

# Surety Bond Quarterly

AN OFFICIAL PUBLICATION OF  
THE NATIONAL ASSOCIATION OF  
SURETY BOND PRODUCERS

[www.suretybondquarterly.org](http://www.suretybondquarterly.org)



**NOTHING  
WORTHWHILE IS  
EVER EASY**

**Understanding the  
Surety's Salvage Rights**

**The Contract Disputes Act:  
What You Should Know**

**Connect with Clients  
and Boost Referrals with  
Social Media Posts**

**Surety Career Profile:  
Mary Jeanne Anderson**

**Contractor Financial  
Statement Analysis**





Strength. Integrity. Trust.

VERIPAY™: *Intelligent Funds Control*

Contract Surety Claims Support



**DAYHILLGROUP**

MINIMIZING RISK | CREATING OPPORTUNITIES





# QUILL

# POWER



Ask your surety underwriter about the  
common sense power of Merchants' quill.

**MERCHANTS**  
**BONDING COMPANY**<sup>™</sup>  
COMMON SENSE SURETY SINCE 1933



1.800.678.8171 | [www.merchantsbonding.com](http://www.merchantsbonding.com)

Merchants Bonding Company<sup>™</sup> (Mutual), Merchants National Bonding, Inc. & affiliated companies | 6700 Westown Parkway, West Des Moines, IA 50266



**Your passion for surety helps your customers thrive. So does ours.**



**Our capacity, responsiveness, global capabilities, and breadth of products make us the single surety market for you.**

You love what you do. Liberty Mutual Surety™ shares that passion. Whether your client is a small business or contractor just starting out, a multinational construction firm, or a Fortune 1000 company, our responsive and knowledgeable underwriters work with you to provide the contract and commercial bonds your customers need. Our capacity, responsiveness, and breadth of products make us the single surety market for you. For more information on how we can help you and your clients thrive, contact your local underwriter.

Learn more by visiting [www.libertymutualsurety.com](http://www.libertymutualsurety.com)

© 2017 Liberty Mutual Insurance. Insurance underwritten by Liberty Mutual Insurance Co., Boston, MA or its affiliates or subsidiaries.

# Contents

## WHAT'S INSIDE

FALL 2018

### FEATURES

#### 12 **The Surety's Salvage Rights Against the Principal, Indemnitors, and Third Parties: What Do Bond Producers Need to Know?**

Sureties are obligated to make an independent assessment of a claim, and contractors should understand a surety's rights and responsibilities.

#### 16 **The Contract Disputes Act: What Every Contractor and Surety Professional Should Know—Part 1 of 2**

Sometimes claims are unavoidable, and the government requires that all disputes be resolved under this federal law.

#### 20 **Connect with Clients and Boost Referrals with Your Social Media Posts**

Building an online community is key to a surety bond producer's social media presence. Read about marketing techniques for getting started.

#### 27 **Surety Career Profile of Mary Jeanne Anderson: Four Decades of Surety Growth**

The consultant has seen technology change and she uses a variety of disciplines in her job, but the basics of surety practice largely remain the same.

#### 29 **Know the Fundamentals of Contractor Financial Statement Analysis—Part 1 of 2**

What levels of service can a contractor receive from a CPAs, and what level of assurance can the users of financial statements expect based on the service provided?

#### 33 **2018 NASBP Resource Directory**

See the annual compilation of NASBP bond producers, sureties, and construction CPAs that surety professionals, contractors, and others will use throughout the year.

12

16

### DEPARTMENTS

- 7 **NASBP Upcoming Meetings & Events**
- 7 **2018-2019 Executive Committee**
- 9 **From the CEO: Nothing is Ever Easy**
- 46 **Index to Advertisers**



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

### ON THE COVER

#### FALL 2018

Understanding the intricacies and legalities of surety bonding is a challenge. But hard work pays off with the right knowledge, perspective, advice, and relationships. Meet one woman whose hard work has lifted her to the top of the industry. In this issue of *Surety Bond Quarterly* you'll find detailed information you can use to do the job, including the valuable NASBP Resource Directory.



*Surety Bond Quarterly* is brought to you by the National Association of Surety Bond Producers, 7735 Old Georgetown Road, Suite 900, Bethesda, MD 20814; Phone: 240.200.1270; Fax: 240.200.1295; [www.nasbp.org](http://www.nasbp.org). **NASBP Manager:** Kathy Jo Mapes Hoffman

Published by: Naylor Association Solutions, 5950 NW 1st Place, Gainesville, FL 32607; Phone: 800.369.6220; Fax: 352.331.3525; [www.naylor.com](http://www.naylor.com). **Publisher:** Heidi Boe, **Editor:** Rick Goldstein, **Project Manager:** Tamara Perry-Lunardo, **Marketing:** Natalia Arteaga, **Advertising Director:** Doug Smith, **Advertising Sales:** Amy Gray, Rick Jones, **Project Coordinator:** Alyssa Woods, **Layout & Design:** Gufran Khan

**NAYLOR**  
ASSOCIATION SOLUTIONS

COVER: GDMITRY/SHUTTERSTOCK.COM

©2018 NASBP. All rights reserved. The contents of this publication may not be reproduced by any means, in whole or in part, without the prior written consent of NASBP.

PUBLISHED SEPTEMBER 2018 | SPB-Q0318 | 9307



# WHAT MAKES OUR SURETY SOLUTIONS UNIQUE?

## OUR SPECIALISTS KNOW...

You can differentiate yourself in the market with The Guarantee.

Contract Surety

Commercial Surety

Developer Surety

For over 145 years, our history has been firmly rooted in Canadian tradition, and our future is focused on innovation leadership. Our committed and experienced underwriting team collaborates with our broker and client partners to tailor surety solutions that are flexible and responsive for evolving business needs and an ever-changing marketplace.

