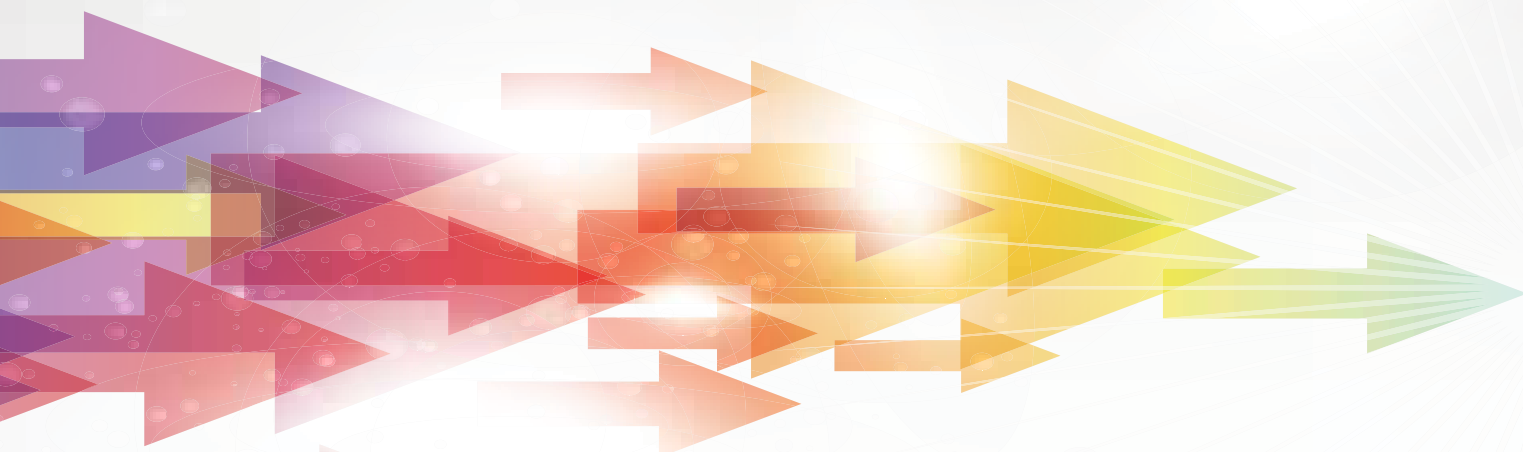


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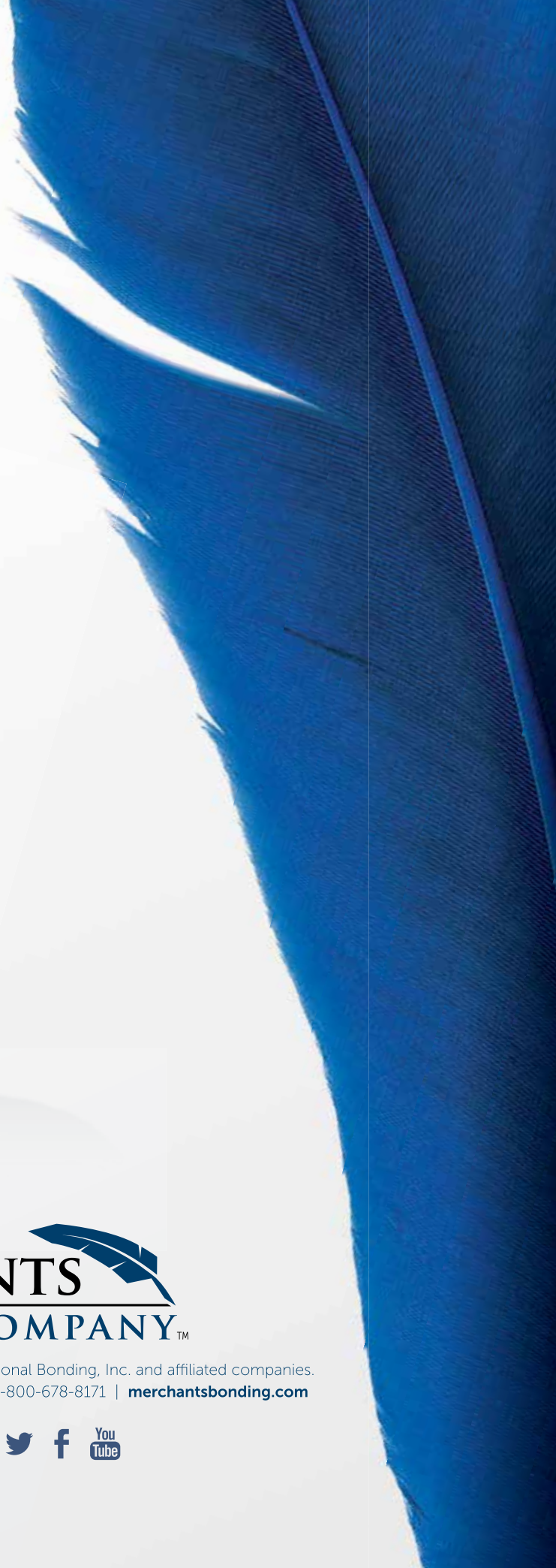


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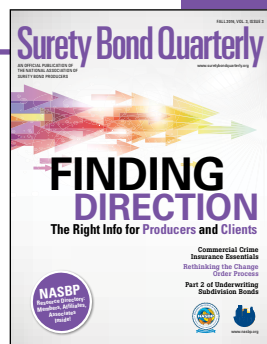
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### ON THE COVER

#### FALL 2016

Knowledge transfer and building a shared perspective is critical to the relationship the bond producer maintains with his or her client. Successful bond producers know that they make significant differences in their advisory roles with client companies in other areas, in addition to obtaining bonding credit, such as market intelligence, best practices, succession planning, risk identification and management, and insurance considerations. The bond producer may be called on for advice in many different business areas, so being curious and acquiring knowledge in areas of importance to clients is critical. This issue covers a number of subjects likely to be of interest to the clients of surety professionals.

View this issue, past issues and Web-exclusive content online anytime at [www.suretybondquarterly.org](http://www.suretybondquarterly.org).



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Published by: Naylor Association Solutions, 5950 NW 1st Place, Gainesville, FL 32607; Phone: 800.369.6220; Fax: 352.331.3525;

[www.naylor.com](http://www.naylor.com). **Publisher:** Heidi Boe, **Editor:** Tamara Perry-Lunardo, **Project Manager:** Douglas Swindler,

**Marketing:** Elise Nguyen, **Advertising Director:** Doug Smith, **Advertising Sales:** Shane Holt, Rick Jones, Mike Kesselring, Nicholas Manis, Jamie Williams, Jason Zawada, **Layout & Design:** Pankaj Kumar Bharti

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PUBLISHED SEPTEMBER 2016 • SBP-Q0316 • 2825



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## **REGIONS 4, 5, 6 & 7 MEETING**

September 22–24, 2016  
Austin, TX

## **REGIONS 8, 9, 10 & 11 MEETING**

October 2–4, 2016  
Nashville, TN

## **REGIONS 1, 2 & 3 MEETING**

October 6–8, 2016  
Napa, CA

## **MIDYEAR MEETING**

November 10–12, 2016  
Annapolis, MD

## **WINTER SURETY SCHOOL– Levels I and II**

January 22–27, 2017  
Houston, TX

## **ANNUAL MEETING & EXPO– 75TH ANNIVERSARY**

April 23–26, 2017  
Boca Raton, FL

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# From the CEO

## Success Comes with Sharing Perspective and Knowledge



Aristotle Onassis, the Greek shipping magnate, once said that “to succeed in business it is necessary to make others see things as you see them.” I think his statement equally applies to the process bond producers must undertake to serve their clients. The bond producer analyzes the client’s situation to assess what must occur to position the client

to qualify for surety credit. At the same time, the producer must build rapport and trust with his or her client. The client, in turn, must understand and commit to the producer’s advice. Critical to this process is knowledge transfer and building a shared perspective. With those in place, the client not only can progress in obtaining surety credit but also in becoming a better business.

Successful bond producers know that they make significant differences in their advisory roles with client companies. Those positive differences are not strictly in relation to obtaining bonding credit but also extend to other, often related, areas, such as market intelligence, best practices, succession planning, risk identification and management, and insurance considerations. The bond producer may be called on for advice in many different business areas, so being curious and acquiring knowledge in areas likely to be of importance to clients is critical.

This fall issue of the *Surety Bond Quarterly* covers a number of subjects likely to be of interest to the clients of surety professionals. NASBP Attorney Advisory Council participant Mike Pipkin of the law firm of Weinstein Radcliff Pipkin LLP gives a rundown of the importance of commercial crime policies in the risk management

### SUCCESSFUL BOND PRODUCERS KNOW THAT THEY MAKE SIGNIFICANT DIFFERENCES IN THEIR ADVISORY ROLES WITH CLIENT COMPANIES.

portfolios of contractors. W. Barron Avery, a fellow participant on the NASBP Attorney Advisory Council and a partner in the law firm of Baker & Hostetler LLP, and his colleague, William B. O’Reilly, relate the effect of Equal Employment Opportunity requirements in federal contracting. Addressing the costs of change orders is an ever-green topic for construction entities; this issue contains an article reporting on a recent study supported by the National Electrical Contractors Association Foundation on rethinking the change order process.

Lest you think all of the information in this issue is directed toward the benefit of clients, the fall issue also includes a continuation of the article from the summer issue on underwriting subdivision bonds by attorneys Armen Shahinian, another participant on the NASBP Attorney Advisory Council, and Beth Rotenberg of the law firm of Chiesa Shahinian & Giantomasi PC and an article from Robert Coon of Scott Insurance, who is Chair of the NASBP Automation and Technology Committee, on the impressive industry efforts toward developing surety data standards.

The issue wraps up with another wonderful resource: the annual publication of a directory of NASBP Members, Affiliates and Associates.

I hope the information contained in this issue of *Surety Bond Quarterly* proves of assistance to you in your efforts to share perspectives and to advise others!

Warmest regards,

**Mark H. McCallum**  
NASBP CEO



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Feature



BY MIKE F. PIPKIN

# A Contractor's RISK MANAGEMENT Portfolio Should Include A Commercial Crime Policy



**CONTRACTORS OF ALL** sizes and types deal with various aspects of risk management. Risk management strategies also come in all sizes and types, including risk avoidance, loss control and prevention, contractual shifting of risk to other parties, and the decision to self-insure the risk.

Risk managers are very familiar with common third-party insurance policies, such as for commercial general liability, business automobile, professional liability, workers compensation, director and officers liability, fiduciary, and employment practices liability insurance, where the contractor seeks protection from claims brought by third parties against the company. With first-party insurance, the company seeks protection for covered losses to its own various types of property.

Some property insurance forms and packages provide some coverage for losses due to criminal acts, but they have limitations on the type of property covered, the amount of coverage available, and the causes of loss that apply. Property insurance forms usually exclude money and securities coverage and always exclude coverage for losses arising from employee theft and extortion.

In response to these market conditions, insurers developed commercial crime insurance policies. Insurers write crime insurance as a stand-alone product or as part of a package policy. This article examines why commercial crime insurance is worthy of consideration for a contractor's risk management portfolio and a commercial crime insurance policy's various coverages and exclusions.

### **The sordid tales giving rise to employee dishonesty and employee theft claims**

The ingenuity of someone willing to steal from his or her employer often knows no bounds. While one might think that employee dishonesty and employee theft is most often limited to industries where large sums of money are readily accessible, such as the banking and financial services industries, losses due to

theft and dishonesty take many different forms.

For instance, consider the story of one John Speer, Sr. For more than 25 years, Speer served as a job superintendent for Deleson Steel Company, Inc., a New Jersey-based general contractor. Part of Speer's job duties and responsibilities involved transporting payroll from Deleson's office to an elementary school job site in Newark.

