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AN OFFICIAL PUBLICATION OF
THE NATIONAL ASSOCIATION OF
SURETY BOND PRODUCERS

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FALL 2017

Is your company prepared for a cyberattack? Do you have a plan in place for the future leadership of your agency? Do you know how to contact a specialist firm that you know you can trust? From keeping abreast with the emerging technologies most suited to the job, to employing best business practices, to accessing reliable surety industry resources, bond producers and their clients will benefit from the on-point advice in this fall issue of *Surety Bond Quarterly*.

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October 22–24, 2017
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REGIONS 4, 5, 6 & 7 MEETING

September 21–23, 2017
Chicago, IL

REGIONS 1, 2 & 3 MEETING

October 4–6, 2017*
Deer Valley, UT

MID-YEAR BOARD MEETING

November 9–11, 2017
Austin, TX

WINTER SURETY SCHOOL—Levels I & II

January 28–February 2, 2018
Houston, TX

ANNUAL MEETING & EXPO

April 29–May 2, 2018
Scottsdale, AZ

LEGISLATIVE FLY-IN

June 5–6, 2018
Washington, DC

*Note: New pattern of days with the event starting and concluding a day earlier.

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From the CEO

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We live in a fast-paced, complex world, bombarded constantly by information arriving from texts, emails, calls, the internet, and other avenues. Knowledge demands are constant, as there is so much to know or, at least, with which to have familiarity. In such an environment, good advisors are vital to weed out the extraneous from the important, and on-point advice and guidance is a premium and valued service. I certainly turn to my trusted advisors for information and perspective to make proper decisions in my personal and professional life, and contracting firms and other businesses routinely turn to bond producers for the same.

This fall issue of *Surety Bond Quarterly*, with its focus on technology, business information, and resources, is replete with critical advice and guidance—both for bond producers and for their clients. On the technology front, James Crifasi of RedZone Technologies and Linn Freedman, Esq., of the law firm of Robinson & Cole LLP in part one of their two-part article discuss the growing risks posed to businesses of cyber intrusion and detail the key components a cybersecurity risk management program should have for companies. Another article, by Andy Headding and Jeffrey Nesbit of CliftonLarsonAllen, titled “New Software Selection and Implementation is Not a Weekend Project,” addresses the issues to consider when selecting and implementing the right software for construction businesses.

Although critical, technology is only one subject of many that confront businesses. The continuation of a business to the next generation

is a subject very much on the minds of small- and medium-sized business owners of the Baby Boom generation as they approach retirement. Three members of the NASBP CPA Advisory Council—Kevin Doyle, CPA, of Lanigan, Ryan, Malcolm & Doyle, P.C.; R.A. Bobbi Hayes, CPA, of RPC CPAs + Consultants, LLP; and Timothy Wilson, CPA, of BKD National Construction & Real Estate Group—give us insights into this subject, as they explore in part one of a two-part article the issues underlying a bond agency owner’s quest for a successful business exit. Knowing the ways in which a bond producer can act as a helpful adviser during the bond claims process can lead to more efficient claims resolution is the premise of the article by attorneys Alec Taylor and Bryan Badeaux of the law firm of Krebs Farley, PLLC, who provide their own anecdotal examples of how a producer’s knowledge and actions can be beneficial or detrimental.

The fall issue also is the issue in which NASBP publishes its yearly Resource Directory, listing NASBP’s community of members, affiliates, and associates—truly a powerful resource for any business owner looking to find impactful and knowledgeable advisors.

Please take my advice and share this issue with your colleagues and clients. I think the information contained within will pay dividends to you and to your firm!

Warmest regards,

Mark H. McCallum
NASBP CEO

How Can Construction Contractors Expedite Payment on Federal Contracts?

Part 2 of 2



BY ADRIAN L. BASTIANELLI, III AND LORI ANN LANGE

THE SPRING 2017 issue of *Surety Bond Quarterly* featured the first part of this article and set out what contractors can do to expedite payment on a construction contract with the federal government by learning how to work within the system and by making the system work for the contractor before

the work commences, during the payment application, and when billing for bond premiums. This article describes additional tips.

Changes, REAs, and Claims

Expediting the processing and payment of changes, Requests for

Equitable Adjustments (REA), and claims, while at the same time maximizing the collections on these items, is critical to the contractor's cash flow. Often, the contractor puts off the preparation and pursuit of these items, sometimes until after the work is completed, because it wants to focus on the work and not upset the government. However, this results in the contractor incurring costs and being out of pocket for a long period of time.

The preparation and pursuit of changes, REAs, and claims was addressed in a previous issue of *Surety Bond Quarterly*, and the reader is directed to that article for an in-depth discussion. See page 32 of the Spring 2017 issue of *Surety Bond*



Quarterly (available at www.nxtbook.com/naylor/SBPQ/SBPQ0117/index.php?startid=32). The key features of the process relating to timeliness are summarized below.

When a change is directed, the contractor needs to segregate the costs of the change from the base contract work. This is best done by establishing cost codes to collect the costs of the extra or changed work. The potential for a dispute over quantum is decreased when a cost code is established at the beginning of the change. Further, if the matter goes to litigation, the damages collected in a cost code are more difficult for the government to challenge. In contrast, there is almost always a dispute over quantum if a cost code is not

established. Resolution of the amount must be based on estimates, and the contractor inevitably is forced to compromise and take less than its claim.

The change order needs to be priced, submitted, negotiated and finalized aggressively and timely. Without a change order and a contract modification, there will be no payment. Equally as important, the longer the change order languishes, the more memories fade and the harder it is to settle the change and obtain full compensation.

If the contractor believes a verbal or written order constitutes a “constructive change” or there is a suspension of work or differing site condition, the contractor needs to provide timely written notice and expeditiously follow it with an REA. Each clause has separate notice requirements with which the contractor should comply. While the notice requirements generally are not strictly enforced, the contractor should not subject itself to the lack of notice argument. The government may deny the claim based on a lack of notice, which can delay the resolution of the matter, cost the contractor time and money making the argument, and possibly result in a reduced recovery.

The notice should be short and straightforward and should not be argumentative or aggressive. There is no reason to start a fight with the government. Give the government the facts and the basis for the contractor’s assertion that there has been a change.

The contract clauses have timeliness requirements for submitting the REA setting out damages. However, the provisions are even less likely to be enforced than the notice provision. This does not mean that the REA should be delayed. The matter cannot be settled and payment obtained until the REA is submitted and settled, so the contractor should present the REA to the government as quickly as it can. However, it also is important that the REA contains the necessary facts and supporting documentation to justify the REA. The contractor should not sacrifice a quality REA for speed.

The contractor has the right to recover third-party costs, including attorneys’ and consultants’ fees (that is, scheduling consultants and cost consultants) to prepare the REA. These costs, however, cannot be recovered if the contractor is pursuing an actual claim against the government. Thus, the time to seek professional help with a matter that may later turn into a dispute and a resulting claim is in the REA preparation phase. This help will also make it more likely that the contractor will recover the maximum amount allowable on its REA.

Interest does not run on an REA, but commences on filing a proper claim. As a result, the contractor does not want wait too long before converting its REA into a claim. However, the contractor is faced with a delicate decision: the relationship with the government often changes when a formal claim is filed, and unreimbursable legal fees may start to be incurred. If the contractor believes that it can negotiate a settlement with the government, it may be better not to convert the REA into a claim, but to continue to actively negotiate and work with the government on resolution of the matter. On the other hand, the government can drag out the decision on an REA for a long time, and submission of a claim may be necessary to obtain a resolution of the matter.

The REA is converted into a claim by adding a certification and making sure the submission meets the other requirements of a claim. After submission, the Contracting Officer then has sixty days to issue a final decision or request additional time to respond to a proper claim. Once a Contracting Officer issues a final decision, the contractor has ninety days to file an appeal with the Board of Contract Appeals or one year to file an appeal with the Court of Federal Claims. The time limits for appeal are strictly enforced. An appeal from either the Board or Court is to the Court of Appeals for the Federal Circuit.

As noted previously, the contractor cannot recover legal or other costs in pursuing its claim. The one exception is where the contractor is a small

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entity under the standard established by the Equal Access to Justice Act. 5 U.S.C. § 504; 28 U.S.C. § 2412. If the contractor is a small entity, it can recover legal fees in pursuing a claim under the Equal Access to Justice Act, if the government's position is not substantially justified.