*Find out how we are different.*  
**[theguarantee.com](http://theguarantee.com)**



Excellence, Expertise, Experience ...  
Every time



# NASBP Upcoming Meetings & Events

## REGIONS 1, 2 & 3 MEETING

September 12-14, 2018  
Coeur D'Alene, ID

## REGIONS 8, 9, 10 & 11 MEETING

November 4-6, 2018  
Charleston, SC

## SALES WORKSHOP

October 2-3, 2018  
New Orleans, LA

## REGIONS 4, 5, 6 & 7 MEETING

October 3-5, 2018  
New Orleans, LA

## NASBP MID-YEAR MEETING

October 18-20, 2018  
Truckee, CA

## NASBP ROAD SHOWS: BONDING WITH BOB

November 13, 2018  
Des Moines, IA

November 15, 2018  
Kansas City, KS

## RISK MANAGEMENT IN UNDERGROUND CONSTRUCTION COURSE

November 28-29, 2018  
Marina del Rey, CA

## 2018-2019 Executive Committee



**Robert E. Shaw**  
NASBP President  
Skillings Shaw & Associates, Inc.  
Lewiston, ME



**John N. Bustard**  
NASBP First Vice President  
King & Neel, Inc.  
Honolulu, HI



**Mark M. Munekawa**  
NASBP Second Vice President  
Woodruff-Sawyer & Co.  
San Francisco, CA



**Tracy Tucker**  
NASBP Third Vice President  
Tucker Agency, Ltd.  
Fort Worth, TX



**Howard Cowan**  
NASBP Immediate Past President  
Acrisure, LLC dba Cowan-Hill Bond Agency, Inc.  
Lubbock, TX



**Zach Mendelson**  
NASBP Ex Officio, Directors-At-Large  
Epic | Edgewood Partners Insurance Center  
Pittsburgh, PA



**Brian M. Deimerly**  
NASBP Ex Officio, Regional Directors  
Holmes Murphy and Associates, LLC  
West Des Moines, IA



**Toby Miclette**  
NASBP Ex Officio, 5-15 Leadership Committee  
Bowen Miclette & Britt Insurance Agency, LLC  
Houston, TX



**Mark H. McCallum**  
Chief Executive Officer  
NASBP  
Bethesda, MD

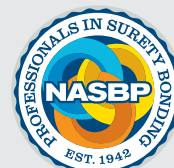
## Surety Bond Quarterly Board of Advisors

**Corban Enns** of Surety Solutions, LLC, Salem, OR

**Lawrence F. McMahon** of Alliant Insurance Services, Inc., San Diego, CA

**Thomas M. Padilla** of HUB International Insurance Services, Albuquerque, NM

**Andrew Tokasz** of Key Insurance & Benefits Services, Buffalo, NY



[www.nasbp.org](http://www.nasbp.org)



# GREAT HORN

## FINANCIAL SERVICES

BUILDING  
BETTER  
BUSINESS

*The Gold Standard in Proactive Funds  
Control for Over 15 Years*

(410) 616-9936 | [www.greathornfinancial.com](http://www.greathornfinancial.com)



From the CEO

# Nothing is Ever Easy



CONSTRUCTION HAS BEEN AND REMAINS A CONDUIT FOR UPWARD MOBILITY FOR COUNTLESS SAVVY INDIVIDUALS MAKING EXCELLENT LIVELIHOODS THROUGH CONSTRUCTION SERVICES. PROUDLY, BOND PRODUCERS, AS TRUSTED ADVISORS, HAVE FACILITATED MANY OF THOSE ASCENSIONS.

How often do you find yourself saying that or a similar phrase in your personal and professional lives? If you are like me, you probably say it more often than you would care to admit. Certainly, the complexity of life and business likely makes that saying a popular choice, even if only softly or silently uttered. But generally what I mean by that saying is that “nothing worthwhile is ever easy,” which I often find to be apropos to the construction industry. I can think of few industries apart from construction where businesses take on such risks and are subject to such extensive compliance and regulatory burdens. And yet, construction has been and remains a conduit for upward mobility for countless savvy individuals making excellent livelihoods through construction services. Proudly, bond producers, as trusted advisors, have facilitated many of those ascensions. I would like to think of a contractor’s act of achieving a bonding line for the first time as the very embodiment of the phrase “nothing worthwhile is ever easy.” That contractor will have taken many steps to get the business in sufficient order to demonstrate character, capacity, and capital; and he or she will have established a relationship that will demonstrate its worth repeatedly over time.

In helping businesses, bond producers bear the burden of staying current on the various landscapes that confront their clients. Applicable laws and regulations, media advancements, accounting practices, and dispute resolution methods, to name a few, are but some of the many areas impacting construction firms.

This issue of *Surety Bond Quarterly* delves into a number of these subjects, providing important insights for surety professionals and clients alike. Attorney Todd Regan of the law firm of Robinson+Cole addresses what producers need to understand with respect to the surety’s rights of salvage against the bond principal; while attorney Sarah Carpenter of the law firm of Smith, Currie & Hancock examines how to succeed under the federal Contract Disputes Act. Julian Xavier of the accounting firm CliftonLarsonAllen covers the fundamentals of contractor financial statement analysis, including best practices for work-in-process reports. NASBP members discuss how they use social media for marketing and to stay in front of clients; and in a *Surety Bond Quarterly* Web exclusive article Eugene Polyak of Smith Currie & Hancock addresses obtaining payment for changed work not expressly authorized. Lastly, a career profile of surety and consulting professional Mary Jeanne Anderson provides invaluable perspective by recounting how things have changed over a fruitful forty-year career in and surrounding surety.

Although nothing truly worthwhile is ever easy, with the right knowledge, perspective, advice, and relationships, hard work will pay off for those willing to make the effort!