One day, Speer showed up at the job site bright and early, in fact, about 45 minutes prior to the scheduled arrival of the balance of the workers. He parked his Deleson van on the site, placed the payroll under the driver's seat, and locked the doors. Speer then proceeded to participate in other aspects of his job, such as talking with the operating engineer who was responsible for oiling and starting the machinery and equipment that was to be used that day. After about 30 to 35 minutes, Speer then returned to his van, only to discover that a window had been broken and the payroll stolen. The theft was subsequently reported to the Newark police and a claim was made under an insurance policy Deleson purchased for situations such as this.

Or, ponder the saga of Suzanne Snyder. Snyder worked as a bookkeeper for Beckley Mechanical, Inc. Over a period of six years, Snyder falsified Beckley's records to conceal almost 300 checks that she had unlawfully drafted to herself. Her run as a thief came to an ignominious end, as she was charged with and pled guilty to six counts of felony embezzlement, leading to a sentencing of six terms of one to ten years, running consecutively, in a West Virginia prison.

While Snyder was embezzling from Beckley, Beckley maintained an insurance policy, under which Beckley pursued a claim after it discovered Snyder's scheme by which she stole almost \$425,000 from her employer.

Finally, contemplate the tale of Elizabeth Kunst. She worked as a secretary and bookkeeper for Atlas Metals Products Co., Inc. for a number of years. During that time, she not only misappropriated funds from Atlas, but

also managed to gain access to and cash checks from a separate entity, R&R Realty Trust, because Atlas was providing administrative services for the processing and payment of R&R bills. In the course of writing checks to pay the R&R bills, Kunst fraudulently wrote checks payable to herself from the R&R bank account.

After Kunst's deeds were discovered, Atlas submitted a claim on its employee dishonesty protection policy, not only for the losses that it suffered, but also for the money stolen from R&R Realty Trust.

As discussed below, each of the factual scenarios set out above presents questions for coverage consideration under various insuring agreements of commercial crime insurance coverage.

### **Commercial crime insurance policy insuring agreements**

Each of the common commercial crime insurance policy forms provides eight separate insuring agreements. The most common coverage agreements are discussed below.

#### ***Employee dishonesty and employee theft***

The commercial crime policy or blanket crime policy provides coverage for a variety of risks, including specifically the "loss of money, securities and other property" resulting from certain employee dishonesty or fraudulent conduct. Generally speaking, the employee's act must not only be dishonest, but must also be done with the "manifest intent" to cause the insured a loss and to obtain some sort of financial benefit (excluding typical employee benefits earned in the normal course of employment) for the employee or for someone he or she intends. For example, the employee dishonesty insuring agreement would apply to cover losses resulting from an employee scheme to siphon cash from accounts receivable.

More recently, some insurers also offer alternative forms of coverage for loss caused by employees, specifically in the form of a variety of "theft" coverages. These policy forms do not require a demonstration



of the employee's "manifest intent," but rather specify coverage solely for "theft," which is typically defined as "the unlawful taking of 'money,' 'securities' or 'other property' to the deprivation of the Insured." These coverage provisions deviate from the more traditional dishonesty coverage language of the commercial crime insurance policy because coverage is not conditioned upon dishonest or fraudulent conduct, or any real demonstration of "intent." Thus, from a coverage perspective, whether the thief intended to cause the insured a loss is not considered. As a result, "theft" coverage typically requires (1) a requirement of direct causation; (2) a requirement of a loss of money, securities, or other property; (3) a requirement that the theft be carried out by the employee; and (4) a provision that the dishonest employee in question may act either alone or in concert with someone else.

Because claims arising from employee theft and dishonesty are the most common ones under commercial crime insurance coverage, a brief discussion of the exclusions applicable to claims under the employee dishonesty or theft insuring agreement is warranted, especially as they can apply to construction contractors. For instance, commercial crime insurance policies do not provide coverage for shortages of money, securities, or other property if the only proof of loss is discovery of a shortage following an inventory. The scope of this exclusion also includes profit or loss calculations. However, if the claim is otherwise covered, the insured can use its books and records to substantiate the amount of the loss.

#### ***Inside the premises—theft of money and securities***

This insuring agreement covers three types of basic losses. First, it pays for the loss of money or securities occurring inside the premises and resulting directly from theft, disappearance, or destruction. The insuring agreement also provides additional coverage for damage

to the interior of any portion of a building the insured owns or is liable for and occupies in conducting its business, resulting from an actual or attempted theft of money or securities.

#### ***Inside the premises—robbery or safe burglary of other property***

In order to obtain coverage under this insuring agreement, the insured must demonstrate that it has suffered loss of or damage to "other property" inside the "premises" resulting directly from an actual or attempted robbery or safe burglary. "Other property" means property other than money and securities having intrinsic value and not otherwise excluded. Losses from robberies either during normal business hours or after hours that do not involve watch persons or janitors would be covered by this insuring agreement.

#### ***Outside the premises***

Under this insuring agreement, money and securities are covered for theft, disappearance, and destruction while outside the premises and in the custody of a messenger or armored car company, and includes coverage for theft, robbery, or other instances of accidental loss. Property other than money and securities are covered outside the premises when it is in the custody of a messenger or an armored car company but only for robbery.

The situation described above involving John Speer, Deleson Steel, and the stolen payroll included an analysis of policy language similar to the "outside the premises" coverage. The insurer denied the claim on the basis that Speer was not in the process of "conveying" the payroll at the time of the theft. However, the court disagreed, finding that the payroll was under Speer's supervision, care, custody, and control when it was stolen, even though it was left unattended.

#### ***Computer fraud***

More now than ever, with the relative ease of check fraud and cybercrime, the computer fraud insuring agreement has become of high

relevance. This insuring agreement provides coverage for loss of or damage to money, securities, and other property due to the use of a computer to fraudulently transfer that property from inside the premises or banking premises to a place or person (other than a messenger) outside the premises, anywhere in the world.

That said, an insured seeking coverage under the Computer Fraud insuring agreement must prove more than an electronic withdrawal from a bank. Merely alleging a fraud involving a computer does not trigger coverage. Additionally, proof of loss may not be based on an inventory shortage or profit or loss computation. The insured must prove that it was a victim of "computer fraud" as defined in the policy, that its loss arose directly from the use of any computer to fraudulently cause a transfer of that property, and that it incurred a loss of covered property.

### ***Exclusions to commercial crime insurance coverage***

As you would expect, with coverage comes exclusions to coverage. A comprehensive list of exclusions is beyond the scope of this article, but the following exclusions are among those that apply to each of the insuring agreements discussed above.

#### ***Acts committed by the named insured, its partners or members***

Any dishonest act or theft of the named insured, whether committed alone or with another individual or an employee, is excluded. In other words, the named insured cannot recover for losses arising from the dishonest act of an employee if the named insured, its partners or members are involved in the scheme.

#### ***Acts of employees learned of by the insured prior to or during the policy period***

The second common exclusion applies to losses committed by employees who have a history of committing dishonest acts. If the named insured or its representatives hire an individual that one or more

them knows has engaged in dishonest acts or has committed theft prior to the policy period, coverage does not apply to any loss caused by that employee. Notwithstanding, coverage would apply if the dishonest employee acts in collusion with a representative of the named insured who was the only person aware of the employee's dishonest act.

Additionally, the "automatic termination" condition found in most commercial crime insurance policies is intended to prevent the shifting of the risk to the insurer of the insured's hiring or continuing to employ a person known by the insured to be dishonest. Should an insured choose to do so, this condition places the employer on notice that it retains such employee at its own risk. The automatic, immediate termination of coverage for such employees upon the insured's gaining knowledge of a prior dishonest act requires the employer to act responsibly in its hiring and supervision practices.

Moreover, diligence with respect to oversight of employees, particular those with control over funds, can be rewarded, while a lack of attentiveness can be punished. For instance, in the case of Suzanne Snyder and Beckley Mechanical, Inc. and her years of embezzlement, Beckley asserted that its significant losses were the result of multiple separate occurrences. In response, the insurer argued that her multiple acts of embezzlement, over the course of several years, constituted one occurrence, limiting the loss to just \$10,000 of coverage. Because the policy's language construed a "series of acts" to be one occurrence, the court agreed with the insurer and confirmed that Berkley was entitled to recover only \$10,000 despite suffering losses of nearly \$500,000.

#### **Indirect loss**

As mentioned above, commercial crime insurance coverage is first-party coverage and is generally not available to cover losses incurred by third parties that are not named insureds. This particular issue was

pertinent when the insurer, and later the court, considered the claim of Atlas Metals Products, discussed above. Upon considering the claim, the insurer took the position that the policy covered only the acts of dishonesty by Kunst that resulted in a direct loss of Atlas covered property, but excluded from such coverage any indirect losses to third parties, such as R&R Realty Trust, and any damage payments Atlas may be required to pay to third parties—even if such damages were caused by the dishonest acts of one of Atlas's employees, and even if Atlas were legally liable for such damages. The court, in considering Atlas's claim, ultimately sided with the insurer, holding that the employee dishonesty policy could not be construed to render the insurer responsible for any legal liability incurred by Atlas and any damages paid to others by Atlas on account of dishonest acts of Atlas employees.

The indirect loss exclusion to commercial crime insurance policies addresses the lack of coverage for claims such as loss of income as a result of not being able to use money, securities, or other property that was stolen, loss of income on stock holdings that could appreciate in the market, and the loss of the opportunity to sell product that was stolen from an insured. Of course, business income coverage is available in commercial property insurance forms for the loss of income on property other than money or securities.

#### **Why should a bond producer recommend that a contractor include commercial crime insurance coverage?**

Of course, insurance is an integral part of a contractor's risk management strategy; and risk and project managers for contractors, as well as their insurance brokers and bond producers, are engaged on a daily basis in insuring real and personal property and negotiating contracts where liability and other types of insurance are required. Indeed, risk management and contract management often overlap during the course of managing complex insurance issues.

While commercial general liability and builder's risk policies are part of the typical insurance portfolio for contractors, a contractor's risks and exposures are broader than their usual work product. Attention should be paid to all of the perils to which a contractor is exposed, including coverage for the varied schemes that come to the deceitful mind of a dishonest employee. ●

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# Rethinking the Change Order Process

## NECA Foundation's Guidelines Offer New Approach, Substantially Reducing Change Order Costs

**CHANGE ORDERS FREQUENTLY** result in conflict on a construction project. Owners may resist paying more; the prime contractor may also try to pay as little as possible to the subcontractors who carry out the change and feel the squeeze. "The majority of conflict on a construction project comes from the cost of change orders," said Matt Syal, PhD, a professor of construction management at Michigan State University in East Lansing, MI. "Both sides, the owners and designers on one side and the contractors and subcontractors on the other, many times see the cost differently."



**Matt Syal**

Not only do change orders cost money, but also they interrupt the flow of work taking place on the job and may disrupt timely completion, Syal explained. "If there is a disruption in the rhythm of payment or in the performance of the

project due to these conflicts, the bonding people will be interested," Syal said.



**Gregory D. Long**

ELECTRI International, The Foundation for Electrical Construction, formed by the National Electrical Contractors Association (NECA) to conduct research, aims to solve the dilemma with its recently released "Change Order Guidelines for Electrical and Low Voltage Contractors." "The current situation around change orders is not good," said Gregory D. Long, founder of Long Electric Company in Napa, CA, chairman of ELECTRI International and a lead member of the task force that developed the Guidelines.

"Change orders are a disruption to the job," Long continued. "Currently, allowances provided by the contracts and the negotiating of change order amounts have deteriorated and have a negative impact on the electrical contractor."





**Jerry Hayes**

Another task force member, Jerry Hayes, president of United Electric Company in Atlanta, concurred, saying that “change orders are universally misunderstood by architects, owners and general contractors. They think we make a lot of money on change orders, and we don’t. We don’t recover all of the costs.”

The Greater Toronto Electrical Contractors Association developed a “Change Order Protocol” in 2011. That document has proved helpful in Canada. Giovanni Marcelli, owner of Northern Transformer in Concord, Ontario, Canada, and founder of Accubid, felt so strongly about the importance of fixing the change order problem, he financially supported the ELECTRI effort and serves on the task force that developed the Guidelines.

“Giovanni is the consummate expert, because he was able to get some things done in Canada that we need done here,” said Don Campbell, Executive Director of the Southern Nevada Chapter of National Electrical Contractors Association in Las Vegas.