Subcontractors

While the government is not liable if a prime contractor fails to pay a subcontractor, federal statutes and regulations provide subcontractors with many rights relating to payment. The FAR requires that federal subcontracts contain provisions stating that subcontractors shall be paid within seven days from receipt by the prime contractor of payment from the government. FAR 52.232-27(c)(1). If timely payment is not made by the prime contractor, the subcontractor is entitled to interest from the prime contractor. The FAR also requires that first-tier subcontractors flow down these provisions to lower-tier subcontractors. FAR 52.232-27(d)(2). These provisions cannot be enforced against the government, but they can be enforced in a private action between the parties.

The FAR allows the subcontract to contain a provision for retainage by the prime contractor from the subcontractor even though the government is not withholding retainage from the prime contractor. FAR 52.232-27(d)(1). In other words, the prime contractor can hold retainage on the subcontractor even though the government is not holding retainage. While the prime contractor can hold retainage from the subcontractor, it cannot bill the government for the retainage it intends to hold. Thus, the government ultimately will hold the retainage.

The FAR also allows the prime contractor to withhold payment from the subcontractor for deficient work. However, the contractor needs to be careful that it does not bill the government for amounts that it withholds unless the deficient work was corrected by the prime contractor or another subcontractor. The contractor must certify that each payment application does not contain amounts

that the prime contractor intends to withhold from the subcontractor. FAR 52.232-5(c). If the contractor did bill for deficient work before it realized there was a defect, it may be required to return that money to the government. If the contractor violates these requirements, it may be subject to false claim allegations.

Upon withholding, the prime contractor is required to provide notice to the subcontractor of the reason for the withholding and provide a copy of that notice to the government. FAR 52.232-27(d)(2)-(3). Once the work is corrected, the prime contractor can bill the government. The contractor then must make payment to the subcontractor within seven days of payment by the government. FAR 52.232-27(e)(4).

The Miller Act is the Subcontractor's Friend

The most important tool for the subcontractor for obtaining timely payment is the Miller Act, which requires the prime contractor to provide a surety bond on federal government projects to protect subcontractors since subcontractors cannot lien federal property. 40 U.S.C. §§ 3131, *et seq.* Subcontractors must be aware of the provisions of the statute and the time limits for filing bond claims as these time limits are strictly enforced. The application and time limits of the Miller Act have been widely chronicled and are beyond the scope of this article.

Final Payment and Contract Close-Out

Once the project is completed, the contractor will want to bill for final payment. Final payment is a prerequisite to contract close-out. A contract will not be closed out if there is litigation or an appeal involving the contract. FAR 4.804-1(c).

To receive final payment, the contractor must submit a final payment application. FAR 52.232-5(h). The government will make final payment when:

- All of the work has been completed and accepted by the government;
- The contractor submits a proper payment application; and

- The contractor submits a release of all claims against the government.

While the FAR technically permits the contractor to except claims from its release, in practice final payment is not made until all claims are settled. More importantly, the contractor should ensure that all claims are submitted to the government before final payment is made, as final payment will act as a waiver of the right to submit additional claims.

Conclusion

In order to expedite payment on a government contract, the contractor must understand how to work within the system and regulations and continually be vigilant about timely performing the obligations necessary to obtain payment, including promptly preparing payment applications, REAs, and claims and aggressively, but professionally, pursuing them with the government. In doing so, the contractor must not sacrifice accuracy for speed or it may face false claims allegations or recover less than it is entitled to recover. ●

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Feature

The Growing Importance of the Bond Producer in the Efficient Resolution of Claims

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BY ALEC M. TAYLOR AND BRYAN BADEAUX

"THE BIGGEST PROBLEM in the world could have been solved when it was small." – Witter Bynner, American poet and writer. A federal magistrate cited this quotation to me in a settlement conference six or seven years ago, and it now has a permanent place on my desk. I chose to begin this article with this quotation because this article focuses on the impact that a bond producer can have on the claims process. As we discuss instances when a producer's involvement has aided in the resolution of a claim and others where their involvement has done the exact opposite, it is important to note that, in almost every case, the course of action chosen by the producer was done in an attempt to solve the problem before it became "the biggest problem in the world." Some producers, however, may lack knowledge of the inner workings of a performance bond claim, which can complicate matters. This article will examine some general instances

in which a producer's relationship with the principal and knowledge of basic suretyship can aid the surety as a claim arises, and then we will examine specific instances when a producer's relative level of knowledge has been beneficial and detrimental, respectively, to the surety.

General Instances of the Producer's Ability to Aid the Surety

Oftentimes, well before a surety receives a performance bond claim, the producer has knowledge of the circumstances that led to the claim(s) being made on the bond. Thus, a producer can be of great importance to the surety as it endeavors to resolve the performance bond claim in the most efficient manner. Furthermore, a good producer is intimately familiar with his or her accounts, often being friends with the individual indemnitors. This can be advantageous to the surety because, if this is a principal's first time being faced with a performance issue on one of its projects, the producer's ability to be the friendly face in the room will ease the principal's anxiety as the surety takes a more active role in the project. This is important because, during the claims process, the ease with which a resolution is reached is often directly proportional to the cooperation of the principal in the process. Stated another way, the more cooperation the surety has from its principal, the more efficiently the claim is able to be handled, which is generally better for both the principal and the surety.

In the payment bond context, we have seen instances where the producer's relationship with the principal allows the producer to explain to the principal the practical effects of a claim being filed on the bond (loss of bonding capacity, indemnity, etc.). Knowing the consequences of a claim arising, the principal was able to put aside the differences it had with the claimant(s) and resolve the claim prior to the surety's involvement. This would not have occurred had it not been for the producer's relationship with the principal.

Lastly, the producer's relationship with the principal can be helpful after the proverbial smoke has cleared and the surety is looking to the principal for indemnity. During this time, the principal's relationship with the underwriter and producer can aid in an efficient resolution of the matter. For instance, if the producer is able to correctly explain the principal's obligations to the surety pursuant to the indemnity agreement, the principal may not see the need to litigate the dispute with the surety, which it may have otherwise done. In another example, if the producer is able to, in a sense, informally mediate the indemnity dispute, the surety may be willing to discount the indemnity or enter into a payment plan with the principal, which would not have been an option if the principal had not cooperated with the surety.

Specific Examples of the Effect of the Producer's Role in the Claims Process

The above examples illustrate the general effect that a producer may have when it becomes necessary for the surety to intervene in its principal's business, but specific examples of how the producer's actions proved both beneficial and detrimental to the surety are useful in showing how important the relationship between the producer and the principal can be during the claims process.

This first example evidences how a good producer can prove invaluable in minimizing a surety's damages on a multi-project default. After incurring substantial losses on various bonded and unbonded construction projects, a large "union shop" electrical subcontractor made a request to the surety for financial assistance, as it was no longer able to manage losses being incurred and cash flow continued operations using their line of credit. At the time the surety became aware of the account's financial concerns, the subcontractor had eleven active bonded contracts with a corresponding bonded liability of approximately \$42 million. Initial estimates indicated a shortfall of approximately

\$5 million on the bonded work, of which approximately \$1.4 million represented ongoing completion costs in excess of remaining contract balance receivables. In an effort to minimize its exposure, the surety entered into a comprehensive Underwriting, Loan and Continuing Indemnity Agreement whereby all of the subcontractor's business and personal assets of relative value were pledged to the surety. In total the surety was able to secure approximately \$4.5 million in collateral security comprised of deeds of trust in an array of real properties, brokerage accounts, and equipment. Accordingly, the surety projected that it was under-collateralized by approximately \$500,000.

During the course of the wind-down of the bonded scope of work, the producer was instrumental in assisting the subcontractor's efforts to convince the surety to go against conventional thinking and issue an additional \$1.8 million in bonds for two upcoming projects that involved a narrow scope of work that was the principal's expertise. As we all know, in the midst of a performance bond claim, it is almost unheard of for a surety to issue bonds to the principal for subsequent projects. However, because of the producer's years of experience in handling the account, he was able to advise the surety and its counsel as to the historical profitability of the subcontractor's prior projects involving the same scope of work with the same owner that was seeking the subcontractor's bid on the two proposed projects. Ultimately, the producer's efforts were successful, and the surety was convinced to issue the additional bonding. The results were highly beneficial to both the subcontractor and the surety, as the two projects followed the profitability trends of prior jobs as presented by the producer and produced pure profit in excess of \$600,000, bridging the gap between the funds advanced by the surety and the collateral security previously obtained. The result left the surety in an over-collateralized position, which allowed the subcontractor to

complete all of the remaining bonded work and continue to make its quarterly payments under the financing agreements as it continued to pick up and perform non-bonded work.