Warm regards,

**Mark H. McCallum**  
NASBP CEO

# TOMORROW IS ALREADY HERE, TODAY!

## Are You Keeping Up?

From the first contract etched in stone more than 4,500 years ago, all the way to the first bond sent by FedEx nearly 50 years ago, the surety industry has steadily evolved. It's time to prepare because the fourth industrial revolution is upon us, and once again, it's time to evolve. We must say goodbye to the tried and true technologies of typewriters and FedEx and truly take advantage of the constant, rapid advances in computing power, data storage, and cloud technology.

Today's digital world is eviscerating any competitive advantage companies once had. Therefore, it is imperative for them to keep up, grow, adapt, and grow. Nearly half the firms from the Fortune 500 in Y2K no longer exist.

Remember back in 2007, when mobile phone manufacturers such as Nokia, Samsung, Motorola, Sony Ericsson, and LG, collectively dominated 90% of the marketplace? They were stable, profitable, and well entrenched. However, 2007 also marked the birth of the iPhone. By 2015, iPhones held 92% of market share! Apple did this not by trying to follow faster— but instead by progressive thinking, digital transformation and customer-centric positioning.

## Digital Transformation - Time to Change

Automation is transforming how we do business and companies that don't embrace it may have a very near expiration date.

***The biggest impediment to a company's future success is its past success.***

**- Dan Schulman, PayPal**

Automation goes beyond streamlining administrative and transactional tasks (such as rekeying). It instantly creates more value for your customers by facilitating faster, better service delivery, and allows employees more time to spend on higher value activities while giving your company the freedom to focus on what it does best (selling).

***40% of all businesses will die in the next ten years, if they don't figure out how to change their entire company to accommodate new technologies.***

**- John Chambers, Cisco**

New sources for data like AI, IOT allow for better and bigger data compilations and enhanced customer experience. Leveraging automation is essential to success as we shift from traditional business models that are driven by supply-side economies of scale, to the new models inspired by **demand-side** economies of scale.

Today's digital consumers want results fast and easy (when they want it, how they want it, on familiar platforms, and in media they regularly use). They have numerous choices, and short attention spans. They know what they want and demand it immediately. These days, consumers have little tolerance for bad experiences and poor service. In fact, businesses lost an estimated \$62 billion in 2017 because of poor customer service!

Digital Surety businesses should be facilitating a holistic customer experience from the very first search, all the way to bond delivery, and on through the bond's lifecycle, all while maximizing low to no touch experiences.

Effective modernization strategy requires holistic consideration of data, processes, technology, and people, as well as business and operational changes. Today, practically all digital transformation initiatives are being built on 3rd Party Platform technologies to expand its capabilities. Carriers are seeking to simultaneously lower costs, improve experiences, comply with regulations, and accelerate time to market.