“The *Guidelines* will initiate a better process where contractors and owners and engineers sit at a table and discuss these issues,” Marcelli said. “This is a beginning that will help all parties have a common document, one that owners and engineers can better understand and resolve the problem of change orders.” Marcelli expects a uniform format and process for change orders will benefit all stakeholders in the construction industry.

While the *ELECTRI Guidelines* specifically relate to electrical work, Long and Syal said they could serve as a format for handling change orders for other trade professionals as well. Syal cautioned that other trades may need to apply their own historical cost data to come up with appropriate overhead and profit percentages.

Marcelli called educating owners and engineers about change orders the best approach, but even better would be abolishing change orders. “It’s a lose, lose, lose,” Marcelli said. “If we can find a way to minimize changes, it will be a win, win, win.”

Until that day comes, electrical contractors plan to take these *Guidelines* to others in the industry and start a new process of compensation for change orders. “We need to have this conversation, and changes need to be made and made soon,” Long said.

### **Cost categories create conflict**

How costs related to a change order are allocated creates most disputes. This includes determining recoverable direct costs, overhead, the overhead/profit percentages and costs related to impact factors. “What they are allowing us for overhead and profit and direct cost, we are basically subsidizing the cost of the change order,” Long said. “We lose money on every change order.”

For the most part, direct costs, perhaps additional wire or switches, are readily identified and quantified.

## **NOT ONLY DO CHANGE ORDERS COST MONEY, BUT ALSO THEY INTERRUPT THE FLOW OF WORK TAKING PLACE ON THE JOB AND MAY DISRUPT TIMELY COMPLETION.**

Wages and benefits for the person carrying out the work, transportation expenses and storage can be included. Overhead includes rent, utilities, personnel, education and training, legal fees and advertising.

“Overhead has always been and should be the cost of doing business when you have no work,” Long said. Long explained that prime contractors typically expect the cost of a project manager be included in the allowance provided for overhead and profit in the change order. But without that job, the company would not incur that person’s salary. “Common contract language pushes direct cost into the overhead percentage and does not allow the electrical contractor to charge for them separately,” Long said.

Impacts on interruption of work present the third area of conflict. “It affects their rhythm, their schedule and their productivity,” Syal said. “Because of this impact, there are extra costs, consequential costs.” Syal considers impact factors the most controversial cost because the burden of proof falls on the contractor. But, he said, legal cases have supported including these costs in a change order.

### **Guideline process**

The *ELECTRI Guidelines* are patterned after the “Change Order Protocol” developed by the Greater Toronto Electrical Contractors Association and research conducted by the ELECTRI International Research Project Report in 2014. The authors took into account currently used standard documents, such as ConsensusDocs and the American Institute of Architects (AIA) standard document A201-2007. Syal described both as vague when it comes to change orders and leave it to the owners and contractors to figure it out.

After reviewing best case scenarios, middle cases and worse cases, Syal said, “We found out contractors need a higher percentage as a part of doing business.” The authors analyzed job costs, case studies and the standard documents to determine what items should be recoverable in direct costs, which ones should be disallowed, and a few items in a gray area, which may or may not be recoverable, depending on whether the contractor can make a strong case for inclusion.

The *Guidelines* provide templates that electrical contractors can fill out to help them determine direct costs.

For fair mark-up on overhead and profit, the researchers reviewed actual job costs, contract documents, legal cases and federal regulations. They also surveyed contractors asking what they thought they needed in this category and, why. They reviewed literature and financial performance annual reports. The researchers then calculated

an average percentage, which came to 19.6 percent of the overall change order amount or 23.7 percent of the direct cost items. Long indicated many contracts limit this amount to 15 percent. The *Guidelines* include the formula for determining overhead as a percentage of cost.

The authors reviewed court cases, literature and case studies to identify impact factors. Potential impact factors include labor productivity-related costs, added cost factors, and

project and field conditions-related factors. The *Guidelines* also discuss consequential costs, which only can be claimed when there is a breach in the contract by one or more parties. Consequential costs can be considered in the change order costs if they are included in the contract.

The *Guidelines* offer three options for determining impact factors and how to calculate those consequential costs. They are the Toronto Change Order Protocol/MCAA Percentage

Method, the Stacking of Trades—Hanna Method, and the Measured Mile Approach. All three have gained acceptance by some owners and the courts, according to the guidelines. “These are as close to scientific as we could come up with because of the vacuum in the literature and confusion in the industry practices,” Syal said.

### Resolving cost disagreements

While following the *Guidelines* should result in electrical contractors earning more money, Campbell said, “We are trying to be fair and not trying to get the contractors anything that is not deserved.” NECA has held educational sessions for members about the *Guidelines* and how to use them. Campbell hopes more trades will come on board and adopt similar guidelines. “Hopefully, this change order study and *Guidelines* might help people understand all of the costs associated with the job,” Hayes said.

The best time to introduce change order guidelines is prior to the request for a change to the job. For the *Guidelines* to succeed, subcontractors need to negotiate their use in their contracts with prime contractors or owners, whichever the subcontractor has a contract with. The change order process should be part of the job specifications, Marcelli said.

“These are the things that need to be talked about,” Long added. “I hope this document will be used in the future with the industry leaders to get this straightened out.” Long said sometimes the final cost of the change order is negotiated after the work is completed and may be delayed for as long as a year. Disputes can end up in the court system to resolve, a scenario that is best avoided. “We need to make a fair profit to stay strong and be there for our customer,” Long said. “This is a hot button issue for the whole industry.”

The *Guidelines* are available to purchase for \$100 (\$50 for NECA members) from the NECA bookstore at <http://www.necanet.org//store/product/change-order-guidelines-for-electrical-and-low-voltage-contractors-Booklet>.



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# Six Considerations in Underwriting Subdivision Bonds (Part 2 of 2)



BY ARMEN SHAHINIAN AND BETH J. ROTENBERG

## Introduction

As we discussed in Part 1 of this article, which appeared in the summer issue of *Surety Bond Quarterly*, given the very specific nature of subdivision bonds, which are limited to the construction of subdivision improvements in accordance with a particular Statutory Scheme,<sup>1</sup> there are certain considerations to which surety bond producers and underwriters should pay particular attention when placing and underwriting these bonds. In Part 1, we examined the importance of (a) familiarity with the Statutory Scheme, and (b) familiarity with the developer's construction costs and funding obligations. The four remaining considerations are discussed below.

## Underwriting Considerations Continued

### 1. Obtain Project Schedule and Monitor Work Progress

The surety may wish to obtain a projected schedule of completion of the subdivision improvements from the developer; and monitor the progress of the subdivision improvement work by requesting periodic status reports

from the developer. It may discuss any delays with the developer and obtain assurances that the project will be completed on a timely schedule.

Monitoring the progress of the work is particularly important in order to limit any potential liability under the Subdivision Bond. Once a Subdivision Bond has been issued and delivered to the Public Agency, the surety may be held liable up to the full penal sum of the Subdivision Bond. However, the Statutory Scheme may provide a mechanism to obtain a reduction of the penal sum of the Subdivision Bond as construction of the required improvements is completed. Such reductions in the penal sum act as a partial release of the surety, and, therefore, limit the surety's potential liability should the developer be declared in default or otherwise fail to complete the remaining improvements. However, a reduction of the Subdivision Bond penalty is not automatic. The developer must comply with statutory requirements for obtaining the Public Agency's approval of completed work and a reduction of the Subdivision Bond. Therefore, a prudent developer and surety should be vigilant in making sure that Subdivision Bond reductions are requested as work progresses.





## 2. Monitor the Developer's Financial Status

If the developer is self-funding, the surety should closely monitor the developer's financial ability to complete the required improvements. If the developer has bank financing, the surety should communicate often with the bank to assure that the bank is properly disbursing funds as subdivision improvements are completed and that set aside funds are used solely for their intended purpose. Continuous monitoring of the developer's financial status and the progress of the required improvements is particularly important given that the surety's exposure on Subdivision Bonds may be extended for six to ten years (or longer) beyond the completion date initially contemplated in the Subdivision Agreement.

A Subdivision Agreement generally provides for completion within one to two years and allows for relatively easy extensions. The limitations period for suit on most Subdivision Bonds runs from the completion date in the Subdivision Agreement. This beginning date for the limitations period may be modified by any

extensions granted by the Public Agency. The nature of a subdivision development and the changes in the housing marketplace often require the developer to seek one or several extensions of time for the completion of the improvements. Unless the public is threatened by a dangerous condition or some other health hazard, the Public Agency generally grants a requested extension. Most forms of Subdivision Bonds do not require that the Public Agency or the developer notify the surety of an extension. Thus, the surety's exposure on the Subdivision Bonds may be extended for a considerable period of time without its knowledge; and the longer the project takes, the less likely it may be that the developer has the funds to complete the improvements. Thus, continued vigilance is important in order to properly assess the surety's exposure on Subdivision Bonds. If the project is self-funded by the developer, the surety should assess the developer's continuing ability to install the improvements. Where the surety has legitimate concerns relative to the ability of the developer to pay for the costs of completion,

the surety may consider requesting collateral as may be permitted under the principal's indemnity agreement.

A particularly difficult issue arises when the surety has obtained a Set Aside Agreement from a bank. If the project is extended, it is incumbent upon the developer and the surety to assure themselves that the Set Aside Agreement does not contain an expiration date. If there is such a date, the surety and the developer should request that the expiration date be extended simultaneously with any extensions of the project for an equal length of time. Thus, the surety must not only monitor the completion of the project but, it should also assure itself that the developer has funds or financing in place during any extensions.

## 3. Communicate with the Developer

The surety should periodically communicate with the developer to determine if there are any major changes in its development plans or financial condition that could impact its ability to timely complete the subdivision improvements. If a developer's financial condition changes or economic or marketplace conditions change, the developer may work with the Public Agency to assure that appropriate extensions are applied for and obtained and communicate with the bank to assure that it understands and agrees to maintain its financing and/or Set Aside Agreement during the extended time frame.

## 4. Communicate with the Bank

Similarly, the surety should maintain open lines of communication between itself, the developer, and the bank that issued the Set Aside Agreement, or provided other financing, to ensure that, if the developer is in default of its obligations under any bank financing arrangement, the bank will continue to work with the surety to ensure the completion



of the subdivision improvements. For example, the Set Aside Agreement may also contain provisions requiring the bank, in the event of its foreclosure on the property as a result of the developer's default, to require any third-party purchaser to assume or take title to the property subject to the developer's subdivision improvement obligations. These negotiations may also deal with the bank's obligations under the Set Aside Agreement or other financial arrangement to make available to the surety the funds to complete the subdivision improvements.