However, to the same degree the above producer was beneficial in positioning the surety and principal in order to obtain a favorable outcome, a producer who does not understand the industry can prove detrimental. In this example, after the obligee declared its principal in

default on a large private project for delayed performance, the surety, by imbedding a construction consultant on site, took action to assist the principal in improving its project controls to enhance its ability to capture delays and disruptions caused by the obligee. Ultimately, the effort proved successful, and the obligee rescinded its default of the principal. However, shortly thereafter the principal's producer, presumably at the principal's request, demanded that the surety's

claims team retract its involvement and oversight of the project since the project was no longer in default. The resulting retreat of the surety's claims team eventually proved disastrous for the bonded principal, which could not itself adequately maintain project controls to capture and assert financial harm caused by ongoing obligee inefficiencies. This course of action resulted in the principal sustaining substantial losses on the project. The resulting deterioration of the principal's financial condition ultimately rendered it unbondable, as the surety would not extend further surety credit to the principal on subsequent jobs. Had the producer communicated with the surety about the value of the consultant's services and then communicated this import to the principal, it could have saved the principal from suffering such a substantial loss and assisted both itself and the surety in retaining a premium producing account.

In a final example, one of the surety's large premium producers also represented an obligee on the bonded project. The obligee asserted facially improper claims against the surety's performance bond for damages allegedly resulting from the defective work of the surety's then-insolvent principal. While the producer could have been a conduit for bridging the gap between the surety's and his client's respective positions, the producer elected to apply pressure on the underwriting arm of the surety in an unsuccessful attempt to force a settlement that was clearly unjust. The result of this pressure by the producer was lengthy and costly litigation that cost the obligee more than it was able to recover from the surety through settlement. Inevitably, if the producer had chosen to act impartially, he would have been able to reset his client's expectations on the front end and save both his client and the surety a great deal of time and money.

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Practical Ways for a Surety to Engage the Producer

So what can the surety do to better position itself for the day when the

producer's help is needed? The most important action is not waiting until that day before reaching out to the producer. Many sureties are making a deliberate push to reach out to producers and begin developing relationships with them before their principal defaults and the claims begin cascading in. The underwriters have somewhat paved the way as they have cultivated relationships with the producers over time. Some sureties have started using these existing relationships to introduce claims representatives to producers once or twice a year to discuss issues commonly arising in the industry and how these issues can be handled on the front end to minimize loss to the principal and surety. This is a smart idea, as it is beneficial to the producer in advising its client, the principal, but also opens the lines of communication between the surety and the producer before a default occurs. Ultimately, the more the producer knows about the surety industry and the better the relationships develop between producers and surety professionals, the greater success both the surety and the principal/indemnitors will have in minimizing loss. Hopefully, the above anecdotal examples of the effect of the producer on the surety as it navigates claims arising from troubled projects will spur more discussion between sureties and bond producers, whose value is often overlooked. ●

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Practical Tools

to Help Jump-Start Your Company's Cyber Plan

Part 1 of 2

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BY LINN F. FREEDMAN AND JAMES CRIFASI

ALL YOU HAVE to do is read the daily headlines to see that no industry is immune from cyberattacks. Hackers may target certain industries more than others, but virtually every company is at risk for a cyberattack and resulting loss of data. An often used statistic is that up to 60 percent of businesses go under within six months of a security breach. While the multinational enterprises in the news may survive, most businesses do not.

Loss of data occurs most frequently because of hacking, insider threat, physical loss of data, and employee error. Based upon recent studies, the average cost of a data breach is \$4 million. A data breach is not only very costly to a company's brand, but also it is very costly to a company's bottom line.

Based upon our work in the field with companies in every industry, it is clear that, despite the fact that boards and executives realize the risk of a cyber intrusion, they are struggling with

managing that risk and don't know where to start. Some companies are still not addressing these risks, as they feel overwhelmed and don't know how to manage it.

Assumptions are a critical detriment to any cybersecurity program. The most secure companies we work with aren't the largest companies or the ones that spend the biggest budget. They are the companies brave enough to continuously question their assumptions about their own cybersecurity. They question, and re-question, where their high-risk data is and how to protect it. Time is spent on reviewing their security tools and systems. Resources regularly validate that systems are functioning as desired instead of assuming that they are. They inspect and look for exceptions to the systems and rules, eliminating those that create the greatest risks.

With the rise of automated attacks and bots, one thing is for certain—everyone, regardless of size or industry, is now a potential target. The point of this article is to provide a basic road map of how to start and continue a data privacy and cybersecurity risk management program, no matter where you are in the process.

Here are the basic components of a risk-based data privacy and cybersecurity program, which should be tweaked and enhanced depending on the specific legal requirements of certain industries and the size and scope of your organization.

Map and Classify High-Risk Data (Both Paper and Digital)

You must know where your high-risk data is in order to protect it.

- Start with Social Security numbers, drivers' license numbers, health insurance information and financial information.
- Encourage your IT department to actively go hunting for high-risk data. Often a hunt for data will result in vast areas of risk that the business didn't anticipate during mapping and classification. It is important to look everywhere and at everything, not just where the team assumes high-risk data may be located.

Don't Overlook the Foundations of Cybersecurity

For any risk-based program to be effective, you must have a functional cybersecurity platform to rely on.

- Whether you adopt the Cloud or not, Multi Factor Authentication is a must for Cloud, SaaS, and remote access or functionality.
- Pay attention to your firewalls' controls and restrict both incoming and outgoing traffic.
- Reverse the concept of rank having privileges. High-ranking personnel should be the most secured employees. They generally have access to the most sensitive and largest amount of data. Too often we see exceptions to security policies for those that are at the highest risk of being targeted.
- View security as a work in progress. The threat landscape is constantly changing; your security systems, processes, and policies need the flexibility to change with them.

Complete a Security Risk Assessment

Complete a security risk assessment to prioritize where resources should be applied on a rolling basis, and assess the highest risks to the organization's data.

- Using an outside information technology firm provides an independent evaluation of your physical and electronic status and can assist with identifying gaps and priorities for budgeting.
- Consider using outside counsel in any processes that are identifying vulnerabilities for protection under the attorney-client privilege and work product doctrine.
- Don't treat your security team as the enemy. Success requires open and honest communication of gaps and risks between the IT security team and the executive team.

Implement Appropriate Safeguards

Implement appropriate physical, technical, and administrative safeguards for the data based on the size and scope of the organization.

- Processes are not one-size-fits-all, so protecting highest risk data is the most efficient place to start, particularly with budgeting constraints.
- Technical safeguards must be implemented from the point of view of what *could* happen, not what *should* happen. Over reliance on safeguards based on people doing the right thing or following the right processes may cause you to easily fall victim to basic human error. Worse yet, they ignore what could be done if credentials are lost or a system is hacked.

Develop and Implement Procedures and Processes for the Protection of Data

Develop and implement procedures and processes for the protection of data, including any policies that are legally required.

- Processes and procedures any business should consider are data classification, acceptable use, mobile assets, encryption, incident response, data backup plan, disaster recovery, bring your own device, social media, a Written Information Security Program, and, if applicable, a HIPAA compliance program.
- A word of caution: although it is important to document the processes and procedures used by the company in protecting data, be careful about calling each process, procedure, or program a "policy." There are some policies that are legally required, but many are not, and from a risk management and litigation perspective, proper labeling of the processes is extremely important.
- Include analysis of whether data is being processed outside of the United States, as other laws may apply, including Europe's General Data Protection Regulation.
- Prioritize efforts so that training on the policies is a constantly recurring effort. Training is the most valuable security safeguard.

Develop and Implement a Vendor Management Program

Develop and implement a vendor management program, including processes.

- Map your vendors and put contractual provisions in place, including requirements for the vendors to have appropriate safeguards in place to protect your data, requirements for cyber liability insurance, and requirements to indemnify you in the event of an unauthorized access, use, or disclosure of your data (to name a few).
- Consider requiring high-risk vendors to complete a security questionnaire or audit before you agree to send data to it.
- Involve your security team in the review of all new vendor contracts for any vendor that could present an avenue of attack on your data or systems.

Educate Employees

Employees are one of the largest risks to an organization, particularly in the wake of massive malware and ransomware attacks.

- Implement an ongoing employee engagement and education campaign, which includes face-to-face, online, and physical education.

Evaluate Cyber Liability Insurance Coverage

Use a broker with experience in cyber liability insurance, as it is rapidly changing.

- Different coverages are needed for different risks, and litigation in this area is defining coverage.
- Keep in mind insurance is to help recover from an incident, not a replacement for a business class security program.