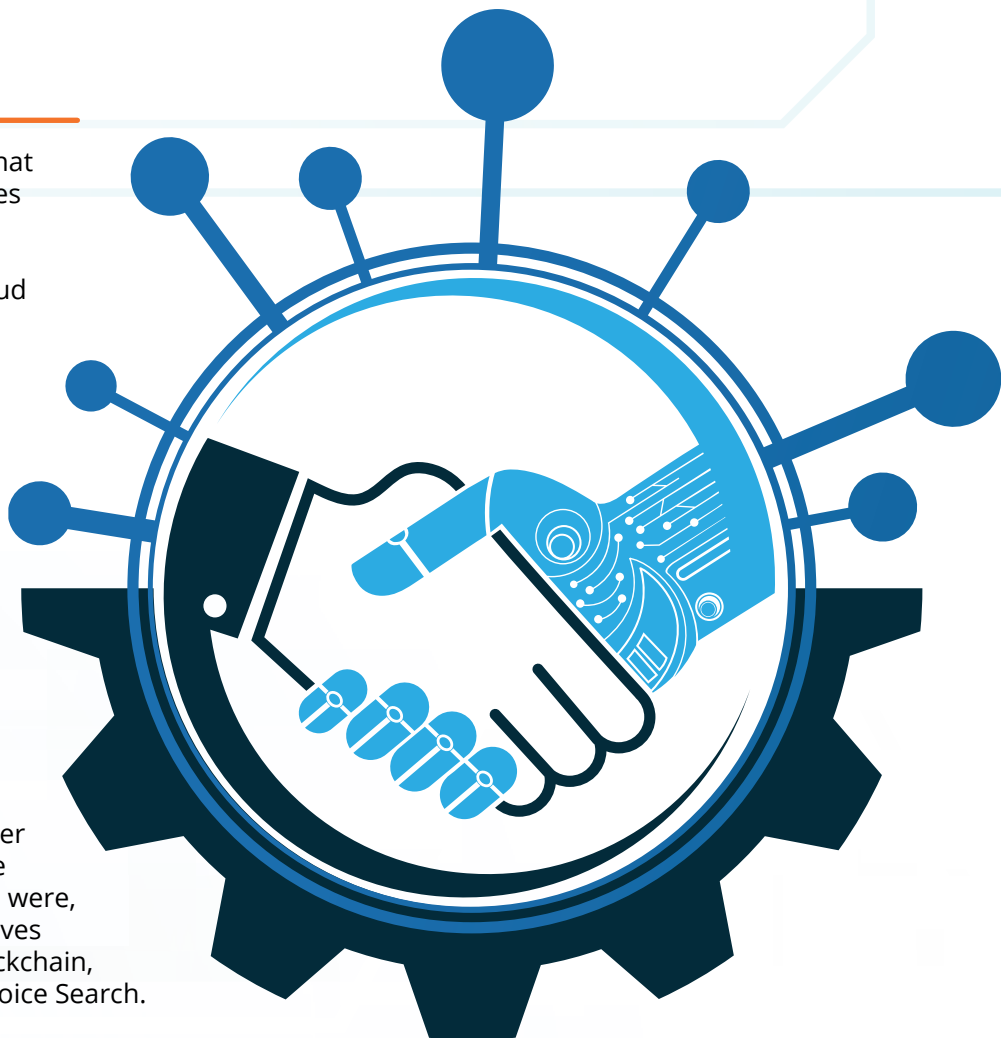
# INDUSTRY 4.0

## How eSURETY™ Can Help

eSURETY has for the past 20 years been that third-party solution Platform that facilitates the necessary surety backbone for digital transformation for your surety operation. eSURETY was re-architected for the Cloud in 2015 and has built-in SOC II, as well as PCI compliance. In addition, eSurety's new Stores capability allows you to take advantage of the 400,000 monthly searches in Google for surety bonds with billing integrations, reporting, and full platform capabilities.

It's predicted that within 3 years 30% of all browsing sessions will be done without a screen (Voice Search). So, remaining relevant means being able to be agile and quickly create new advantages in this never-ending, fast accelerating revolution, it requires a new mindset and readiness to embrace change. Make sure your technology partner can transform you from the tried and true typewriters and FedEx company you once were, all the way into (and through) the next waves of digital transformation via Big Data, Blockchain, Chatbots, API Interconnectivity, IOT and Voice Search.

**Are you ready?** We are. We'd love to set up a demo to show you what the future looks like!



# surety

*Easy, Secure, Powerful!* <sup>TM</sup>





CONSTANTINOSZ/SHUTTERSTOCK.COM



BY TODD R. REGAN

## The Surety's Salvage Rights Against the Principal, Indemnitors, and Third Parties: What Do Bond Producers Need to Know?

**IT HAS OFTEN** been said that a contractor's bonding capacity is its lifeblood. On more than one occasion, I have been told by contractors that their bond producer is their most important business partner. In addition to helping contractors get the bonds they need, bond producers must also be prepared to serve as an advisor to the contractor/bond principal when something goes wrong on a project. If a contractor has a payment bond claim asserted by one of its subcontractors or suppliers, or if an owner threatens to terminate the contract and call the performance bond, the contractor's

first call may be to his or her bonding agent. Although bond producers do not serve as legal counsel, they do need to have an understanding of the surety's rights to indemnity and salvage in order to help a contractor make informed decisions early on in a claims/default situation.

In the event that a claim is asserted against their bond, some contractors may immediately take an adversarial stance towards their surety. Some uninitiated contractors may think that they can force their surety to deny a payment bond claim, or that the surety is obligated to advance them money to finance the completion of

a troubled project, or that the surety is obligated to prosecute an affirmative claim against the owner on their behalf. Understandably, contractors may also believe that the surety can only pay or compromise a claim after the principal's underlying liability has been established. However, all of these thoughts are, broadly speaking, mistaken and can set a contractor down the wrong path. A contractor that understands the powerful rights granted to its surety both under the typical general agreement of indemnity (GAI) and at common law will likely realize that working cooperatively with

its surety is the best, and possibly only, means of minimizing losses in a bond claim situation.

Most contractors are required to sign an indemnity agreement in order to establish a bonding program. Bond producers can provide a valuable service to their clients by ensuring that they fully understand the rights bestowed upon the surety under the GAI. Depending on the contractor's financial strength and level of experience, sureties may require that indemnity agreements be backed by cash collateral, mortgages on real property, funds control, and, typically, personal guarantees from the contractor's owners and possibly other family members. The typical GAI provides the surety with rights of indemnification to seek reimbursement from the contractor and individual indemnitors in the event any cost is incurred in connection with a bonded project, including attorney's fees. Moreover, the surety is often entitled to enforce its rights under the GAI even before it pays a claim, so long as it fears that it may incur losses.

For example, under the so-called collateral security clause, the surety may demand that the principal immediately turn over collateral in an amount sufficient to protect it from potential losses in the event that claims are asserted. If the principal fails to comply, the surety may seek a court order for specific performance requiring the principal to deposit collateral, as well as a restraining order or injunction requiring the posting of collateral. In some instances, indemnity agreements may empower the surety to obtain *ex parte* attachments/garnishments—empowering the surety to attach/seize the principal's and indemnitor's real property, equipment, receivables, and bank accounts without even providing the principal with advance notice or an opportunity to object.

Furthermore, a surety seeking indemnity from its principal is not required to prove that it was actually liable for claims it paid, just that it actually made payments or incurred costs. Under the so-called prima facie evidence clause, in an indemnity action

against its principal, the surety's internal records summarizing its costs and payments are presumptive evidence of the amount of the principal's debt to the surety and are not easily questioned or challenged.

As noted above, a surety is generally not required to side with its principal in evaluating claims asserted against it. Indeed, typically a GAI will give the surety sole and unfettered discretion in claims handling decisions. Moreover, as long as it does not engage in bad faith, a surety is typically not obligated to act in the principal's best interests. On the contrary, the surety can act in its own self-interest in seeking to minimize its losses, even if those actions are in conflict with the interests of the principal. Courts have routinely rejected claims asserted by principals alleging that their surety owed them a fiduciary duty and have expressly stated that a surety may act solely in its own best interests in seeking to minimize its own losses—even if that means sacrificing rights or affirmative claims of the principal in order to obtain a release of its bond.

It is also important to consider that bond principals seeking to defeat a surety's indemnity rights based on allegations of bad faith face an uphill battle. Although the legal standard varies across jurisdictions, a finding that a surety acted in bad faith typically requires proof of an "improper motive or dishonest purpose" on the part of the surety. *PSE Consulting, Inc. v. Frank Mercede & Sons, Inc.*, 267 Conn. 279, 305 (2004). Moreover, bad faith is not simply bad judgment or even negligence, but rather, as one court stated, "'it implies the conscious doing of a wrong because of dishonest purpose or moral obliquity...it contemplates a state of mind affirmatively operating with furtive design or ill will.'" *PSE Consulting*, at p. 305. A surety's failure to properly investigate a claim before making payment or its actual negligence in making a payment of a claim that was not valid does not amount to bad faith, and the principal will, in all likelihood, still be liable for indemnity.