### Conclusion

Understanding and appreciating the unique aspects of Subdivision Bonds is imperative for properly underwriting these bonds and avoiding future claims. An awareness of the key provisions of the Statutory Scheme in play, and consistent monitoring and open communication among the surety, the bond producer, the developer-principal, and any bank that has provided financing to the developer with respect to the improvements, are the key components to properly evaluating any bonding request and ensuring the completion of the bonded subdivision improvements without loss to the surety. ●

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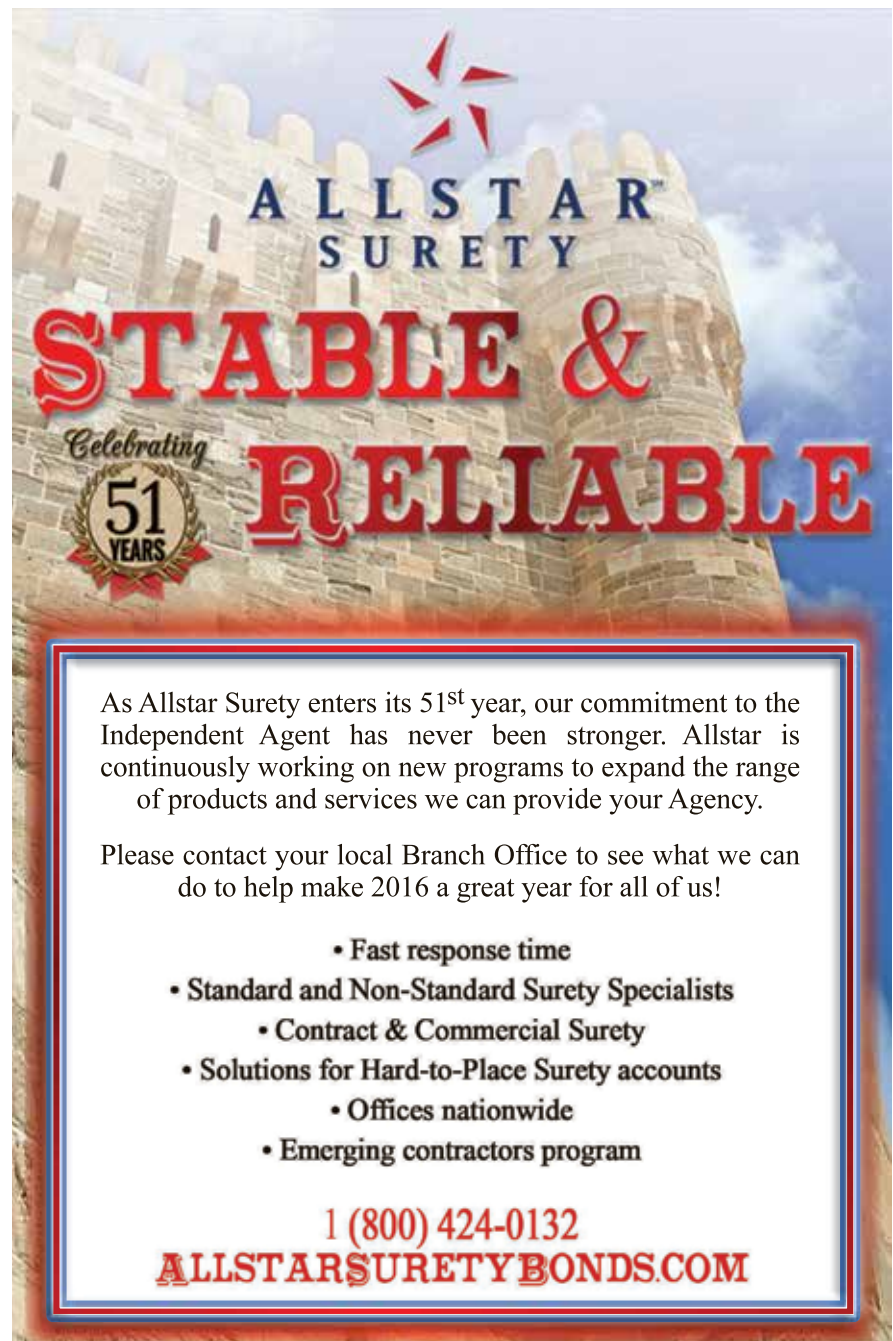
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### Reference:

In Part 1 of this article, we defined the "Statutory Scheme" as the body of land development laws and regulations that have been enacted by most states, counties, and

local municipalities (Public Agency) to control the design and improvements of subdivision developments to assure consistency with local public health and environmental standards, and to coordinate subdivision planning (lot size, configuration, street patterns and utility easements), as well as overall community planning.

For a more comprehensive discussion of the issues raised here, see Susan M. Moore, et al., *Law of Developers or Subdivision Bonds*, in *THE LAW OF COMMERCIAL SURETY AND MISCELLANEOUS BONDS* 33 (Bruce C. King, et al. eds., 2d ed. 2012).



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## Action and the Office of Federal Contract Compliance Programs:

### What Surety Professionals and Their Contractors Should Know



BY W. BARRON A. AVERY AND WILLIAM B. O'REILLY

**WHILE CONSTRUCTION CONTRACTORS** are no doubt aware of their legal obligation to not engage in discriminatory employment practices, few are aware that they may bear specific obligations to proactively encourage the hiring of members of historically disadvantaged groups. Under the current Presidential administration, equal employment opportunity has become a signature issue, leading to more aggressive enforcement of legal obligations imposed on federal prime contracts, subcontracts, and certain state and local contracts as well. Construction contractors that do not currently engage in proactive employment policies should familiarize themselves with these requirements, lest they find themselves the target of the government's next investigation and enforcement efforts.

Set forth below is a discussion of select equal employment opportunity requirements imposed on federal contractors, with a focus on the broad reach of the agency charged with enforcing these requirements, the

Office of Federal Contract Compliance Programs (OFCCP); two case studies of how OFCCP's increasingly aggressive enforcement tactics pose new business risks to construction contractors; and conclusions for surety professionals and their contractors.

#### Equal employment opportunity programs are a priority for the federal government

Through a patchwork of laws, regulations, and Executive Orders, the United States government has developed a policy of promoting equal employment opportunity for women, minorities, individuals with disabilities, and certain veterans. These policies go beyond merely prohibiting discriminatory hiring and employment practices that harm members of these protected classes and impose obligations on contractors meeting certain dollar thresholds to take proactive measures to promote equal employment opportunity. While the exact requirements vary depending on the value of a

business's federal contracts and the protected class under consideration, the general requirements are similar for virtually all contractors. In general, contractors must: (i) not discriminate; (ii) conspicuously display posters prescribed by OFCCP; (iii) maintain records of their hiring practices; and (iv) file annual reports with the Department of Labor. These requirements are deceptively simple, as OFCCP investigates not only overt discrimination, but also so-called "disparate impact" discrimination in which a contractor's hiring policies disproportionately and unnecessarily disadvantage members of a protected class. Additionally, some of the unique characteristics of the construction industry—such as changing job sites and reliance on short-term laborers—can further complicate compliance. Consequences of non-compliance can include contract cancellation, suspension and debarment from receiving future federal contracts, and financial



compensation to disadvantaged applicants and employees.

A further area of complication is how these requirements apply not only to federal prime contractors, but also to other contractors further downstream. The non-discrimination requirements protecting women and minorities apply not only to federal prime contracts, but also to federally assisted construction contracts administered by state and local governments. Of greater concern, however, is OFCCP's aggressive enforcement of these requirements against "subcontractors," which are broadly defined to include virtually any entity providing goods or services necessary to the completion of a federal government contract. Not only are traditional subcontractors performing work on a job site included in the definition, but also support businesses—such as material suppliers, staffing agencies, and possibly even surety bond producers—can qualify as well if their goods or services are "necessary" to the contract.

#### **Compliance failures are costly and unpredictable**

The broad definition of "subcontractor" gives the government's equal employment opportunity requirements a long reach, catching unsuspecting businesses unaware even when they lack any direct ties to the government. In recent years, OFCCP has become increasingly aggressive in attempting to expand this already broad scope. Two recent examples highlight the risk contractors face of being caught in OFCCP's crosshairs, and the consequences of non-compliance.

In March 2013, three hospitals affiliated with the University of Pittsburgh Medical Center were deemed "subcontractors" by a federal district court in

Washington, DC, after an investigation by OFCCP resulted in an order for the hospitals to comply with government equal employment opportunity policies. None of the hospitals held contracts directly with the federal government; instead, the hospitals provided medical services to patients participating in a health maintenance organization (HMO) that contracted with a federal agency to provide healthcare coverage to the agency's employees. Because the HMO policy called for providing these services, the court reasoned, the role of the hospitals was "necessary" to the contract, rendering them "subcontractors" subject to the regulations.

A more recent case demonstrates the potential costs of non-compliance. In May 2016, Gordon Food Service, Inc. paid a total of \$1.85 million in damages to disadvantaged female applicants over allegations of discriminatory hiring, in addition to hiring 37 previously rejected applicants. As part of a compliance review, OFCCP had determined that a strength test employed by Gordon for warehouse laborer jobs discriminated against women. Nine years earlier, the company had been the subject of a settlement over similar allegations in which it paid out approximately \$450,000 in damages.

The broad reach and serious consequences of OFCCP reviews shown by these recent cases demonstrate the need for construction contractors to re-evaluate their employment practices and to ensure that these practices are consistent with the OFCCP guidelines.

#### **Conclusions for sureties and their contractors**

As seen above, the importance of compliance with federal equal employment opportunity

requirements is only increasing in today's environment. Construction contractors not already emphasizing equal employment opportunity as an element of their compliance procedures run the risk of costly audits and crippling financial penalties and would be well advised to re-evaluate their existing practices before it is too late. Such re-evaluations should occur with an eye towards the following elements:

- Ensuring a genuine business justification for all hiring criteria to avoid disparate impacts;
- Information collection procedures to track the contractor's hiring;
- Community outreach to encourage members of protected classes to apply and work with contractors; and
- Updating policies and guidelines to make modifications as needed.

With these measures, construction contractors can reduce their compliance risk in connection with federal equal employment opportunity requirements. ●

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**The last article in this series will address "implied" false certifications under the False Claims Act and the impact of a recent Supreme Court decision.**



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# SURETY DATA STANDARDS:

**What are They, and Why Should Surety Professionals Care about Them?**



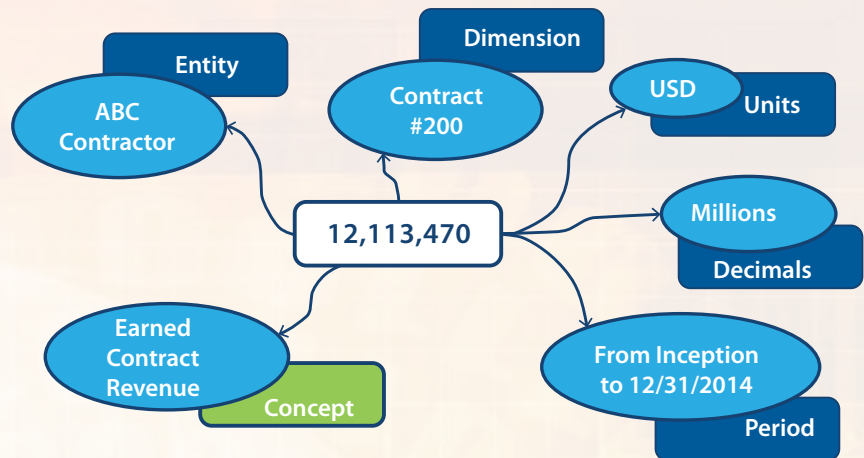
BY ROBERT M. COON



**NASBP IS COMMITTED** to being part of the development of surety data standards. What are surety data standards? Surety professionals use data standards every time they send information from one software program to another, and this process takes place behind the scenes, automatically and without any special action on a bond producer's part. When the information is sent from one computer to the other, the receiving computer understands what the information is and knows what to do with it. This is the concept behind interoperability, or the ability for systems and software applications to communicate and exchange data. To efficiently exchange information, both sending and receiving computers need to understand the information being exchanged or "the rules of the game," which is where data standards have a role.

Data standards are the rules used to format and define information so that different operating systems or software programs understand the information being transmitted. To illustrate how data standards can be used in the surety industry, consider the work-in-process example below.

When information is transmitted electronically without data standards, the receiving computer doesn't know what each individual field means in relation to the other fields. By sending the computer the number "12,113,470," the computer will not know what that number represents, because the computer requires some context of that information, which is what data standards provide. The exhibit above shows the meta data, or the defining information about the data, of the number "12,113,470." Using the meta data of the number, the receiving computer understands what that number represents and



how the computer should process that number. All of this happens seamlessly within the computer and without any additional input by the surety professional.

### **Surety data standards are critical to the surety industry's future**

Surety data standards can save time and money. Today, the surety industry is one of the least automated markets in the insurance industry. Surety professionals are manually entering and analyzing underwriting information, manually entering bond applications or requesting forms, and manually issuing bonds. The surety industry is a long way from fully automating the process of issuing a bond. However, by establishing standards for the transmission of underwriting information, the surety industry can lay a foundation needed to automate some basic underwriting, support, and administrative functions. By automating these basic functions, bond producers, underwriters, and their support staff will significantly improve efficiency and the speed of response time.