Engage Your Board

The company's board is ultimately responsible for the security of the company's data.

- It is crucial that the board be frequently apprised of the risk associated with data, educated about the changing threat vectors, provided recommendations for managing the risk, and kept closely advised of progress being made to protect the data.
- Designate a Privacy and Cybersecurity Team to oversee the effort going forward.
- The plan does not stop once initial implementation of it is complete. Consider designating a Privacy Officer and Information Security Officer whose responsibilities are primarily protecting the company's data. Others to appoint to the team include a member of the C-Suite, legal, communications, human relations, risk, compliance, information governance, sales and marketing, and operations.

- Once a basic data privacy and cybersecurity plan is in place, the team will continue to evaluate and implement the processes and procedures, determine the assets to be considered and used to protect the data, triage security incidents, recommend continued employee engagement, and evaluate and manage new risks that emerge. It is an iterative process that should be continuously addressed and supported by senior executives and the board.

In the Winter 2017 issue of *Surety Bond Quarterly*, part two of this article will focus on what to look for and provide specific questions to ask and actions to take based on the responses to them. ●

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S.J. Cromwell of RedZone Technologies was a contributing editor to this article.



Bond Agency Owners: The Hardest Part is Letting Go



BY KEVIN DOYLE, R.A. BOBBI HAYES, AND TIMOTHY T. WILSON

Do You Really Want to Sell?

Every so often, CPAs receive a phone call from someone who expresses an interest in selling his or her business. When this person is asked why he or she wants to do so, he or she provides this general response: "My customers won't pay me, my people don't like me, I am working like a dog, and my spouse is about to leave me." The CPA will likely then ask: "If I can fix the root causes of these issues, make your people happier, repair your client relationships, and give you your time back, would you still be interested in selling?" The most common answer is "no."

When someone wants to sell and attributes this decision to dissatisfaction in the job, what that person is most often saying is that he or she has lost control of the business and does not know what to do. The setbacks that many owners experience that push them to sell stem from the greater problem that their business lacks the leadership and proper controls and procedures that support healthier business operations and enable the owners to have that quality of life outside of their workplace. Without the right guidance on reclaiming the wellbeing of their organization, many owners

will opt to dismantle the company or sell for a fraction of what the business could be worth, with hopes that selling will be the solution to fixing their unhappiness. Unfortunately, this often fails to provide them their desired outcome.

However, by addressing the underlying issues of the business, the owner is able to enjoy leading the business again and, additionally, set the business up for a future successful business sale later if he or she chooses to sell.

Some Startling Statistics

The current majority of small to medium businesses in the United States are owned by Baby Boomers (about two-thirds of all businesses with employees, or about four million companies), most of whom are expected to exit their business in the next 10 to 12 years. Spanning a range of birth years from 1946 to 1964, Baby Boomers are already 53 to 71 years old. By averaging the number of Baby Boomer-owned businesses over this timeframe, one might expect over

200,000 businesses to change hands each year for roughly the next decade.

Project Equity, a national non-profit studying economic resiliency, released data in May 2017, covering all 50 states, about the businesses owned by Baby Boomers that are likely to change ownership in the next decade. According to the Project Equity study, very few businesses owned by Baby Boomers are expected to pass down to family members (less than 15 percent). Some businesses will be sold to an outside buyer, and some to an internal management buyout. The majority, however, are more likely to just shut down and go away—sometimes through a planned and orderly liquidation, but more often through a sudden and disorderly liquidation.

The likely reason for such a prompt business shutdown is that most Baby Boomer owners are ill-equipped to face their exit from business, both emotionally and financially unprepared for a life without the business. Decisions to exit their business can frequently be triggered by an unplanned, life-defining moment, including burnout, sudden illness or disability, a death in the family, or a divorce. Often, the only means for such an exit is liquidation.

A Successful Business Exit for an Owner of a Bond Agency

The best option for a successful business exit that provides the bond agency owner with value is a well-strategized plan that reviews all aspects of both the agency and the agency owner's readiness and that is put into action with enough time to positively impact retaining or increasing value. That timeframe is at least three to five years before a planned business exit date. Given that timeframe, Baby Boomers born in 1957 and later should already be involved with an exit plan or ready to start one within the next few years.

Planning covers both sides of the business exit. On one hand, an agency should be evaluated as to its strengths and weaknesses and what its current market value may be with any flaws or short-comings. Is the agency operated

for maximum results, or is it operated only to provide a certain "lifestyle" for the owner? What are its financial strength; capability and average age of workforce; products; position in the marketplace; current marketing strategies; current adoption of technology and future technology plan; and current business documentation? A strategic plan is developed to assist the agency in addressing factors that negatively impact the possibility of a sale or other transfer. This plan normally takes several years to both put into place and see results that would improve the attractiveness and value of a business for sale.

On the other hand, the agency owner's readiness should be evaluated at the same time, both from a financial and emotional perspective. Are the majority of the owner's assets tied up in the business? Does the owner have a diversified financial plan in place? (that is, can investing the proceeds of the sale support the owner's lifestyle?) Has the owner given thought to his or her life after exit and where he or she will find personal fulfillment? The same three-to-five year exit plan helps the owner to prepare him or herself for a positive experience post-business. Without this type of preplanning, the statistics show that, one year after sale, 70 percent of business owners are unhappy with their decision.

In addition to a solid, strategic business exit plan, deal negotiation support is important. Details are essential, from how long the agency owner may stay to assist in transition, whether those transition services are paid for or not (ego here tends to disrupt deals), how the deal itself is financially structured, whether the agency owner is willing to self-finance all or a portion of the sale, whether there are "earn-outs" involved (retention of clients/contracts/revenue) and for how long, whether key employees stay or go, and so on.

Misunderstanding the True Sale Price

Most owners believe hearsay about the value of their business and are most likely to believe that their business is worth some multiple of annual sales.

In reality, businesses are worth some factor related to their ability to produce net cash flow that is relatively consistent over a period of time. A small business, with sales under \$500,000, is more likely to sell to an individual seeking potential job security by business ownership and will generally sell for an amount related to the compensation the current owner gets.

A business owner will often hear that a competitor's business sold for \$X and believe that this competitor actually walked away with that \$X, but this focus on the sale price is a common misconception. What usually happens is that the sale price is reflective of what is known as an "asset" sale, which may include fixed assets, client lists, value of an "in place" workforce, and value of current contracts. The price offered does not include acquiring any of the current business's debt because the purchase is usually financing the asset purchaser with outside financing. In order to truly understand the sale price, the seller must evaluate the sale in terms of ultimate cash flow after all business debts are paid and all taxes on the gain from sale are calculated. The amount left in the seller's hands is usually far less than anticipated from the sale price. The actual number that an owner will walk away with after debts and taxes associated with a business sale will have a significant impact on the owner's ability to retire and maintain a certain quality of life, so understanding the true value of this number is key in an owner's important decision whether or not to sell.

Looking Forward, Acting Now

The bottom line for agency owners of the Baby Boomer generation is that there will be an inevitable point in the future when the owner will give up his or her shares in the agency, whether that be to a third party, a family member, or someone within the company, or the owner sells his or her business altogether. Operating on the assumption that the owner will need a minimum of three years to institute a well-executed succession plan, it makes sense that, the sooner the

owner plans for his or her eventual exit, the more likely he or she will do so successfully.

Failing to do so may potentially leave the owner in a position one day when he or she has to make the decision to liquidate the business that the owner has worked so hard to build. And not only will that choice affect the owner and his or her family, but also it will impact the lives of his or her employees and their families as well. The owner has a responsibility to safeguard the future of his or her company for the owner's team by implementing plans now that will guide the agency for years to come.

So what can the agency owner do now that will ensure that the true value of his or her business transfers to future owners (and compensates the current owner fairly)? When a business is sold, the purchase price can be viewed as a multiplier of the EBITDA, or net income with interest, taxes, depreciation, and amortization. The higher the multiplier (perhaps 10 times the owner's EBITDA number), the better the deal is for the owner and the more money the owner walks away with in hand. But, the riskier the owner's business looks to an investor, the lower the multiplier is expected to be. So the end goal in preparing the owner's agency for a sale is to reduce the amount of risk within the agency to improve the owner's chances of a higher cash out.

Business risk can be one of a number of things to potential buyers, but one of the main concerns is often that the agency may lean too heavily on any one customer or employee. If the agency owner runs the business operations of the agency, makes the sales, and completes the bulk of the deliverables, would the agency continue to run if the owner decided to leave? If a third of the agency's business is generated through a single client, would the owner continue to make money if that client went out of business or takes his business elsewhere? It is easy to rely too much on one particular individual or business, but fortunately, it is also an easy issue to identify and mitigate the associated risk.