In addition to asserting claims against the principal and individual indemnitors for reimbursement of costs it has incurred, a performing surety has contractual and common law rights of equitable subrogation. The doctrine of *equitable subrogation* allows the surety to step into the shoes of the bond principal for whose benefit it has made payments or satisfied claims, as well as the shoes of bond claimants it has paid, in order to obtain payments that may be due from the project owner, prime contractor, or others. Significantly, the performing surety's right to payment of contract funds in the hands of the owner is superior to that of the principal.

The surety's rights under standard GAIs are well established by years of legal precedence such that lawsuits between sureties and their principals concerning disputed indemnity obligations are typically resolved in favor of the surety on summary judgment. So, from the bond principal's perspective, it may seem that in the surety world, "the house always wins."

However, in fairness, it must be acknowledged that a surety investigating a claim finds itself in a difficult situation. Oftentimes the receipt of a payment bond claim or notice that the owner intends to declare a default may have been the surety's first involvement on a project that has gone on for years. In evaluating a claim, a surety must perform a delicate balancing act: on one side it has its obligations of good faith and a desire to maintain an ongoing business relationship with its principal. On the other hand, the surety has an obligation to perform a good faith and reasonable investigation of a claim and cannot deny a claim simply to please its principal. Either way, the surety may be forced to spend years litigating a bad faith claim asserted by its principal for paying a claim over its objection, or asserted by the claimant for denying the claim without conducting a sufficient investigation. As one court aptly stated it, "[c]onsequently, sureties, by the



# Stop Hand-Keying WIP and Financial Statements

with the Crowe Portfolio Analyzer™  
for Sureties and Agents built  
by construction CPAs.

Learn more at [crowe.com/nasbp](http://crowe.com/nasbp)

**Audit / Tax / Advisory / Risk / Performance**

**Smart decisions. Lasting value.™**

Visit [www.crowe.com/disclosure](http://www.crowe.com/disclosure) for more information about Crowe LLP, its subsidiaries, and Crowe Global. © 2018 Crowe LLP.

PERF-19010-002A



nature of their business, may find themselves caught between Scylla and Charybdis," *PSE Consulting*, at p. 316.

A contractor who understands the difficult position its surety is placed in upon receipt of a claim and the powerful rights afforded to the surety under a GAI may be more inclined to facilitate the surety's investigation by providing prompt and complete responses to the surety's requests for documentation. Merely providing self-serving responses to the surety as to why a claim should be denied or failing to promptly submit detailed backup documenting the principal's position can prove to be fatal errors. A surety will quickly lose faith in a principal who is unwilling or unable to provide prompt and detailed supporting documentation for its position. Understanding that the surety has the right and, in fact, the obligation to make its own independent evaluation of a claim is key for a bond principal.

Although the terms of indemnity agreements are typically not open to negotiation, individual indemnitors may be provided with certain legal protections. Depending on the state in which the individual indemnitors live, they may possess so-called homestead rights that exempt their home from liens or attachments to satisfy indemnity obligations to the surety. Certain states provide homestead exemptions for a limited dollar amount, while others, most notably Florida and Texas, provide a complete exemption for an individual's home. In certain instances, the surety's GAI may require the indemnitors to waive their homestead rights. However, depending on the applicable state law, such waivers may be unenforceable. Similarly, certain states recognize a doctrine known as tenancy by the entirety, concerning real property owned by a married couple. In those jurisdictions, an indemnity agreement will not be effective against an indemnitor's home unless both spouses are signatories to the indemnity agreement. Whether indemnitors are being asked

to waive their homestead exemption is an important topic to be considered when entering into a surety indemnity agreement.

Whether a producer is advising a client on the terms of a proposed indemnity agreement or guiding a client through a claims situation, it is crucial for a bond producer to have a strong understanding of the surety's rights.

Learn more at the September 25 NASBP Virtual Seminar. ●

*Todd R. Regan, a partner with Robinson+Cole's Construction and Surety Practice Group, represents the full range of construction and surety industry stakeholders in claims involving project delays and inefficiencies, defective design and construction, unfair trade practices and bad faith, and mechanic's liens and bond claims. Regan serves on the NASBP Attorney Advisory Council. He can be reached at [tregan@rc.com](mailto:tregan@rc.com) or 860.275.8293.*



## **SURETY BONDS**

### **FROM THE FIRST SCOOP TO THE LAST NAIL**

A surety bond from Allstar Surety has your client's bonding covered. Our experienced underwriters understand the construction industry and offer specialized solutions to meet your client's surety bond needs.

Deal direct with the decision maker

Backed by "A" rated T-Listed carriers

Full underwriting authority = quick turnaround

Flexible rates and commissions

Offices nationwide

SBA Bond Guarantee Option



Visit us at [AllstarSuretyBonds.com](http://AllstarSuretyBonds.com) to find an underwriter near you.

Give us a call 800-424-0132

feature

# The Contract Disputes Act:

## What Every Contractor and Surety Professional Should Know

Part 1 of 2

©ISTOCK.COM/ZOLNIEREK



BY SARAH K. CARPENTER

**CLAIMS ON CONSTRUCTION** projects can be unpleasant but are sometimes unavoidable. Contract with the federal government and you are by statute and by contract required to resolve any and all disputes under the Contract Disputes Act. So what is the Contract Disputes Act? This article

sets forth basic information all contractors should know when faced with the necessity of making or defending a claim on a federal project.