### **Industry collaboration is key**

NASBP is working with over one hundred different entities representing

standards organizations, software and service providers, industry associations, government, surety agencies, carriers, contractors, certified professional accountants, and many other key stakeholders to make this happen. The standards organizations have the knowledge and experience based on successful implementations in other industries. You may be familiar with them:

- **Association for cooperative operations research and development (ACORD)** – publishes and maintains a library of standardized forms and data standards for the insurance industry. web: <http://acord.org>
- **eXtensible business reporting language (XBRL US)** – global standard for exchanging financial information electronically. web: <http://xbrl.us>

The NASBP Surety Forms Working Group and XBRL Surety WIP Pilot Working Group are stakeholders and industry partners dedicated to making surety data standards a reality.

### **Where are we today?**

The basic foundation for the surety data standards is in place, and the next step for the industry is to encourage adoption and use. Visit <http://suretyautomation.org/> to view

Contract Number	Total Contract			From Inception to December 31, 2014*		
	Estimated Revenue	Estimated Costs	Estimated Gross Profit (Loss)	Earned Contract Revenue	Contract Costs	Gross Profit (Loss)
200	\$29,831,262	\$22,771,956	\$7,059,306	\$12,113,470	\$9,246,924	\$2,866,546

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NASBP ENCOURAGES ITS MEMBERS, AFFILIATES, AND ASSOCIATES AND THEIR STAFF FROM THEIR IT DEPARTMENTS TO TAKE THIS OPPORTUNITY TO "HAVE A SEAT AT THE TABLE" TO DEFINE THESE INDUSTRY STANDARDS.

working models that demonstrate commonly used applications and web sites that compare the process to what most surety professionals are currently using. The saved time and money and the improved efficiency is readily apparent.

## Become involved

NASBP encourages its Members, Affiliates, and Associates and their staff from their IT departments to take this opportunity to "have a seat at the table" to define these industry standards. ACORD and XBRL US are working to combine our industry's business process with their technical knowledge and experience to create a solution. NASBP is encouraging surety professionals to ask their vendors about surety standards to ensure they are aware of and plan to use ACORD and XBRL standards in their software and web services. Join us in defining how the surety industry shares data. For more information, visit [suretyautomation.org](http://suretyautomation.org) or contact Dave Golden, NASBP Director of Technology, at [dgolden@nasbp.org](mailto:dgolden@nasbp.org).

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*Robert M. Coon is Vice-President of Surety for the NASBP Member firm of Scott Insurance in Greensboro, NC. Coon focuses exclusively on the surety industry and has over 30 years of experience as both an underwriter and agent. Based in Greensboro, NC, with clients throughout NC and VA, Coon works with contractors ranging in size from startups to multi-national contractors to maximize their surety programs both in the US and internationally. Coon serves as Chair of the NASBP Automation & Technology Committee.*



# 2016 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](http://www.nasbp.org), for more details about the personnel of NASBP Members and NASBP Associates. If a listing needs to be updated, contact Dasha Brock at [dbrock@nasbp.org](mailto:dbrock@nasbp.org).*

## 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

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

**HRA Risk Services, LLC**  
3016 7th Avenue South  
Birmingham, AL 35233  
Tel: 205.874.7800  
Fax: 205.879.1946  
www.hrariskservices.com

**J. Smith Lanier & Co.**  
10 Inverness Center Parkway  
Suite 400  
Birmingham, AL 35242  
Tel: 205.969.2131  
Fax: 205.969.1034  
www.jsmithlanier.com

**McGriff, Seibels & Williams, Inc.**  
2211 7th Avenue South  
Birmingham, AL 35202  
Tel: 205.252.9871  
Fax: 205.581.9463  
www.mcgriff.com

**The Starke Agency, Inc.**  
210 Commerce Street  
Montgomery, AL 36103  
Tel: 334.263.5535  
Fax: 334.264.3375  
www.starkeagency.com

**Thames Batre'  
Mattei Beville & Ison**  
2065 Old Shell Road  
Mobile, AL 36660  
Tel: 251.473.9000  
Fax: 251.473.9010  
www.tbmbi.com

**Turner Insurance & Bonding Co.**  
2601 Bell Road  
Montgomery, AL 36123  
Tel: 334.244.0004  
Fax: 334.244.6556  
www.turnerfirst.com

**Willis Towers Watson**  
2101 6th Avenue North, Suite 725  
Birmingham, AL 35203  
Tel: 205.871.3300  
Fax: 212.519.5443  
www.willis.com

### ALASKA

**Business Insurance  
Associates, Inc.**  
1503 West 32nd Avenue  
Anchorage, AK 99503  
Tel: 907.274.4142  
Fax: 907.274.8721  
www.businessinsurance  
associates.com

**Marsh & McLennan Agency**  
P.O. Box 107502  
Anchorage, AK 99510  
Tel: 907.276.5617  
Fax: 907.276.6292  
www.marsh.com

### ARIZONA

**Lovitt & Touche', Inc.**  
7202 East Rosewood, Suite 200  
Tucson, AZ 85710  
Tel: 520.722.3000  
Fax: 520.722.7199  
www.lovitt-touche.com

**Minard-Ames Insurance  
Services, LLC**  
4646 East Van Buren, Suite 200  
Phoenix, AZ 85008  
Tel: 602.273.1625  
Fax: 602.273.0212  
www.minardames.com

**USI Insurance Services**  
2201 East Camelback Road  
Suite 220A  
Phoenix, AZ 85016  
Tel: 602.279.5800  
Fax: 855.874.0101  
www.usi.biz

**Viking Bond Service, Inc.**  
22601 North 19th Avenue  
Suite 210  
Phoenix, AZ 85027  
Tel: 623.933.9334  
Fax: 623.933.9376  
www.performance  
suretybonds.com

**Wells Fargo Insurance  
Services of USA, Inc.**  
100 West Washington Street  
4th Floor  
Phoenix, AZ 85003  
Tel: 602.528.3000  
Fax: 602.528.3074  
https://wfs.wellsfargo.com

**Willis of Arizona, Inc.**  
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Scottsdale, AZ 85254  
Tel: 602.787.6022  
Fax: 602.787.8040  
www.willis.com

### ARKANSAS

**BancorpSouth Insurance  
Services, Inc.**  
8315 Cantrell Road  
Little Rock, AR 72225  
Tel: 501.664.7705  
Fax: 501.664.8052  
www.bxsi.com

**The Cashion Company, Inc.**  
321 Scott Street  
Little Rock, AR 72203  
Tel: 501.376.0716  
Fax: 501.376.2118  
www.cashionco.com

**Regions Insurance**  
1500 Riverfront Drive  
Little Rock, AR 72203  
Tel: 501.661.4800  
Fax: 501.666.9592  
www.regionsinsurance.com

### CALIFORNIA

**Alliant Insurance Services, Inc.**  
701 B Street, 6th Floor  
San Diego, CA 92101  
Tel: 619.238.1828  
Fax: 619.699.2110  
www.alliant.com

**Arthur J. Gallagher Risk  
Management Services**  
One Almaden Boulevard  
Suite 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 East River Park Place West  
Suite 408  
Fresno, CA 93720  
Tel: 559.436.0833  
Fax: 559.256.6590  
www.ajg.com

**Barney & Barney, a Marsh  
& McLennan Agency, LLC  
Company**  
9171 Towne Center Drive  
Suite 500  
San Diego, CA 92122  
Tel: 858.457.3414  
Fax: 858.453.5661  
www.barneyandbarney.com

**BB&T - John Burnham  
Insurance Services**  
750 B Street, Suite 2400  
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**  
24000 East Katella Avenue, Suite 1100  
Anaheim, CA 92806  
Tel: 714.941.2840  
Fax: 877.297.1102  
www.insurance.bbt.com

**Blaisdell Bonding &  
Insurance Services, Inc.**  
770 South Brea Boulevard  
Suite 205  
Brea, CA 92821  
Tel: 714.674.1921  
Fax: 714.672.0625  
www.blaisdellbonding.com

**Bolton & Company**  
3475 East Foothill Boulevard  
Suite 100  
Pasadena, CA 91107  
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Fax: 626.441.3233  
www.boltonco.com

**Bond Services of California, LLC**  
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Los Angeles, CA 90014  
Tel: 213.628.2970  
Fax: 213.628.2977  
www.bonds-services.com

**Buckman-Mitchell, Inc.**  
500 North Santa Fe  
Visalia, CA 93279-0629  
Tel: 559.635.3518  
Fax: 559.750.5461  
www.bminc.com

**Cavnac & Associates**  
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San Diego, CA 92101-8005  
Tel: 619.234.6848  
Fax: 619.234.8601  
www.cavnac.com

**Commercial Surety Bond &  
Insurance Agency, Inc.**  
1411 North Batavia Street  
Suite 201  
Orange, CA 92867  
Tel: 714.516.1232  
Fax: 714.516.9563  
www.commercialsurety.com

**Contractors & Developers Bonding**  
534 East Badillo Street  
Covina, CA 91723  
Tel: 626.859.1000  
Fax: 626.859.1001  
www.cndbonding.com

**Culbertson Insurance  
Services, Inc.**  
5500 East Santa Ana Canyon  
Suite 201  
Anaheim, CA 92807  
Tel: 714.921.0530  
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

**George Petersen  
Insurance Agency**  
175 West College Avenue  
Santa Rosa, CA 95402  
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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**  
6701 Center Drive, Suite 1500  
Los Angeles, CA 90045  
Tel: 310.568.5900  
www.hubinternational.com

**Inland Surety/HUB International**  
4371 Latham Street, Suite 201  
Riverside, CA 92501  
Tel: 951.788.8581  
Fax: 951.788.8591  
www.hubinternational.com

**InterWest Insurance Services, LLC**  
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Tel: 530.895.1010  
Fax: 530.895.1206  
www.iwins.com

**InterWest Insurance Services, LLC**  
3636 American River Drive  
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Sacramento, CA 95864  
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Fax: 916.979.7992  
www.iwins.com

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Fax: 661.945.7540  
www.marvinins.com

**Lockton Companies, LLC**  
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35th Floor  
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Tel: 213.689.0501  
Fax: 213.689.0593  
www.lockton.com

**M.B. McGowan & Associates Insurance Agency, Inc.**  
7250 Redwood Boulevard  
Suite 110  
Novato, CA 94945  
Tel: 415.892.1080  
Fax: 415.892.1039  
www.mbmcgowan.com

**Maloney & Associates**  
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Escondido, CA 92025  
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Fax: 760.738.6855  
www.maloneybonds.com

**Marsh Risk & Insurance Services**  
17901 Von Karman Avenue  
Suite 110  
Irvine, CA 92614  
Tel: 949.399.5800  
Fax: 949.833.3027  
www.marsh.com

**Marsh Risk & Insurance Services**  
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

**Preferred Bonding & Insurance Services**  
1800 McCollum Street  
Los Angeles, CA 90026  
Tel: 323.663.7814  
Fax: 323.663.7834  
www.preferredbonding.com

**Rohm Insurance Agency**  
26 Plaza Square, Suite 200  
Orange, CA 92866  
Tel: 714.516.2960  
Fax: 714.516.2965  
www.rohmins.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

**Stong Surety Insurance Services**  
4850 Arlington Avenue, Suite B  
Riverside, CA 92504  
Tel: 951.343.0382  
Fax: 951.343.1219  
www.stongsurety.com

**Sullivan Curtis Monroe**  
1920 Main Street, Suite 600  
Irvine, CA 92614  
Tel: 949.852.4829  
Fax: 949.474.4067  
www.sullivancurtismonroe.com

**Surety Associates of Southern California Insurance Services**  
5360 Jackson Drive, Suite 208  
La Mesa, CA 91942  
Tel: 619.501.1899  
Fax: 619.270.9833  
www.sascbonds.com

**Surety Bond Authority, Inc.**  
5850 Canoga Avenue, Suite 400  
Woodland Hills, CA 91367  
Tel: 818.421.5037  
Fax: 818.703.6978

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

**Wells Fargo Insurance Services USA, Inc.**  
1039 West McDowell Boulevard  
Petaluma, CA 94954  
Tel: 707.773.1873  
Fax: 707.773.1909  
www.cybersure.com

**Wells Fargo Insurance Services USA, Inc.**  
45 Fremont Street, Suite 800  
San Francisco, CA 94105  
Tel: 415.541.7900  
Fax: 877.302.3956  
https://wfs.wellsfargo.com