The key to setting up an agency for success is to set the business up to survive despite the loss of any one individual. For closely held businesses, it is often difficult for key employees to admit that there will be a time when they are no longer a part of the daily operations of a business. But whether that be due to a sudden event or a retirement down the line, the formal succession planning process is vital to the agency's continued existence.

The benefit of removing risky business practices and preparing an agency for sale now is that, in doing so, the owner is improving the health of the organization and consequently creating an organization that is both easier to manage and easier to grow. An agency owner may find that, in getting a business ready for sale, he or she may actually want to keep the business after all. If an owner ends up selling in the future or passing the agency over to a successor, the owner can rest assured that the agency will be in good condition to move forward without keeping the owner from a well-deserved retirement. ●

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NEW SOFTWARE SELECTION AND IMPLEMENTATION IS NOT A WEEKEND PROJECT



BY ANDY HEADING

AS A YOUNG 20-something-year-old “kid,” I came out of college ready to take on the construction world. I had just completed a degree in construction management, during which I had spent nearly four years learning about the construction industry and was introduced to the tools I would use to be successful throughout my career. By tools, I mean the estimating and project management applications used in the construction industry.

As I walked confidently into the job trailer on my first day, I was given a laptop with some basic applications, a 3” thick set of 18 x 24 drawings, and a legal pad. There was no tablet with electronic documents, takeoff was done by hand, not through a

computer-based system, and I had no access to Building Information Management (BIM) software, among other things. I quickly learned that much of what I had spent the last four years learning had little relevance to how things were actually being done in the industry. Specifically, the technology available to contractors that was being discussed in undergraduate programs was not widely used.

As the current generation of leaders begins to step aside for the younger generation that grew up with technology, and in a way are reliant on it, one needs to consider the image of the construction industry of the future. Is your company currently working towards what the future of the construction industry will be? How does the construction industry overcome its reluctance to embrace technology? How will companies compete for the talent of individuals selecting an industry in which to build a career? How can contractors’ software be used to attract and retain top talent in the construction industry?

A wide variety of software applications can be used in the construction industry. These applications are

tailored to fit specific needs of an organization. In theory, it is possible to complete an entire construction project, from preconstruction through project closeout and all other functions of an organization, without using a sheet of paper. Regardless of the opportunity to use technology and increase efficiency, construction continues to be one of the more labor-intensive, paper-heavy industries. Whether that is due to the lack of comfort with or distrust of technology, the construction industry always seems to revert to “how we have always done things.”

Several factors are significant when selecting software to navigate the future success of a contractor’s business. Ideally, once a decision has been made, that software becomes part of the contractor’s daily process, a source of truth, which should remain in place over the next several years. Every company’s culture, personnel, and needs are unique. There are no predefined or identified paths to selecting software; however, there are several best practices that improve the likelihood of success. The selection process is not easy, and it takes time, energy, and resources. Changing out



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key software can become an emotional roller coaster. The following are items important to consider when selecting a software package.

Identify a Selection Team

The individuals selected will be responsible for a decision that will impact the future operations of the company. These individuals can be internal, external (consultants), or a combination of both. During this process it is essential to ensure that there is cross-functional representation who will appropriately define the needs of the organization.

Set Objectives and Analyze the Company's Needs

Throughout this stage of the process, the selection team should be working with the company as a whole. Interviewing personnel, by department or function, will help identify needs specific to individual roles in the company. They will work directly with upper management to define business direction and goals. They will define and evaluate key business processes for future improvements to process and workflows.

Prepare a Request for Proposal

Once needs and objectives have been identified, the selection team should send a request for proposal to pre-determined software vendors. The proposal should provide information on current systems as well as background information on the company's trade (general, civil, specialty) as well as other key characteristics of the business (self-perform, service management, inventory). These descriptions are important to eliminate vendors who are unable to provide a solution to an essential need.

As proposals are received, the selection team must analyze the responses based on factors such as system cost, technology, vendor references, etc. Many buyers score the vendors' responses by comparison to the software specifications of the RFP and the fit with their business need. Once the response analysis is completed, the team should present it and a shortlist of vendors recommended for demonstrations to management. It is recommended that two to three vendors be selected for demonstrations.

Coordinate and Facilitate the Demonstrations

Once the contractor's selection team has analyzed all responses and created a shortlist of vendors, they should prepare a "demonstration agenda" that accurately reflects the specific software needs of the company. They must identify what is important for the selection team to see in the demonstration, focusing on those processes that are specific or unique to the company. The team should be prepared to ask questions regarding how the proposed solution will address challenges or shortcomings of the existing software. Undertaking a demonstration without a strong agenda leaves the vendor to focus on best characteristics of the software and the contractor with unanswered questions. A detailed agenda provides a focused perspective of how the software will work for this specific company, not how the software works for all companies. It is important to stress to the vendor the significance of the proposed software solution being

configured to fit key processes and replicate reports without requiring the user to manipulate the company's processes to accommodate the software.

References and Site Visits

Following demonstrations, the selection team should compare the vendors' products, create follow-up agendas, if necessary, and check references. At this point, the team should have a good idea of the most suitable software for the business and arrange for a site visit to begin working with the most appropriate vendor.

Contract Review

If all due diligence performed in previous steps points in a clear direction, the selection team should start the process of purchasing and installing a software. Before agreeing to purchase, the contractor must perform a detailed contract review. Perhaps, at this stage, the contractor should work directly with the corporate attorney for assistance in understanding terms, conditions, and limitations. The contractor should ensure that the vendor has included the system and modules that fit the specified business needs. Understanding the roles and potential reliance on being "in the system" are important considerations in the purchase because software licensing is based on number of concurrent users. The contract reviewer should review licensing and support contracts, as well as specifications for any customizations that are required. The selection team must ensure that all costs are included in the agreement; most importantly, they must verify that costs are covered for adequate and realistic implementation. (A preliminary implementation plan should have been provided during the proposal response process.) If necessary, the selection team should prepare a letter of recommendation for management and board of directors.

Planning for Implementation

After the software agreement is signed and the software has been purchased, the selection team may need to develop an implementation team (which might be the same as



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the selection team). This team will need to facilitate an implementation planning session, set timelines for implementation, and, finally, set a “go live” date. At this time, it is important to inventory the internal resources and time commitment necessary for a successful implementation.

When taking a step back and looking at the process as a whole, it is a daunting task. This is why the appropriate level of planning and a structured process are so essential to a successful selection and implementation. The possibility of success declines when a company approaches the process without a well thought out plan or realistic deadlines. This takes a great deal of time, and those who have been identified as part of the selection or implementation team will also have their day-to-day responsibilities on top of navigating the process.

Software Offers a Tool to Address Many Future Challenges

A final thought for consideration. Software, more specifically, a

completely implemented and fully integrated software is possibly one of the greatest opportunities for positive disruption in the construction industry over the next several years. Labor shortages, both field and office, are well publicized; and the consensus is that promoted career paths, education, and demographics will not shift rapidly enough to increase the supply of skilled or professional labor. Companies that identify software that appropriately fits their needs, fully implemented to use all of the applicable functions, and integrate this software to work seamlessly with other applications will find themselves in a more favorable position long term than those that don't. As the marketplace demand for construction services continues to increase while the workforce shortage remains unresolved, it will become crucial to identify and exploit opportunities for efficiencies to be gained within standardized processes. Stated differently, in the future, as

an industry, we need to find a way to make one project manager equal two project managers. On the surface, the greatest opportunity to accomplish this endeavor in the near term is through the appropriate use of technology. ●

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Jeffrey Nesbitt, who is a manager in CLA's Phoenix office, contributed to this article.



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Is **Canada** Soon to Have Its Version of the **Miller Act**?



The Ontario Legislative Building in Toronto, Ontario, Canada houses the Legislative Assembly of Ontario, the viceregal suite of the Lieutenant Governor of Ontario, and offices for members of the provincial parliament.



BY SHEILA E. THOMPSON

WHILE THE UNITED STATES has the Miller Act requiring surety bonds on federal construction contracts valued over \$150,000, and states have Little Miller Acts to require similar protection for state and municipally funded projects, Canada has no such laws currently in existence. The reason is twofold. First, that kind of national legislation has not been proposed so far. Second, my read on it as a Canadian is that lobbying efforts in

the U.S. and political awareness of what's happening with respect to surety-based legislation are greater in the U.S. than they are here in Canada.