### **What is the Contract Disputes Act?**

The Contract Disputes Act of 1978 (CDA or Act) was enacted by Congress to implement a comprehensive statutory scheme for the resolution of government contract claims. The CDA provides a framework for asserting and handling claims by either the government or any party to a government contract (contractor). All disputes under the CDA must be submitted to either the U.S. Court of Federal Claims or to an administrative board of contract appeals (BCA). The vast majority

of board cases are handled by either the Armed Services Board of Contract Appeals (ASBCA) or the Civilian Board of Contract Appeals (CBCA). The ASBCA is generally responsible for deciding appeals from decisions of contracting officers in the Department of Defense, the Department of the Army, the Department of the Navy, NASA, and, when specified, the CIA. The CBCA hears disputes from all other executive agencies except the United States Postal Service (USPS), the Postal Rate Commission, and the Tennessee Valley Authority.

The USPS is served by the Postal Service BCA. In addition, the Government Accountability Office Contract Appeals Board handles contract disputes arising in the legislative



branch; and the Office of Dispute Resolution for Acquisition handles contract disputes and bid protests arising out of Federal Aviation Administration procurements.

### **What Types of Claims are Subject to the CDA?**

The CDA governs post-award monetary claims, such as breach of contract; non-monetary claims, such as a claim for time or interpretation issues regarding a specification; and claims arising out of an implied-in-fact contract between the federal government and a contractor. Claims by the government, such as claims for liquidated damages or claims for default termination, are also subject to the CDA.

### **What Types of Claims are NOT Subject to the CDA?**

There are a few categories of claims that may arise between the government and a federal contractor that are not subject to the CDA. For instance, a prevailing wage claim arising under the Davis Bacon Act is not subject to the CDA because claims or disputes that another federal agency is specifically authorized to handle are not subject to the disputes process under the CDA. Additionally, any tort claim that does not arise under or relate to a contract or implied-in-fact contract between the government and a contractor is not subject to the CDA. Lastly, it should be noted that the CDA governs only post-award disputes; therefore, pre-award claims, such as bid protest actions, are not subject to the Act.

### **Who Can Assert a Claim Under the CDA?**

Generally, only the parties to the contract—the government and the prime contractor—can bring a claim under the CDA, which means that subcontractors and sureties generally cannot bring a claim against the government under the CDA. However, a prime contractor may assert a pass-through claim against the government on behalf of a subcontractor. A prime contractor may only sponsor a claim on behalf of a subcontractor if the prime contractor

has paid the subcontractor's claim or, more commonly, the prime contractor otherwise remains potentially liable to the subcontractor pursuant to a claim's cooperation or liquidating agreement. Most liquidating agreements limit the prime contractor's liability to the amount the government agrees to pay or is required to pay.

Additionally, a surety may bring a claim under the CDA in certain limited circumstances, which must be distinguished from a surety's right to proceed against the government under the doctrine of equitable subrogation. Where a surety takes over performance of a contract or finances completion of a defaulted contract, the doctrine of equitable subrogation entitles the surety to succeed to the contractual rights of a contractor against the government. However, the doctrine of equitable subrogation does not permit a surety to bring a claim against the government under the CDA. Furthermore, indemnity and/or assignment agreements between a contractor and its surety cannot bestow upon a surety the right to proceed against the government under the CDA. The CDA permits a "contractor" to bring a claim against the government and "contractor" is narrowly defined and interpreted as "a party to a government contract." The CDA requires privity between the government and the entity bringing the claim. Surety subrogees and assignees are not in privity with the government unless the surety executes a takeover agreement or other contractual agreement with a governmental agency. Therefore, sureties must generally pursue their claims against the government through means other than the CDA under the non-contractual doctrine of equitable subrogation.

### **When Can a CDA Claim Be Asserted?**

A final decision by the contracting officer is generally a prerequisite to the assertion of any claim or counterclaim under the CDA. However, an important exception to this rule is that a contracting officer's final decision is not a prerequisite to the government's

assertion of a counterclaim against a contractor under the False Claims Act.

Claims by both the government and federal contractors are subject to a six-year statute of limitations, which means that claims under the CDA must be submitted within six years of the time when all events establishing alleged liability for an injury were known or should have been known. Additional time limitations under the Federal Acquisition Regulation may apply to claims related to changes, differing site conditions, or suspension of work. For instance, a contractor is required to give "prompt" written notice to the contracting officer of a differing site condition before it is disturbed.

### **How to Make a Claim Under the CDA?**

A contractor is not required to submit its claim under the CDA in a particular format. However, a contractor's claim must strictly satisfy the criteria set forth below to constitute a claim under the CDA.

First, a contractor must make a written demand or assertion. A mere notification by a contractor notifying a contracting officer of an issue or an amount the contractor believes it is entitled to does constitute a claim under the CDA.

Second, the contractor's written demand or assertion must seek the payment of money in a sum certain, the adjustment or interpretation of contract terms, or other relief arising under or relating to a contract between the government and the contractor. The contractor's claim must be a sum certain or capable of determination by a simple mathematical formula. A contractor's assertion for payment "approximately" or "in excess of" an amount will not constitute a claim under the CDA.

Third, all contractor claims exceeding \$100,000 must be certified by the contractor. Claims asserted by the government are not required to be certified under the CDA. For claims exceeding \$100,000, a contractor must certify that (i) the claim is being asserted in good faith, (ii) the supporting data is



accurate and complete to the best of the contractor's knowledge, (iii) the amount requested is accurate, and (iv) the person asserting the claim is duly authorized to certify the claim.

Fourth, the claim must be submitted within the six-year statute of limitations.

Fifth, the claim must be submitted to a contracting officer, not a field officer or other administrative official.