**Wells Fargo of California Insurance Services, USA, Inc.**  
10940 White Rock Road  
2nd Floor  
Rancho Cordova, CA 95670  
Tel: 916.589.8000  
Fax: 916.231.1478  
https://wfs.wellsfargo.com

**Willis Risk & Ins Services**  
18101 Von Karman Avenue  
Suite 600  
Irvine, CA 92612  
Tel: 949.885.1206  
Fax: 949.885.1225  
www.willis.com

**Woodruff-Sawyer & Co.**  
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Fax: 415.989.9923  
www.wsandco.com

## COLORADO

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5261 South Quebec Street  
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Fax: 813.703.6978  
www.bondplacementsltd.net

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

**CCIG**  
5660 Greenwood Plaza  
Boulevard, Suite 500  
Greenwood Village, CO 80111  
Tel: 303.799.0110  
Fax: 303.799.0156  
http://thinkccig.com

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

**Flood & Peterson Insurance**  
4687 West 18th Street  
Greeley, CO 80634  
Tel: 970.356.0123  
Fax: 970.330.1867  
www.fpinsurance.com

**Flood & Peterson Insurance, Inc.**  
4821 Wheaton Drive  
Fort Collins, CO 80525  
Tel: 970.266.8710  
Fax: 970.970.6869  
www.fpinsurance.com

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

**HUB International Insurance Services Inc.**  
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

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

**Marsh USA, Inc**  
1225 17th Street, Suite 2100  
Denver, CO 80202  
Tel: 303.308.4500  
www.marsh.com

**Moody Insurance Agency, Inc.**  
8055 East Tufts Avenue  
Suite 1000  
Denver, CO 80237  
Tel: 303.824.6600  
Fax: 303.370.0118  
www.moodyins.com

**Olson & Olson, Ltd.**  
5655 South Yosemite Street  
Suite 200  
Greenwood Village, CO 80111  
Tel: 303.867.2055  
http://olsonandolson.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 South Elati Street, Suite 100  
Littleton, CO 80120  
Tel: 303.225.8030  
Fax: 303.225.8034  
www.surescapeins.com

**USI Colorado, LLC**  
6501 South 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, Inc.**  
5755 Mark Dabbling Boulevard  
Suite 300  
Colorado Springs, CO 80919-2228  
Tel: 719.592.1177  
Fax: 719.592.0799  
https://wfs.wellsfargo.com



## 2016 NASBP Resource Directory

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2000 South Colorado Boulevard  
Tower II, Suite 900  
Denver, CO 80222  
Tel: 303.722.7776  
Fax: 303.722.8862  
www.willis.com

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

10 Columbus Boulevard  
Hartford, CT 06106  
Tel: 860.418.5322  
Fax: 860.616.2768  
www.ajg.com

**Como & Nicholson, Inc.**

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

**J. Biron Agency, LLC**

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

**John M. Glover Agency**

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

**The Kerin Agency, Inc.**

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

**Lockton Companies, LLC**

195 Scott Swamp Road, 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  
Tel: 860.524.7600  
Fax: 860.240.1598  
www.peoples.com

**Smith Brothers Insurance, LLC**

68 National Drive, Suite 2  
Glastonbury, CT 06033  
Tel: 860.652.3235  
Fax: 860.652.3236  
www.smithbrothersusa.com

**DELAWARE****Anderson & Catania Surety Services, LLC**

707 Philadelphia Pike  
Wilmington, DE 19809  
Tel: 302.762.7599  
Fax: 302.762.7939  
www.acsurety.com

**DISTRICT OF COLUMBIA****Marsh USA Inc.**

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

**Wells Fargo Insurance Services USA, Inc.**

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

**FLORIDA****AssuredPartner's of Florida, LLC dba Dawson of Florida**

3501 Del Prado Boulevard  
Suite 204  
Cape Coral, FL 33904  
Tel: 239.205.1541  
Fax: 239.542.5527  
www.dawsoncompanies.com

**BB&T- Landrum-Yaeger & Associates**

3375 B Capital Circle, NE  
Tallahassee, FL 32317  
Tel: 850.386.2143  
Fax: 888.328.1326  
www.bbandt.com

**Bowen, Miclette & Britt of Florida, LLC**

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

**Brown & Brown of Florida**

220 South Ridgewood Avenue  
Daytona Beach, FL 32119  
Tel: 386.252.9601  
Fax: 386.239.5705  
www.bbinsurance.com

**Fisher Brown Bottrell Insurance, Inc.**

1701 West Garden Street  
Pensacola, FL 32501  
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 North Tampa Street  
Suite 1900  
Tampa, FL 33602  
Tel: 813.223.3911  
Fax: 813.221.1857  
www.lykesinsurance.com

**Marsh & McLennan**

**Agency - Florida Region**  
3001 PGA Boulevard, Suite 203  
Palm Beach Gardens, FL 33410  
Tel: 561.209.1688  
Fax: 212.948.5651  
www.mma-fl.com

**Matson-Charlton Surety Group**

700 South Dixie Highway  
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  
Miami Lakes, FL 33016  
Tel: 305.722.2663  
Fax: 305.558.9650  
www.nielsonbonds.com

**Rudnik Surety, Inc.**

24600 South Tamiami Trail  
Suite 212  
Bonita Springs, FL 34134  
Tel: 763.786.9666  
Fax: 763.786.9444  
http://rudniksurety.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  
www.bondwithunique.com

**USI Insurance Services, LLC**

4601 Touchton Road, Suite 3210  
Jacksonville, FL 32246  
Tel: 904.450.4704  
Fax: 877.775.0285  
www.usi.biz

**GEORGIA****Acrisure, LLC dba PentaRisk Associates of GA, LLC**

3715 Northside Parkway  
Building 400  
Atlanta, GA 30327  
Tel: 404.809.2530  
www.pentarisk.com

**BB&T Insurance Services, Inc.**

3100 Royal Boulevard South  
Alpharetta, GA 30023-2190  
Tel: 770.664.6818  
Fax: 888.827.9864  
www.insurance.bbt.com

**Marsh USA, Inc.**

3560 Lenox Road, Suite 2400  
Atlanta, GA 30326  
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

**Wells Fargo Insurance Services USA, Inc.**

3475 Piedmont Road, Suite 800  
Atlanta, GA 30305  
Tel: 404.923.3700  
Fax: 404.255.4454  
https://wfis.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  
Suite 300  
Atlanta, GA 30345  
Tel: 404.633.4321  
Fax: 404.633.1312  
www.yatesins.com

**GUAM****Cassidy's Associated Insurers, Inc.**

376 West O'Brien Drive  
Hagatna, GU 96910  
Tel: 671.472.8834  
Fax: 671.477.3127  
www.cassidyguam.com

**HAWAII****King & Neel, Inc.**

1164 Bishop Street, Suite 1710  
Honolulu, HI 96813  
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****The Buckner Group**

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

**The Hartwell Corporation**

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

**The Hartwell Corporation**

1084 North Skyline  
Idaho Falls, ID 83405  
Tel: 208.522.5656  
Fax: 208.524.5721  
www.thehartwellcorp.com

**Higgins & Rutledge Insurance, Inc.**

1661 Shoreline Drive, Suite 100  
Boise, ID 83707  
Tel: 208.343.7741  
Fax: 208.343.9371  
www.higginsrutledge.com

**PayneWest Insurance, Inc.**

960 Broadway Avenue, Suite 100  
Boise, ID 83706  
Tel: 208.424.2900  
Fax: 208.424.2999  
www.paynewest.com

**ILLINOIS****AEW Insurance Agency, LLC**

929 West Adams Street  
Chicago, IL 60607  
Tel: 312.563.5941

**Arthur J. Gallagher & Co.**

300 South Riverside Plaza  
Suite 1900  
Chicago, IL 60606  
Tel: 847.392.9720  
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**

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 North 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  
Tel: 847.303.6800  
Fax: 847.303.6963  
www.dohn.com

**DSP Insurance Services, Inc.**  
1900 East Golf Road, Suite 600  
Schaumburg, IL 60173  
Tel: 847.934.6100  
Fax: 847.934.6180  
www.dspins.com

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

**HUB International Limited**  
300 North LaSalle Street  
Chicago, IL 60654  
Tel: 800.432.2558  
www.hubinternational.com

**HUB International Scheer's**  
601 Oakmont Lane, Suite 400  
Westmont, IL 60559  
Tel: 630.468.5600  
Fax: 630.468.5695  
www.hubinternational.com

**J.L. Hubbard Insurance and Bonds**  
1090 South Route 51  
Forsyth, IL 62535  
Tel: 217.877.3344  
Fax: 217.877.0795  
www.jlhubbard.com

**Lockton Companies, LLC**  
500 West Monroe Street  
Suite 3400  
Chicago, IL 60661  
Tel: 312.669.6900  
Fax: 312.681.6900  
www.lockton.com

**MARSH USA, Inc.**  
540 West 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

**NFP Property and Casualty Services, Inc.**  
500 West Madison Street  
Suite 2700  
Chicago, IL 60661  
Tel: 312.630.0800  
Fax: 312.630.0833  
www.nfp.com

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

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

**USI Insurance, Inc.**  
1800 River Drive  
Moline, IL 61265  
Tel: 309.764.9666  
Fax: 309.764.6321  
www.usi.biz

**Wells Fargo Insurance Services USA, Inc.**  
10 S. Wacker Drive, 17th Floor  
Chicago, IL 60606  
Tel: 312.920.9177  
Fax: 312.658.4100  
https://wfiis.wellsfargo.com

## INDIANA

**AssuredPartners of Indiana, LLC,  
dba Tobias Insurance Group**  
9247 North Meridian Street  
Suite 300  
Indianapolis, IN 46290  
Tel: 317.844.7759  
Fax: 317.815.6036  
www.tobias.com

**Gibson Insurance Agency, Inc.**  
130 South Main Street, Suite 400  
South Bend, IN 46601  
Tel: 574.245.3500  
Fax: 574.236.6399  
www.gibsonins.com

**M-J Insurance, Inc.**  
9225 Priority Way West Drive  
Suite 100  
Indianapolis, IN 46250  
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  
Tel: 317.639.5679  
Fax: 317.639.6910  
www.mjsis.com

**Moore Surety Bonds Agency**  
101 West Ohio Street, Suite 2000  
Indianapolis, IN 46204  
Tel: 317.966.0544  
Fax: 855.281.5287  
www.moorebonds.com

## IOWA

**Arthur J. Gallagher**  
4200 Corporate Drive, Suite 160  
West Des Moines, IA 50266  
Tel: 515.309.6200  
Fax: 515.309.6225  
www.ajg.com

**Holmes Murphy and Associates, LLC**  
3001 Westown Parkway  
Des Moines, IA 50306  
Tel: 515.223.6800  
Fax: 515.223.7068  
www.holmesmurphy.com

**LaMair-Mulock-Condor Co.**  
4200 University Avenue  
Suite 200  
West Des Moines, IA 50266  
Tel: 515.244.0166  
Fax: 515.244.9535  
www.lmcinsurance.com

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

## KANSAS

**Assured SRA**  
5201 Johnson Drive, Suite 500  
Mission, KS 66205  
Tel: 913.831.1777  
Fax: 913.831.4730  
www.sraincs.com

**Haas & Wilkerson Insurance**  
4300 Shawnee Mission Parkway  
Shawnee Mission, KS 66205  
Tel: 913.432.4400  
Fax: 913.432.6159  
www.hwins.com

**Holmes Murphy & Associates, Inc.**  
6300 West 143rd Street, Suite 200  
Overland Park, KS 66223  
Tel: 913.660.1203  
Fax: 855.448.2837  
www.holmesmurphy.com

**IMA, Inc.**  
9393 West 110th Street,  
Suite 600  
Overland Park, KS 66210  
Tel: 913.982.3693  
Fax: 913.982.3495  
www.imacorp.com

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

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

**TRUSS**  
4551 West 107th Street  
3rd Floor  
Overland Park, KS 66207  
Tel: 913.341.8998  
Fax: 913.341.2923  
www.trussadvantage.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 West 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  
Tel: 502.415.7000  
Fax: 502.415.7001  
www.garrett-stotz.com