Even without statutory requirements, some Canadian governmental bodies still require surety bonds to protect the public dollar. Bonds are required by Defence Construction Canada for projects larger than \$100,000 and are also required by the Ministry of Public Services and Procurement Canada. Many municipalities, towns, and regions choose to require bonds for their construction projects.

The Ontario Ministry of Transportation (MTO) has, until recently, been unique among North American Transportation Authorities for its rejection of surety bonds as performance security, but it now has begun limited use of bonds. After months of meetings with representatives of the Surety

Association of Canada (SAC) in 2015, in August 2016 the MTO began accepting 50 percent performance and payment bonds on designated contracts for projects valued at \$200,000 and under across the province. The MTO uses a hybrid bond wording based on the SAC Headstart Subcontractor Performance Bond, which also includes elements of the Association's 2012 processed enhanced bond. The Canadian Construction Documents Committee negotiated to establish a bond wording for the MTO.

Legislation Appears on the Horizon to Require Bonds

On May 31, 2017, Ontario Attorney General Yasir Naqvi introduced Bill 142 – An Act to amend the Construction Lien Act (CLA). The bill was developed in response to the report dated April 3, 2016, "Striking the Balance: Expert Review

of Ontario's Construction Lien Act." This report was prepared by Bruce Reynolds and Sharon Vogel of the Canadian law firm Borden Ladner Gervais LLP for the Ministry of the Attorney General and the Ministry of Economic Development, Employment and Infrastructure. With their help and hard work by SAC, this proposed legislation was drafted. The new measure seeks to update Ontario's construction laws to reflect current construction industry practices and to support the thousands of construction workers and businesses across the province. Of the 101 recommendations included in the report, 98 were adopted in the bill.

A new section, Part XI.1, covering surety bonds has been added to the proposed CLA. Section 85.1 of the Act creates requirements for a contractor that enters into a contract with an owner that is the Crown, a municipality or a broader public sector organization (public contract) to furnish the owner with a labor and material payment bond and with a performance bond if the contract price is above the amount set out in the regulations. This means, if passed, this new Act would require all public construction work in the province to be protected by at least 50 percent performance and payment bonds.

The proposed Act specifies bonds are to be provided on public contracts where the contract price exceeds the prescribed threshold amount. Since there is no definition of the threshold amount in the Act itself, this is expected to be specified in the enabling regulations. Other sections of the proposed CLA require prompt payment with clear payment timelines for all parties involved in a public construction project. A new fast-tracked adjudication process outside of court will deal with payment slowing disputes. The new act will also update the rules surrounding construction liens, trusts, and holdbacks (Canadian version of retainage).

This proposal is absolutely groundbreaking. The current lien act in Ontario was introduced in 1983 and has not been amended since then.

Part of the recommendation in the Reynolds and Vogel review was that the surety bond requirement should be addressed, which made it into the proposed legislation. It's a pretty exciting time in Ontario. Everybody is watching this unfold. Who knows? This may lead to changes in the lien legislation in the other provinces. The benefit of this new CLA would be that public spending would be guaranteed through bonds. If a contractor defaulted on a project, the cost of completing the work would not fall on the government and, ultimately, the taxpayers, but would be covered by the surety bonds.

Surety Bond Marketing

Despite the current lack of government requirements for bonding, SAC has been active in explaining the value of surety bonds to public and private owners. When SAC staff sit down with owners to discuss onerous surety situations, they have a very good track record for success. They advocate for a better surety product and are fairly successful in that.

In addition to construction contracts, there are also contracts that span a number of years, such as janitorial, waste removal, or snow clearance contracts. SAC's development team created the multi-year bond forms designed especially for these types of contracts. SAC has a very good track record explaining those bonds and why it's better to use them than the standard bond.

Why Bonds are Needed in Canada

Just because there is no law requiring surety bonds in Canada does not mean they are unimportant. If a contractor defaults on a project and there is no bond, the owner is stuck with an incomplete project and needs a lot of dollars to fix it. Subcontractors are left with unpaid bills and can resort only to their lien rights. Depending on the circumstances causing the contractor to default, the subcontractors may end up in bankruptcy court trying to collect what is owed to them.

When there have been situations with bonded projects contractors did not complete, those claims have been resolved satisfactorily. There have been some high-profile claims. There have been situations where a surety has stepped in to fix a problem with the public being unaware that there was an issue. For example, within the last five years a contractor went bankrupt while working on unbonded and bonded projects, including a number of high-profile government projects. Of those, the bonded projects got completed more quickly, while the unbonded ones cost the public purse a lot more money.

Any time a project grinds to a halt because of a contractor's default, there are always hidden costs. Nobody is going to come on the job site to complete the work for the remaining money in the project fund. Subcontractors won't go back to a project where they already haven't been paid. But if there's a bond, they are more likely to return and finish the job.

The Bill's Future

For the new proposed CLA to become law, it must proceed through second and third readings and probably committee study before receiving Royal Assent. That is the last step required for a bill to become a law in Canada. Amendments could be proposed at any time during this process.

Now that the Ontario Legislative Assembly has reconvened as of September 11, 2017, the new CLA will most likely become law because the government has a legislative majority. Once the bill is passed, Attorney General Naqvi anticipates the act's legislative and regulatory changes will take effect in 2018.

When Bill 142 becomes law, surety bonds will be required for all Ontario government contracts over a specified dollar value. Other provisions of the law relating to prompt payment and dispute resolution will also apply. In addition, many provisions will only become effective after related regulations are adopted and proclaimed in force by the Lieutenant Governor.

Bond producers and surety companies serving the Ontario market will want to watch the progress of Bill 142 through the legislative process. Assuming it becomes law, they may wish to develop an educational program to assist the staff of Ontario ministries who are unfamiliar with surety bonds about their benefits and how they work. ●

Sheila E. Thompson is the President of Rosenberg & Parker of Canada, Inc. With over 30 years of experience as an underwriter and as a broker, she oversees client and surety relations and is responsible for the operations of Rosenberg & Parker of Canada. She has written bonds for both publicly traded and privately held corporations in the construction, manufacturing, energy savings, technology, environmental and waste hauling industries, as well as for many other companies with bonding requirements. Thompson is Chair of the NASBP International Committee. She has been involved in the Canadian



President of the Surety Association of Canada Steve Ness, far left, with Brian Edmunds and Sheila Thompson, both of Rosenberg & Parker of Canada, Inc. of Toronto, Ontario, attending the 2011 NASBP Annual Meeting.

Construction Documents Committee's surety bond negotiations for many years and participated in the negotiations to establish a bond wording for the MTO. She was also part of the development team at SAC that

created the multi-year bond forms designed especially for the types of contracts that span a number of years mentioned above. She can be reached at sheila.thompson@suretybond.com or 416.218.1280.

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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;

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916.380.5300 • Fax: 916.380.5206
http://wgbender.com

Wells Fargo Insurance Services
1039 W. McDowell Boulevard
Petaluma, CA 94954
707.773.1895 • Fax: 707.773.1868
www.cybersure.com

Wells Fargo Insurance Services of California, Inc.
45 Fremont Street, Suite 800
San Francisco, CA 94105
415.717.1092 • Fax: 415.777.3545
https://wfs.wellsfargo.com

Wells Fargo of California Insurance Services, Inc.
11017 Cobblestone Drive, Suite 100
Rancho Cordova, CA 95670
800.257.4860 • Fax: 916.231.1478
https://wfs.wellsfargo.com

Willis Risk & Insurance Services
18101 Von Karman Avenue
Suite 600
Irvine, CA 92612-1041
949.885.1206 • Fax: 949.885.1225
www.willis.com

Woodruff-Sawyer & Co.
50 California Street, Floor 12
San Francisco, CA 94111
415.391.2141 • Fax: 415.989.9923
www.wsandco.com

COLORADO

Bond Placements, Ltd.
7395 East Orchard Road
Suite 400
Greenwood Village, CO 80111
720.289.2002 • Fax: 303.758.8921
www.bondplacementsltd.net

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

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

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

Flood & Peterson Insurance, Inc.
4821 Wheaton Drive
Fort Collins, CO 80525
970.266.8710 • Fax: 970.506.6869
www.fpinsurance.com

Holmes Murphy & Associates, LLC
7600 East Orchard Road
Suite 330S
Greenwood Village, CO 80111
303.730.1449 • Fax: 855.534.8891
www.holmesmurphy.com

HUB International Insurance Services Inc.
2742 Crossroads Boulevard
Grand Junction, CO 81506
970.245.3316 • Fax: 970.245.8016
www.hubinternational.com