Sixth, the claim must include a specific request for a final decision

or otherwise set forth a clear indication that the contractor would like the contracting officer to issue a final decision.

If a contractor's claim satisfies the six requirements set forth above, then the claim may be properly asserted under the CDA. A claim does not initially need to include supporting data, such as a detailed cost breakdown if it otherwise satisfies the criteria of a CDA claim. However, a contractor's claim should contain sufficient

information to show the basis for the contractor's entitlement to the relief requested.

### **What is the Difference Between a Request for Equitable Adjustment and a Claim Under the CDA?**

As discussed below, once a CDA claim is made, the contracting officer is obligated to issue a final decision that, if unfavorable, must be appealed within 90 days to a BCA or within one year to the Court of Federal Claims. Rather than start the running of this clock, a contractor may ask for a change order or submit an uncertified request for an equitable adjustment (REA). Such requests give the contractor and the government an opportunity to discuss and negotiate the contractor's request outside the time limits imposed by the CDA. If, as often happens, the contracting officer agrees to issue a change order, both sides are spared from the formal dispute resolution process. On the other hand, contractors should avoid falling into endless letter writing and negotiations. If it becomes apparent that the contracting officer has no intention of issuing a change order, the contractor should proceed to the formal CDA claims process described above.

### **What Happens Once a Claim Under the CDA is Asserted?**

Once a contractor submits a claim to a contracting officer meeting all of the criteria of a CDA claim, the contracting officer must issue a final decision on the claim. If the contractor's claim is for an amount less than \$100,000, the contracting officer must issue a final decision within 60 days of receipt of the claim. However, if the contractor's claim is for an amount exceeding \$100,000, the contracting officer may issue a final decision within 60 days or provide to the contractor a firm date within a "reasonable time" by which the contracting officer will issue a final decision. If the contracting officer fails to issue a final decision within a reasonable time, such failure may constitute a deemed denial; and the contractor may proceed with an

## **Why do I have to pay back the Surety?**

**"That's why I bought the insurance."**

Put the nationwide collection power of Stuart Lippman & Associates, Inc. behind you. We're the preferred recovery choice for hundreds of the nation's largest surety, property & casualty, life & health, premium finance companies, agents, wholesalers and brokers.

Contact information:

**Stuart Spivack**

(800) 880-5400 Ext. 7206

[stuart.spivack@stuartlippman.com](mailto:stuart.spivack@stuartlippman.com)



 **Stuart-Lippman**  
And Associates, Inc.

LICENSED ARIZONA PRIVATE INVESTIGATOR #1650769

ARIZONA INSURANCE LICENSE 753308

**[www.stuartlippman.com](http://www.stuartlippman.com)**

appeal to the appropriate BCA or the Court of Federal Claims. Frequently, deemed denial appeals result in an order directing the contracting officer to issue a final decision.

### How to Appeal a Final Decision?

After a contractor receives a final decision by a contracting officer regarding its claim, the contractor may choose to appeal the final decision to the Court of Federal Claims or the BCA that has jurisdiction over its contract. A contractor may appeal the entirety of the contracting officer's final decision or some portion thereof.

Timing may be dispositive for a contractor in determining in which forum to file its appeal of the contracting officer's decision. A contractor must file its appeal with the BCA within 90 days of receipt of the contracting officer's final decision. Or, a contractor may file an appeal with the Court of Federal Claims within 12 months of receipt of the contracting officer's final decision. Timing may play a crucial role in a contractor's decision, but many factors, such as preference for a more—Court of Federal Claims—or less—BCA—formal set of procedural rules or the ability of the government to bring a False Claims Act counterclaim, should be weighed by a contractor in making its forum selection for its appeal. Generally, once a contractor chooses its forum, its decision is binding; and the contractor cannot pursue its claim in the other forum.

A formal complaint is not required to file an appeal of a contracting officer's final decision to a BCA. An appeal to the BCA must be in writing, express dissatisfaction with the final decision, manifest intent to appeal the final decision, and be sent to the contracting officer and the BCA. To appeal a contracting officer's decision before the Court of Federal Claims, the contractor must file a complaint setting forth the factual and legal bases for its claims.

### Are Attorneys' Fees Recoverable for a Claim Under the CDA?

Generally, a contractor may not recover its attorneys' fees incurred

pursuing a claim under the CDA. The Equal Access to Justice Act (EAJA) allows some individuals and small businesses to recover attorneys' fees up to \$125 per hour if it is determined that the claimant is the prevailing party and the government's position was not substantially justified. The claimant must also comply with the size standards set forth in the EAJA. ●

*A version of this article appeared in the January 29, 2018, Smith, Currie*

*& Hancock, LLP newsletter, Common Sense Contract Law.*

*Sarah K. Carpenter, Esq. is an associate at the Washington, DC office of the law firm of Smith, Currie & Hancock, LLP. Carpenter assists her clients in construction litigation matters, including delay, change, and defective workmanship claims. She is a member of the bars of Florida and the District of Columbia. She can be reached at [skcarpenter@smithcurrie.com](mailto:skcarpenter@smithcurrie.com) or 202.452.2140.*

# Success isn't a fairy tale.

Success isn't make believe. Good decisions are why your business thrives. Build up your reserves and be ready to invest when opportunities arise. Our wise, willing pros can help you harness the power of your data and plan for tomorrow.

Everyone needs a trusted advisor.  
Who's yours?

**BKD**  
CPAs & Advisors

[bkd.com/cre](http://bkd.com/cre) | [@bkd\\_CRE](https://twitter.com/bkd_CRE)

# Connect with Clients and BOOST REFERRALS WITH YOUR SOCIAL MEDIA POSTS

©ISTOCK.COM/URUPONG

**LIKE ALL BUSINESS** people, surety bond producers use many marketing techniques to attract and retain clients. In today's techno world, social media is an important part of the marketing picture.

