINNESOTA

Western National Mutual Insurance Company
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www.wnins.com

NEBRASKA

Universal Surety Company
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Lincoln, NE 68501-0468
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Fax: 402.435.3274
www.universallinland.com

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Tel: 908.508.4300
Fax: 908.508.4301
www.axiscapital.com

Berkley Surety Group
412 Mt. Kemble, Suite 310 North
Morristown, NJ 07960
Tel: 973.775.5021
Fax: 973.775.5204
www.berkleysurety.com

Chubb Surety
3 Mountainview Road
Warren, NJ 07059
Tel: 908.903.3451
Fax: 908.903.3656
www.chubbsurety.com

First Indemnity of America Insurance Co.
119 Littleton Road
Parsippany, NJ 07054
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Fax: 973.402.0770
www.fiagroup.com

International Fidelity Insurance Co.
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Newark, NJ 07102
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Selective Insurance Company of America
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Branchville, NJ 07890
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Fax: 973.948.2568
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Fax: 212.277.4397
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www.aceusa.com

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New York, NY 10038
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Fax: 212.458.1331
www.chartisinsurance.com

Endurance American Insurance Company
750 Third Avenue, 2nd Floor
New York, NY 10017
Tel: 212.209.6500
Fax: 212.471.1748
www.endurance.bm

Freedom Specialty Insurance Company

7 WTC, 250 Greenwich Street
37th Floor
New York, NY 10007
Tel: 212.329.6984
Fax: 212.329.6918
www.freedomspecialtyins.com

OneBeacon Surety Group

77 Water Street, 17th Floor
New York, NY 10004
Tel: 781.332.7205
www.onebeaconsurety.com

QBE Surety

Wall Street Plaza
88 Pine Street
New York, NY 10005
Tel: 212.497.9669
Fax: 347.387.7487
www.qbena.com

OHIO

Cincinnati Insurance Company

6200 S. Gilmore Road
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Tel: 844.880.2663
Fax: 513.881.8060
www.cinfin.com

Great American Insurance Company

301 East Fourth Street, Suite 24
Cincinnati, OH 45202
Tel: 513.369.5000
Fax: 513.723.2740
www.greatamericanbonds.com

Westfield Group

One Park Circle
Westfield Center, OH 44251-5001
Tel: 330.887.0452
Fax: 330.887.7452
www.westfieldgrp.com

OKLAHOMA

Granite Re, Inc.

14001 Quailbrook Drive
Oklahoma City, OK 73134
Tel: 800.440.5953
Fax: 405.749.6800
www.granitere.com

Mid-Continent Casualty Company

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Tulsa, OK 74101
Tel: 918.587.7221
Fax: 918.588.1296
www.mcg-ins.com

National American Insurance Company

1010 Manvel Avenue
Chandler, OK 74834
Tel: 405.258.0804
Fax: 405.258.4712
www.naico.com

PENNSYLVANIA

Aegis Security Insurance Company

2407 Park Drive
Harrisburg, PA 17110
Tel: 717.657.9671
Fax: 717.657.5837
www.aegisfirst.com

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Philadelphia, PA 19103
Tel: 267.800.1804
Fax: 267.800.1859
www.awac.com

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Suite 1500
Philadelphia, PA 19102
Tel: 215.606.1600
Fax: 866.637.5861
www.archinsurance.com

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Harrisburg, PA 17105
Tel: 717.255.6870
Fax: 609.512.6360
www.pennnationalinsurance.com

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One Bala Plaza, Suite 100
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