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

Lockton Companies, LLC
8110 East Union Avenue, Suite 700
Denver, CO 80237-2984
303.414.6173 • Fax: 303.865.6173
www.lockton.com

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

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

Olson & Olson, Ltd.
5655 South Yosemite Street
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Greenwood Village, CO 80111
303.867.2055
http://olsonandolson.com

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3630 Sinton Road, Suite 200
Colorado Springs, CO 80907
719.590.9990 • Fax: 719.590.9992
www.six-geving.com

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

USI Colorado, LLC
6501 South Fiddlers Green Circle
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Greenwood Village, CO 80111
303.831.5274 • Fax: 303.831.5146
www.usi.com

Wells Fargo Insurance Services USA
90 South Cascade Avenue
2nd Floor
Colorado Springs, CO 80903
719.785.8179 • Fax: 877.405.9032
https://wfs.wellsfargo.com

Wells Fargo Insurance Services, USA
1700 Lincoln Street
Denver, CO 80203
303.863.6807 • Fax: 212.818.9139
https://wfs.wellsfargo.com

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2000 South Colorado Boulevard
Tower II, Suite 900
Denver, CO 80222
303.765.1500 • Fax: 303.722.0811
www.willis.com

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860.418.5329 • Fax: 860.560.2766
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Como & Nicholson, Inc.
501 Main Street, Suite 2D
Monroe, CT 06468
203.445.8388 • Fax: 203.445.8334

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

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195 Scott Swamp Road, Suite 201
Farmington, CT 06032
860.678.4000 • Fax: 860.678.4029
www.lockton.com

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One Goodwin Square
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860.524.7600 • Fax: 860.722.7763
www.peoples.com

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Glastonbury, CT 06033-4314
860.430.3235 • Fax: 860.652.0327
www.smithbrothersusa.com

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707 Philadelphia Pike
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302.762.7599 • Fax: 302.762.7939
www.acsurety.com

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Washington, DC 20036-5386
202.263.6780 • Fax: 202.263.7839
www.marsh.com

Wells Fargo Insurance Services
1750 H Street, NW, Suite 200
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202.772.4231
https://wfs.wellsfargo.com

FLORIDA

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239.205.1541 • Fax: 239.542.5527
www.dawsoncompanies.com

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Suite 200
Maitland, FL 32751
407.691.9600
www.bbandt.com

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

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

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1701 West Garden Street
Pensacola, FL 32501-0711
850.432.7474 • Fax: 850.470.2660
www.fbbins.com

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620 North Wymore Road
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Maitland, FL 32751
407.786.7770 • Fax: 407.786.7766
www.floridasuretybonds.com

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1904 Boothe Circle
Longwood, FL 32750
407.834.0022 • Fax: 407.260.1767
www.guignardcompany.com

Marsh & McLennan Agency - Florida Region
3001 PGA Boulevard, Suite 203
Palm Beach Gardens, FL 33410
561.209.1688 • Fax: 305.640.9703
www.mma-fl.com

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Matson-Charlton Surety Group
700 South Dixie Highway
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Coral Gables, FL 33146
305.662.3852 • Fax: 305.661.9948
www.mcsurety.com

Nielson, Hoover & Company, Inc.
8000 Governors Square Boulevard
Suite 101
Miami Lakes, FL 33016
305.722.2663 • Fax: 305.558.9650
www.nielsonbonds.com

Rudnik Surety, Inc.
24600 South Tamiami Trail
Suite 212
Bonita Springs, FL 34134-7023
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
561.429.3600 • Fax: 561.899.0650
www.bondwithunique.com

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

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Building 400
Atlanta, GA 30327
404.809.2530
www.pentarisk.com

BB&T Insurance Services, Inc.
3100 Royal Boulevard South
Alpharetta, GA 30023
770.664.6818 • Fax: 888.827.9864
www.insurance.bbt.com

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Atlanta, GA 30328
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http://integrogroupp.com

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3280 Peachtree Road NE
Suite 250
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404.460.0754 • Fax: 404.460.0854
www.lockton.com

Marsh USA, Inc.
3560 Lenox Road, Suite 2400
Atlanta, GA 30326
404.995.2774 • Fax: 404.995.3448
www.marsh.com

Sterling Risk Advisors
2500 Cumberland Parkway
Suite 400
Atlanta, GA 30339
678.424.6502 • Fax: 678.424.6522
www.sterlingra.com

The Warnock Agency
4810 McEver Road
Oakwood, GA 30566
678.971.4195 • Fax: 678.450.7333
www.warnockagency.com

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Atlanta, GA 30305
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https://wfs.wellsfargo.com

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Concourse Corporate Center 5
18th Floor
Atlanta, GA 30328
404.224.5000 • Fax: 404.224.5001
www.willis.com

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2800 Century Parkway NE
Suite 300
Atlanta, GA 30345
404.633.4321 • Fax: 404.248.0444
www.yatesins.com

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Vidalia, GA 30475
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www.zorninsight.com

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www.cassidysguam.com

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Honolulu, HI 96813
808.521.8311 • Fax: 808.526.3893
www.kingneel.com

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800 Bethel Street, Suite 201
Honolulu, HI 96813
808.954.7448 • Fax: 808.954.7444
www.risksolutionpartners.com

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Rexburg, ID 83440
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www.archibaldleavitt.com

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Idaho Falls, ID 83405-1598
208.523.9100 • Fax: 801.365.0865
www.buckner.com

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Caldwell, ID 83606
208.459.1678 • Fax: 208.484.1114
www.thehartwellcorp.com

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1084 North Skyline Drive
Idaho Falls, ID 83402
208.522.5656 • Fax: 208.524.5721
www.thehartwellcorp.com

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Boise, ID 83702
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www.higginsrutledge.com

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University Plaza
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Boise, ID 83706
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847.991.3500 • Fax: 847.991.3520
www.internationalirm.com

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Chicago, IL 60607
312.563.5941

Arthur J. Gallagher & Co.
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Suite 1900
Chicago, IL 60606
312.497.4474 • Fax: 773.857.2409
www.ajg.com

Arthur J. Gallagher Risk Management Services
Two Pierce Place, 6th Floor
Itasca, IL 60143
630.694.5253 • Fax: 630.285.3631
www.ajg.com

Assurance Agency, Ltd.
One Century Centre
1750 East Golf Road
Schaumburg, IL 60173
847.797.5700 • Fax: 847.440.9128
www.assuranceagency.com

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6160 North Cicero Avenue
Chicago, IL 60646
773.736.2320 • Fax: 773.736.0835
www.bondbrokersinc.com

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2300 Cabot Drive, Suite 100
Lisle, IL 60532
630.245.4600 • Fax: 630.245.4601
www.bbinsurance.com

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4811 Emerson Avenue, Suite 102
Palatine, IL 60067-7416
847.303.6800 • Fax: 847.303.6963
www.dohn.com

DSP Insurance Services, Inc.
1900 East Golf Road, Suite 650
Schaumburg, IL 60173
847.934.6100 • Fax: 847.934.6180
www.dspins.com

The Horton Group
10320 Orland Parkway
Orland Park, IL 60467
708.845.3000 • Fax: 708.845.4363
www.thehortongroup.com

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300 North LaSalle Street
Chicago, IL 60654
312.279.4891
www.hubinternational.com

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Westmont, IL 60559
630.468.5600 • Fax: 630.468.5695
www.hubinternational.com

Integro USA Inc.
161 North Clark Street, Suite 1850
Chicago, IL 60601
312.780.8000 • Fax: 312.780.8001
www.integrogroupp.com

J.L. Hubbard Insurance and Bonds
1090 South Route 51, P.O. Box 14
Forsyth, IL 62535-0014
217.877.3344 • Fax: 217.877.0795
http://jlhubbard.com

Lockton Companies, LLC
500 West Monroe Street
Suite 3400
Chicago, IL 60661
312.669.6736 • Fax: 312.681.6736
www.lockton.com

Lundstrom Insurance Agency, Inc.
2205 Point Boulevard, Suite 200
Elgin, IL 60123
847.741.1000 • Fax: 847.428.8857
www.lundstrominsurance.com

Marsh USA, Inc.
540 West Madison Street
Chicago, IL 60661
312.627.6678 • Fax: 312.627.6226
www.marsh.com

Mesirow Financial
353 North Clark Street
Chicago, IL 60654
312.595.6200 • Fax: 312.595.4374
www.mesirowfinancial.com

NFP Property and Casualty Services, Inc.
500 West Madison Street
Suite 2700
Chicago, IL 60661
312.630.0800 • Fax: 312.759.4454
www.nfp.com