**L A Surety Solutions, LLC**  
121 South 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  
Tel: 859.317.6950  
www.usi.biz

**USI Insurance Services, LLC**  
950 Breckenridge Lane, Suite 50  
Louisville, KY 40207  
Tel: 502.815.5200  
www.usi.com

## LOUISIANA

**Arthur J. Gallagher Risk Management Services, Inc.**  
229 Heymann Boulevard  
Lafayette, LA 70505  
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 & Larrowe, Inc.**  
3850 North Causeway Boulevard  
Suite 1360  
Metairie, LA 70009  
Tel: 504.834.5080  
Fax: 504.835.7726  
www.ctl-inc.com



## 2016 NASBP Resource Directory

**Ellsworth Corporation**  
3636 South 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 71294  
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, LLC**  
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 71161  
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.ictgroupinc.com

**Wright & Percy Insurance and Division of Bancorp**  
4041 Essen Lane, Suite 400  
Baton Rouge, LA 70821  
Tel: 225.336.3200  
Fax: 225.336.4536  
www.wright-percy.com

## MAINE

**Clark Insurance**  
2385 Congress Street  
Portland, ME 04102  
Tel: 207.774.6257  
Fax: 207.774.7994  
www.clarkinsurance.com

**Cross Surety, Inc.**  
485 Main Street  
Lewiston, ME 04240  
Tel: 207.786.6750  
Fax: 207.786.6714  
www.crossagency.com

**Skills Shaw & Associates, Inc.**  
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

**Alliant Insurance Services, Inc.**  
9891 Broken Land Parkway  
Suite 205  
Columbia, MD 21046  
Tel: 443.283.7890  
www.alliant.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  
www.centennialsurety.com

**Construction Risk Solutions**  
11311 McCormick Road, Suite 450  
Hunt Valley, MD 21031  
Tel: 443.798.7488  
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: 800.356.6563  
Fax: 800.821.5774  
www.hmsia.com

**Insurance Associates, Inc.**  
21 Church Street, Suite 100  
Rockville, MD 20850  
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 Towers Watson (Metro DC Office)**  
12505 Park Potomac Avenue  
Suite 300  
Potomac, MD 20854  
Tel: 301.692.3033  
Fax: 301.897.8506  
www.willis.com

## MASSACHUSETTS

**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

**Surety Bond Professionals, Inc.**  
945 Great Plain Avenue, Suite 15  
Needham, MA 02492  
Tel: 781.559.0568  
Fax: 781.559.0569  
www.SuretyBondProfessionals.com

**T.P. Daley Insurance Agency, Inc.**  
1381 Westfield Street  
West Springfield, MA 01090  
Tel: 413.788.0971  
Fax: 413.739.2645  
http://tpdaleyinsurance.com

**Twinbrook Insurance Brokerage**  
400A 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

**Acrisure, LLC dba The Campbell Group**  
5664 Prairie Creek Drive SE  
Caledonia, MI 49316  
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Fax: 800.847.3129  
www.acrisure.com

**Guy Hurley Blaser & Heuer, LLC**  
1080 Kirts Boulevard, Suite 500  
Troy, MI 48064  
Tel: 248.519.1400  
Fax: 248.519.1401

**HUB International**  
625 Kenmoor Avenue SE, Suite 200  
Grand Rapids, MI 49501  
Tel: 616.233.4111  
Fax: 616.233.4110  
www.hubinternational.com

**Mapes Insurance Agency, Inc.**  
2032 Lake Michigan Drive, NW  
Grand Rapids, MI 49501  
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**  
8031 M 15, Suite 100  
Clarkston, MI 48348  
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

**Ahmam & Martin Co.**  
7555 Market Place Drive  
Eden Prairie, MN 55344  
Tel: 952.947.9700  
Fax: 952.947.9793  
www.rja.com

**American Agency, Inc.**  
5851 Cedar Lake Road  
St Louis Park, MN 55416  
Tel: 952.591.1230  
Fax: 952.542.7500  
www.americanagencymn.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 North 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 North Lexington  
Avenue, Suite #206  
Shoreview, MN 55126  
Tel: 651.484.6461  
Fax: 651.484.6861  
www.kleinagency.com

**Kraus-Anderson Insurance**  
420 Gateway Boulevard  
Burnsville, MN 55337  
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: 651.342.1480  
Fax: 651.342.1763  
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

**Wells Fargo Insurance Services USA, Inc.**  
400 Highway 169 South, 8th Floor  
St. Louis Park, MN 55426  
Tel: 952.830.3000  
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https://wfs.wellsfargo.com

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

## MISSISSIPPI

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Tel: 601.709.4613  
Fax: 601.706.4611  
www.alliant.com

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

**Marchetti Robertson and Brickell Insurance & Bonding Agency, Inc.**  
1062 Highland Colony Parkway  
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**  
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

**Charles L. Crane Agency**  
100 North Broadway, Suite 900  
St. Louis, MO 63303  
Tel: 314.206.4118  
Fax: 314.206.4174  
www.craneagency.com

**J.D. Kutter Insurance Associates, Inc.**  
800 Market, 18th Floor  
St. Louis, MO 63101  
Tel: 314.657.2959  
Fax: 314.657.2970  
www.jdkutter.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 West 47th Street, Suite 900  
Kansas City, MO 64112  
Tel: 816.960.9000  
Fax: 816.960.9145  
www.lockton.com

**The Miller Group**  
373 West 101st Terrace, Suite 200  
Kansas City, MO 64114  
Tel: 800.333.2808

**Thomas McGee, L.C.**  
920 Main, Suite 1700  
Kansas City, MO 64141-6013  
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 59403  
Tel: 406.761.5000  
Fax: 406.453.3946  
www.cogswellinsurance.com

**First West, Inc.**  
1905 Stadium Drive  
Bozeman, MT 59771  
Tel: 406.587.5111  
Fax: 406.586.0271  
www.1stwestinsurance.com

**HUB International Limited**  
100 Park Drive South  
Great Falls, MT 59403  
Tel: 406.453.1464  
Fax: 406.453.0073  
www.hubinternational.com

**PayneWest Insurance, Inc.**  
3289 Gabel Road  
Billings, MT 59102  
Tel: 406.238.1900  
Fax: 406.245.9887  
www.paynewest.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.**  
2925 Palmer Street  
Missoula, MT 59806  
Tel: 406.721.1000  
Fax: 406.532.5817  
www.paynewest.com

## NEBRASKA

**Gene Lilly Surety Bonds, Inc.**  
735 South 56th Street  
Lincoln, NE 68510  
Tel: 402.475.7700  
Fax: 402.475.5043  
www.glsbinc.com

**The 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 South Arville, Suite 204  
Las Vegas, NV 89118  
Tel: 702.798.3700  
Fax: 702.238.7101  
www.assurance ltd.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

**Infantino Insurance, Inc.**  
203 Meetinghouse Road  
Manchester, NH 03108  
Tel: 603.669.0704  
Fax: 603.669.6831  
www.crossagency.com

**The Rowley Agency, Inc.**  
45 Constitution Avenue  
Concord, NH 03302  
Tel: 800.238.3840  
Fax: 603.224.6422  
www.rowleyagency.com

## NEW JERSEY

**Arthur J. Gallagher & Co.**  
200 Jefferson Park  
Whippany, NJ 07981  
Tel: 973.921.8490  
www.ajg.com

**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

**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

**HUB International Limited**  
313 North Canyon  
Carlsbad, NM 88220  
Tel: 575.941.0304  
www.hubinternational.com

**Minick & Company**  
541 Paisano NE  
Albuquerque, NM 87192-3179  
Tel: 505.262.2236  
Fax: 505.262.2288  
www.minickandcompany.com

**Woods Insurance Services**  
4801 North 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 West 180  
Lake Success, NY 11042  
Tel: 516.358.3500  
Fax: 516.358.3540  
www.cuagency.com

**Acrisure, LLC dba Vanguard Coverage**  
131 Sunnyside Boulevard  
Suite 112  
Plainview, NY 11803  
Tel: 519.349.1333  
Fax: 516.349.8669  
www.acrisure.com

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

**Amsure a Division of ATCFIS**  
12 Computer Drive West  
Albany, NY 12212  
Tel: 518.458.1800  
Fax: 518.458.8390  
www.amsure.net

**Arthur J. Gallagher & Co.**  
677 Broadway  
Albany, NY 12201  
Tel: 518.463.3181  
Fax: 518.463.5825  
www.ajg.com

**Arthur J. Gallagher Risk Management Services, Inc.**  
377 Oak Street  
Garden City, NY 11530  
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  
www.blaisebonds.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  
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

**The 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

**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  
Tel: 212.345.6000  
Fax: 212.345.4947  
www.marsh.com

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

**Olympic Coverage, LLC**  
33 West 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.skylinerriskmanagement.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.usi.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  
Tel: 212.682.7500  
Fax: 212.818.9139  
https://wfs.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.wwagency.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

**The 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: 919.719.9585  
Fax: 919.719.9571  
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 North Greene Street  
6th Floor  
Greensboro, NC 27401  
Tel: 336.378.4225  
Fax: 704.366.0671

**Wells Fargo Insurance Services USA, Inc.**  
DSR NC6366, Wachovia Bank NA  
Charlotte, NC 28222  
Tel: 704.366.8834  
Fax: 704.366.0671  
https://wfs.wellsfargo.com

## NORTH DAKOTA

**Dawson Insurance Agency, Inc.**  
721 1st Avenue North  
Fargo, ND 58107  
Tel: 701.237.3311  
Fax: 701.232.4442  
www.dawsonins.com

**USI Insurance, LLC**  
1020 36th Street, South, Suite C  
Fargo, ND 58103  
Tel: 701.526.2800  
Fax: 701.526.2818  
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, a Division of USI Insurance Services**  
1120 Madison Avenue  
Toledo, OH 43604  
Tel: 419.243.1191  
Fax: 419.255.5928  
www.brooksinsurance.com

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

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

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

**The 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  
Tel: 330.533.1195  
Fax: 330.533.7583  
www.lcalvinjones.com

**Leonard Insurance Services, Inc.**  
4244 Mount 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 East Monument  
Avenue Suite 400  
Dayton, OH 45402  
Tel: 937.228.4135  
Fax: 937.228.9108  
www.mma-mw.com

**Neace Lukens Insurance Agency, Inc.**  
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 North Ludlow  
Dayton, OH 45402  
Tel: 937.223.8891  
Fax: 877.873.6268  
www.usi.biz

**USI**  
8561 Market Street  
Youngstown, OH 44512  
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 USA, Inc.**  
720 East Pete Rose Way, Suite 400  
Cincinnati, OH 45202  
Tel: 513.333.2075  
Fax: 513.564.2375  
https://wfs.wellsfargo.com

**Wells Fargo Insurance Services USA, Inc.**  
580 North 4th Street, Suite 400  
Columbus, OH 43215-2153  
Tel: 614.228.5565  
Fax: 614.228.6985  
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 South Pennsylvania  
Building E  
Oklahoma City, OK 73189  
Tel: 405.691.0016  
Fax: 405.691.0415  
www.midamericainc.com

**Rich & Cartmill, Inc.**  
2738 East 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.wywt.com

## OREGON

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

**AssuredPartners of Oregon, LLC dba: Alliance Insurance Group**  
941 Oak Street  
Eugene, OR 97401  
Tel: 541.687.4799  
Fax: 541.687.4718  
www.allianceinsgrp.com

**Brown & Brown Northwest**  
2701 NW Vaughn Street, Suite 340  
Portland, OR 97296  
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

**USI Northwest**  
700 NE Multnomah, Suite 1300  
Portland, OR 97232  
Tel: 503.224.8390  
Fax: 877.678.5845  
www.usi.biz

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

## PENNSYLVANIA

**E.K. McConkey & Co., Inc.**  
2555 Kingston Road, Suite 100  
York, PA 17402  
Tel: 717.755.9266  
Fax: 717.755.9237  
www.ekmccconkey.com