Roanoke Insurance Group, Inc.
1475 East Woodfield Road
Suite 500
Schaumburg, IL 60173-4903
847.969.1420 • Fax: 847.969.8200
www.roanoketrade.com

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

USI Insurance, Inc.
1800 River Drive
Moline, IL 61265
309.764.9666 • Fax: 309.764.6321
www.usi.com

Wells Fargo Insurance Services USA, Inc.
10 South Wacker Drive, 17th Floor
Chicago, IL 60606
312.658.4111 • Fax: 312.658.4100
https://wfs.wellsfargo.com

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AssuredPartners of Indiana LLC, dba Tobias Insurance Group
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Suite 300
Indianapolis, IN 46260
317.844.7759 • Fax: 317.815.6036
www.tobias.com

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South Bend, IN 46601-1817
574.245.3500 • Fax: 574.236.6399
www.gibsonins.com

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9225 Priority Way West Drive
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Indianapolis, IN 46240
317.805.7500 • Fax: 317.805.7515
www.mjinsurance.com

M.J. Schuetz Insurance Services, Inc.
55 Monument Circle, Suite 500
Indianapolis, IN 46204-5911
317.548.3932 • Fax: 317.639.6910
www.mjsis.com

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101 West Ohio Street, Suite 2000
Indianapolis, IN 46204
317.966.0544
www.moorebonds.com

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24 North 6th Street
Terre Haute, IN 47807
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www.usi.com

IOWA

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West Des Moines, IA 50266-1321
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West Des Moines, IA 50266-5945
515.244.0166 • Fax: 515.244.9535
www.lmcinsurance.com

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Des Moines, IA 50309
515.243.1724 • Fax: 515.243.6664
www.reynolds-reynolds.com

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Fax: 913.831.4730
www.sraincs.com

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www.hwins.com

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816.333.3000
www.millercare.com

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Louisville, KY 40223
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504.834.5080 • Fax: 504.835.7726
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Metairie, LA 70002
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New Orleans, LA 70139
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225.383.4761 • Fax: 337.232.9120
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http://mcelveenins.com

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225.445.7575 • Fax: 866.255.0200
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Baton Rouge, LA 70809
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www.bancorpsouth.com/
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Portland, ME 04102
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www.clarkinsurance.com

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P.O. Box 481, 103 Park Street
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Lewiston, ME 04243
207.753.7300 • Fax: 207.753.7310
www.ssasurety.com

Varney Agency
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www.varneyagency.com

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Lanham, MD 20706
301.306.3060 • Fax: 301.459.9521
www.alliantinsurance.com

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5850 Waterloo Road, Suite 240
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www.insurance.bbt.com

BB&T Frederick Underwriters
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Construction Underwriters, LLC
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Columbia, MD 21046
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Delmarva Surety Associates, Inc.
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www.delmarvasurety.com

Early, Cassidy & Schilling, LLC
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Keystone Bonding & Surety Agency, LLC
3314 Market Street, Suite 301
Camp Hill, PA 17011
570.473.2714 • Fax: 570.473.2715
www.keystoneinsgrp.com

Liberty Insurance Agency
2857 Oxford Boulevard, Suite 211
Allison Park, PA 15101
412.571.5700 • Fax: 412.486.2108
www.libertyins.com

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

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

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2555 Kingston Road, Suite 100
York, PA 17402
717.755.9266 • Fax: 717.755.9237
www.ekmconkey.com

Murray Risk Management and Insurance
39 North Duke Street
Lancaster, PA 17608
717.397.9600 • Fax: 717.397.2218
www.murrayins.com

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455 South Gulph Road, Suite 400
King of Prussia, PA 19406
610.668.9100 • Fax: 610.667.5200
www.suretybond.com

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Kingston, PA 18704-0617
570.288.5434 • Fax: 570.288.7837
www.saulmetcho.com

Seubert & Associates, Inc.
225 North Shore Drive, Suite 300
Pittsburgh, PA 15212
412.734.4900 • Fax: 412.734.6640
www.seubert.com

The Shepherd Agency, LLC
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Fort Washington, PA 19034
215.233.4330
Fax: 215.233.4746

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2 Paoli Office Park, P.O. Box 1787
Paoli, PA 19301-0826
610.727.5300 • Fax: 610.727.5414
www.simkiss.com

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

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444 Liberty Avenue, Suite 1500
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412.765.3510 • Fax: 412.765.1164
https://wfs.wellsfargo.com

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Wayne, PA 19087
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www.whartonsurety.com

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San Juan, PR 00901
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www.suretyone.org

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Hato Rey, PR 00917-0877
787.641.2738 • Fax: 787.641.0877
www.clcinsurancepr.com

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San Juan, PR 00926
787.641.2600 • Fax: 787.721.2841
www.marshsaldana.com

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787.753.0100 • Fax: 787.522.3692
www.teaminsurancepr.com/dev

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www.insurance.bbt.com

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803.732.0060 • Fax: 803.732.3989
www.davisgarvin.com

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West Columbia, SC 29169
803.422.8987
www.hubinternational.com

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Columbia, SC 29201
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www.gussosuretybonds.com

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Sioux Falls, SD 57108
605.336.1090 • Fax: 605.336.8365
www.holmesmurphy.com

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www.howaltmcdowell.com

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Franklin, TN 37067
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www.neacelukens.com

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615.292.9000 • Fax: 615.279.8504
www.bbandt.com

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Nashville, TN 37212
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www.feneal.com

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Knoxville, TN 37919
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Suite 200
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629.999.4125 • Fax: 629.999.5125
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Athens, TN 37303
423.745.3062 • Fax: 423.745.8888
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Eight Corporate Centre
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Franklin, TN 37067
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www.scottins.com

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Knoxville, TN 37919
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www.tisins.com

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806.722.2663
Fax: 806.722.2662

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832.485.4000 • Fax: 832.485.4041
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Houston, TX 77046
713.355.1000 • Fax: 713.355.1001
www.bondproinc.com

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www.fairlygroup.com

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Fort Worth, TX 76116-4016
817.737.4943 • Fax: 817.737.4947
www.kandsgroup.com

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Houston, TX 77098
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www.gemins.com

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Ft. Worth, TX 76102
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www.worthaminsurance.com

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Suite 500
Houston, TX 77024-4549
713.877.8975 • Fax: 713.877.8974
www.mcgriff.com

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Dallas, TX 75231
972.770.1600 • Fax: 972.770.1475
www.mhbt.com

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Addison, TX 75001
972.201.0100 • Fax: 972.201.0123
www.mnhins.com

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www.TheNitscheGroup.com

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8615 North Freepoint Parkway
Suite 155
Irving, TX 75063
972.459.4749 • Fax: 972.459.4535
www.pclbonds.com

**Pitts Fennell and Associates,
LLC dba Pitts Birdsong Fennell
and Associates**
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Dallas, TX 75251
918.632.0136 • Fax: 918.632.0846
www.pbfassoc.com

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

Surety Advisors, LLC
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Houston, TX 77056
713.622.1494 • Fax: 713.622.1861
www.suretybondservices.com

**Surety Insurance Services of
Texas LP dba American
Surety Agency**
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http://americanbonding
agency.com/

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Fort Worth, TX 76112
817.457.6700 • Fax: 817.457.7246
www.thesweeneyco.com

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The Woodlands, TX 77380
281.296.9997 • Fax: 281.296.9998
www.technical-assurance.com

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Austin, TX 78741
512.447.7773 • Fax: 512.440.0989
www.timeinsurance.com

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Fort Worth, TX 76102
817.336.8520 • Fax: 817.336.6501
www.tuckeragency.com

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

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Highway, Suite 200
Austin, TX 78731
512.651.4114 • Fax: 512.467.0113
www.usi.com

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San Antonio, TX 78103
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512.453.0031

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www.buckner.com

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276.523.4111 • Fax: 276.523.5208
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509.545.3800 • Fax: 509.547.7960
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206.281.8411 • Fax: 206.281.8456
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800.592.8662 • Fax: 888.315.5403
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Wheeling, WV 26003-3826
304.238.5551
www.usi.com

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Green Bay, WI 54301
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www.aon.com

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Cedarburg, WI 53012
262.204.8448

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Madison, WI 53713
608.288.2809
http://m3ins.com

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262.502.3829 • Fax: 262.953.1411
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262.835.9576 • Fax: 262.835.9649
www.shorewestsurety.com

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Toronto, ON M4P 2S3
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Toronto, ON M5C 2B8
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