**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.fcrystal.com

**The Garis Agency, LLC**  
P.O. Box 250  
Spring House, PA 19477  
Tel: 215.367.5962  
Fax: 267.470.4571  
www.garisagency.com

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

**Gunn Mowery, LLC**  
650 North 12th Street  
Lemoyne, PA 17043  
Tel: 717.761.4600  
Fax: 717.761.6159  
www.gunnmowery.com

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

**The HDH Group, a HUB International Company**  
1007 Mumma Road, Suite 200  
Wormleysburg, PA 17043  
Tel: 717.761.4010  
Fax: 717.761.4320  
www.hdhgroup.com

**Keystone Bonding & Surety Agency, LLC**  
3314 Market Street, Suite 306  
Camp Hill, PA 17011  
Tel: 570.473.2714  
Fax: 570.473.2715  
www.keystoneinsgrp.com

**Liberty Insurance Agency**  
2857 Oxford Boulevard, Suite 211  
Allison Park, PA 15101  
Tel: 412.571.5700  
Fax: 412.486.2108  
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**  
1717 Arch Street  
Philadelphia, PA 19103  
Tel: 215.246.1000  
www.marsh.com

**Murray Risk Management and Insurance**  
39 North Duke Street  
Lancaster, PA 17608  
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  
Tel: 570.288.5434  
Fax: 570.288.7837  
www.saulmetcho.com

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

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

**Simkiss & Block**  
2 Paoli Office Park  
Paoli, PA 19301  
Tel: 610.727.5300  
Fax: 610.727.5414  
www.simkiss.com

**The 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 USA, Inc.**  
1018 West 9th Avenue  
King of Prussia, PA 19496  
Tel: 610.205.6128  
https://wfiis.wellsfargo.com

**Wells Fargo Insurance Services USA, Inc.**  
Four Gateway Center  
444 Liberty Avenue, Suite 1500  
Pittsburgh, PA 15222  
Tel: 412.765.3510  
Fax: 412.765.1164  
https://wfiis.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 00908  
Tel: 800.373.2804  
Fax: 919.834.7039  
www.suretyone.org

**Carrion, Laffitte & Casellas, Inc., Hub International CLC**  
255 Ponce de Leon Avenue  
Suite 718  
Hato Rey, PR 00917  
Tel: 787.641.2738  
Fax: 787.641.0877  
www.clcinsurancepr.com

**Fulcro Insurance, Inc.**  
Los Muchachos Building  
204 San Francisco Street  
San Juan, PR 00902  
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  
San Juan, PR 00936  
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  
San Juan, PR 00922  
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  
Columbia, SC 29212  
Tel: 803.732.0060  
Fax: 803.732.3989  
www.davisgarvin.com

**HUB International**  
176 McSwain Drive  
West Columbia, SC 29169  
Tel: 803.422.8987  
www.hubinternational.com

**McCarthy, Cobb & Associates, Inc.**  
1407 Calhoun Street  
Columbia, SC 29202  
Tel: 803.799.3474  
Fax: 803.799.3711  
www.mccarthy-cobb.com

## SOUTH DAKOTA

**Gusso Surety Bonds, Inc.**  
2307 West 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  
Tel: 605.339.3874  
Fax: 605.339.3620  
www.howaltmcdowell.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 37939  
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

**Acrisure, LLC dba Cowan-Hill Bond Agency, Inc.**  
9810 Indiana Avenue, Suite 160  
Lubbock, TX 79453  
Tel: 806.722.2663  
Fax: 806.722.2662

**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.**  
14241 Dallas Parkway, Suite 300  
Dallas, TX 75254  
Tel: 214.691.5522  
Fax: 214.691.1537  
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.**  
3802 Manchaca Road  
Austin, TX 78704  
Tel: 512.454.9500  
Fax: 512.454.9502  
www.ballewinsurance.com

**Boley-Featherston Insurance**  
701 Lamar Street  
Wichita Falls, TX 76307  
Tel: 940.723.7111  
Fax: 940.766.1620  
www.bolefeatherston.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 77292  
Tel: 713.880.7100  
Fax: 713.880.7166  
www.bmbinc.com

**Catto & Catto, LLP**  
106 South Saint Mary's Street  
Suite 800  
San Antonio, TX 78205  
Tel: 210.222.2161  
Fax: 210.222.1618  
www.catto.com

**F.W. Offenhauser & Co.**  
518 Pine Street  
Texarkana, TX 75501  
Tel: 903.255.6221  
Fax: 903.255.6121  
www.offenhauserinsurance.com

**Fairly Consulting Group, LLC dba Fairly Group**  
1800 Washington, Suite 400  
Amarillo, TX 79105  
Tel: 806.376.4761  
Fax: 806.376.5136  
www.fairlygroup.com

**Frank Siddons Insurance Agency Ft. Worth, Inc.**  
2900 Marquita Drive  
Fort Worth, TX 76116  
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 West Alabama, Suite 845  
Houston, TX 77266  
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 East Main  
Suite 800  
El Paso, TX 79998  
Tel: 915.496.8500  
Fax: 915.496.8550  
www.hubinternational.com

**HUB International Limited**  
10777 Westheimer, Suite 300  
Houston, TX 77042  
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, L.P.**  
2727 Allen Parkway  
Houston, TX 77251  
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  
www.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 - Houston**  
500 Dallas Street, Suite 1500  
Houston, TX 77002  
Tel: 713.276.8000  
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.marshmclennanagency.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  
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**  
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 Freeport Parkway, Suite 155  
Irving, TX 75063  
Tel: 972.459.4749  
Fax: 972.459.4535  
www.pclbonds.com

**Pitts Fennell and Associates, LLC dba Pitts Birdsong Fennell and Associates**  
800 East Campbell Road  
Suite 120  
Richardson, TX 75081  
Tel: 918.632.0136  
Fax: 918.632.0846

**RiskPro Partners**  
13601 Preston Road, Suite E740  
Dallas, TX 75240  
Tel: 972.961.3930  
Fax: 972.961.3931  
www.riskpropartners.com

**Ronnie JL Ward & Son Insurance & Bonds**  
6310 Lemmon Avenue, Suite 150  
Dallas, TX 75209  
Tel: 214.358.5000  
Fax: 888.433.0902  
http://ronniewardins.com

**Surety Advisors, LLC**  
5433 Westheimer Road, Suite 925  
Houston, TX 77056  
Tel: 713.622.1494  
Fax: 713.622.1861  
www.suretybondservices.com

**The Sweeney Company**  
1121 East Loop 820 South  
Fort Worth, TX 76124  
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 East 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

**USI Southwest**  
7600-B North Capital of  
Texas Highway, Suite 200  
Austin, TX 78731  
Tel: 512.651.4114  
Fax: 512.467.0113  
www.usi.biz

**USI Southwest**  
7550 IH-10, Suite 700  
San Antonio, TX 78103  
Tel: 210.524.2090  
Fax: 610.537.2883  
www.usi.biz

**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

**Weatherby-Eisenrich Insurance**  
540 Silicon Drive, Suite 102  
Southlake, TX 76092  
Tel: 713.824.6009  
www.weinsure4you.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

**Wortham Insurance**  
221 West 6th Street, Suite 1400  
Austin, TX 78701  
Tel: 512.453.0031

## UTAH

**The 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

**Moreton & Company**  
709 East South Temple  
Salt Lake City, UT 84158  
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  
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  
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

**TB&R Insurance, An AssuredPartners Company**  
4905 Dickens Road, Suite 200  
Richmond, VA 23230  
Tel: 804.355.7984  
Fax: 804.359.9546  
www.tbsinsurance.com



## 2016 NASBP Resource Directory

## 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  
Tel: 425.489.4500  
Fax: 425.489.4501  
www.hubinternational.com

**Integrity Surety LLC**  
17544 Midvale Avenue, North  
Suite 300  
Seattle, WA 98133  
Tel: 800.592.8662  
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

**Parker Smith Feek**  
1223 - 112th Avenue N.E.  
Bellevue, WA 98004  
Tel: 425.709.3600  
Fax: 425.709.7467  
www.psfinc.com

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

**PayneWest Insurance, Inc.**  
501 North Riverpoint Boulevard  
Suite 403  
Spokane, WA 99202  
Tel: 509.838.3501  
Fax: 509.838.3511  
www.paynewest.com

**Propel Insurance**  
1201 Pacific Avenue, Suite 1000  
Tacoma, WA 98402  
Tel: 253.759.2200  
www.propelinsurance.com

**Wells Fargo Insurance Services USA, Inc.**  
999 Third Avenue, Suite 4100  
Seattle, WA 98104  
Tel: 206.731.1200  
Fax: 206.731.1209  
https://wfs.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://wfs.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**  
1566 Kanawha Boulevard East  
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

## WISCONSIN

**Aon Risk Services, Inc. of WI**  
111 North Washington Street  
Suite 300  
Green Bay, WI 54305  
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  
www.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

## WYOMING

**USI Insurance, Inc.**  
1904 Warren Avenue  
Cheyenne, WY 82001  
Tel: 307.635.4231  
Fax: 307.635.4237

## INTERNATIONAL

## AUSTRALIA

**Marsh**  
201 Sussex Street  
Sydney, NSW 2000  
Tel: +61.2 88648687  
Fax: +61.2 88648811  
www.marsh.com

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

## CANADA

## ALBERTA

**Aon Reed Stenhouse Inc.**  
10025 - 102A Avenue, Suite 900  
Edmonton, AB T5J 0Y2  
Tel: 780.423.9801  
Fax: 780.423.9802  
www.aon.ca

**HUB International Phoenix Insurance Brokers**  
10320-146 Street  
Edmonton, AB T5N3A2  
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  
Vancouver, BC V6E 2M6  
Tel: 604.683.6831  
Fax: 604.683.5744  
www.willis.com

**Wilson M. Beck Insurance Services, Inc.**  
303-8678 Greenall Avenue  
Burnaby, BC V5J 3M6  
Tel: 604.437.6200  
Fax: 604.437.5347  
www.wmbeck.com

## ONTARIO

**HKMB HUB International Ltd.**  
595 Bay Street, Suite 900  
Toronto, ON M5G 2E3  
Tel: 416.597.0008  
Fax: 416.224.9684  
www.hkmb.com

**Masters Insurance Limited**  
7501 Keele Street, Suite 400  
Vaughan, ON L4K 1Y2  
Tel: 905.738.4164  
Fax: 905.738.5143  
www.mastersinsurance.com

**Petrela Winter & Associates Insurance Brokers**  
12-14 Bruce Park Avenue  
Toronto, ON M4P 2S3  
Tel: 416.488.2522  
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

## CHINA

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

**Willis Insurance Brokers Co., Ltd**  
10/F, UC Tower, 500 Fushan Road  
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www.willis.com

## COLOMBIA

**Correcol S.A.**  
Calle 93A No U-36 Piso 4Y5  
Bogota, DC  
Tel: 571.530.0053  
Fax: 571.530.8495  
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## ENGLAND

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Fax: 440.144.4335  
www.marsh.com

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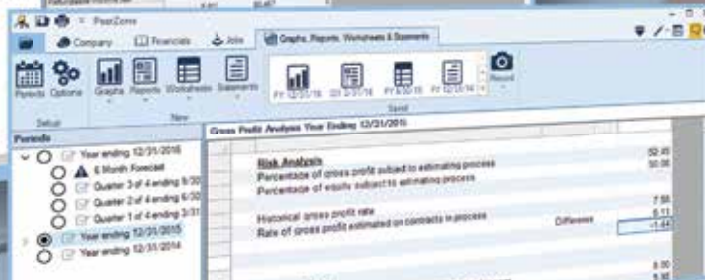
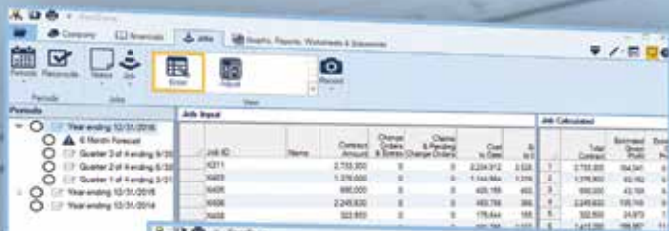
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