## Getting Started

There are several social media platforms, each with its own style and audience. It is too time-consuming and confusing to use them all. Pick one, become proficient at using it, and then add others as appropriate. "The key is to know whom you're targeting, what platforms they use and then be there, reaching out, ready to be found by them," noted Elisabeth Deffner of InsuranceSocial.Media, a



ELISABETH DEFFNER

company that automates social-based marketing, including social media, for insurance agents and brokers. She recommends bond producers focus first on Facebook, Twitter, and LinkedIn. Why?

- Facebook is the largest social platform, with more than half of Americans of every age active on it. People use it to search for information, including information on surety bonds.
- "We love Twitter because it's a great place to build a community, often more rapidly than other platforms," said Deffner. "It's also great for marketing, with 93 percent of people who follow small- to medium-sized businesses on Twitter planning to purchase from them." Twitter has two billion search queries daily. "With judicious hashtag use (think #construction, #suretybond) a surety provider could easily land in the search results," she noted.

- LinkedIn is the most business-oriented platform. Eighty percent of B2B social media leads come from it. "It's also a great place to build a reputation as a knowledgeable, trustworthy resource," she said.

"For an agent starting out, pick the least threatening platform and decide what you want your posts to accomplish," noted Skillings Shaw & Associates



MELANIE BONNEVIE

Sr. Account Executive Melanie Bonnevie. "Visibility through education, acknowledging customers and employees, announcements, and even giving the merest glimpse into someone's personal life can all be acceptable posts. Commenting on significant events in your community lets others know you are aware and care."



**NASBP has launched a public relations campaign to help NASBP surety professionals talk about surety in a new way with clients. Consider sharing this link with client prospects—[www.nasbp.org/guaranteed](http://www.nasbp.org/guaranteed)—and using these hashtags—[#beguaranteedtosucceed](#) and [#wearenasbp](#)—in your social media posts.**

If you want to be successful, you have to work it."

#### **How Some Bond Producers Use Social Media**

Surety Solutions has a robust social media presence with accounts on LinkedIn, Facebook, Twitter, and YouTube.



CRYSTAL IGNATOWSKI

When they started, they published the same posts across all platforms every day. "We realized later everyone wants different things, depending on the platform," noted Marketing Content Developer Crystal Ignatowski. "Now we try to post a few times a week in all channels. On Twitter we retweet a lot of industry information, using about 75 percent other people's content and the rest our own. We use Twitter to let people know what's going on with our company.

"On LinkedIn, we publish higher level professional posts, things happening in the surety bond industry that are more business oriented," she added. "We try to have references and referrals. LinkedIn is kind of like your resume, designed to give people an affirmation of whom they're working with."

YouTube is used as an educational tool. "We post one- to two-minute-long tutorials about how to get a surety bond or how to get required licenses," Ignatowski said. "These were converted from blog posts. We've also done some videos on FAQs from questions people have asked." Their videos are popular, with a total viewership of 121 hours per month.

But Surety Solutions' most important online tool is one many people

would not think of as social media—positive reviews on Google. "We've made significant efforts to get reviewed there," noted President Corban Enns.



CORBAN ENNS

"This legitimizes our organization and expertise in a not-well-known industry. We have over 164 5-star reviews. When people Google our name, our Google Reviews are what show up first."

Skillings Shaw & Associates decided to set up accounts with Facebook, LinkedIn, and Twitter based on "which social media platforms were more popular with our customers and other commercial entities in our area," explained Bonnevie. "We also noticed social media was the topic of discussion in construction association meetings and felt it was important to reflect that current movement."

Bonnevie said they differentiate their posts to accommodate the nuances of each platform. "Twitter is often used as a quick, bullet-type update or communication of what is going on in that moment, often with a picture," she noted. "Facebook is more flexible and can be used in many ways. LinkedIn has the most professional tone and postings." They post only several times weekly to avoid irritating contacts by overposting.

"Larger companies and agencies may have their own marketing departments with an experienced individual specifically assigned for social media, but in a small agency like ours, social media posting is an additional responsibility so several of our administrators post," Bonnevie said. "Because posts to social media are public, we talked about what we wanted to achieve and how much

#### **Managing Your Social Media Presence**

Deffner said designating someone in your organization as the responsible person for social media marketing is important. This person will post consistently, at least three times weekly, depending on the platform (more often on Twitter, maybe only weekly on LinkedIn).

That person will also interact with people who connect with your social media accounts. "It's important to comment, like, and share other people's posts," said Deffner. "It builds their awareness of your business. If someone uses Facebook Messenger to request a quote or posts a comment on a post indicating a need for surety, you must respond promptly. Most Twitter users expect an answer within the hour. Facebook users get a badge on their page for consistent prompt responses. It's like any other marketing outreach.



SURETY BONDING



**SOMEDAY, THOUSANDS OF FAMILIES WILL  
TAKE THIS HIGHWAY TO THE BEACH. SURELY.**

Vacations often include traveling from point A to point B. But building the road that's traveled depends on countless other points. One of them is having the best surety coverage and customer relationship. For that, turn to Philadelphia Insurance Companies. PHLY has a recognized expertise in contract and commercial surety bonds, from performance and payment bonds to subdivision, service contract, license and permit, court, probate, and more. We go the extra mile for you because we understand that amazing things happen when you have the assurance to move ahead.

**BE PHLYSURE. VISIT [PHLY.COM/SURETY](http://PHLY.COM/SURETY) OR CALL 1.888.321.4713.**

**A.M.BEST A++ RATING ■ WARD'S TOP 50 2001-2017 ■ 100+ NICHE INDUSTRIES**



**PHILADELPHIA  
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

All coverages issued by Philadelphia Indemnity Insurance Company. Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2017 Philadelphia Consolidating Holding Corp., All Rights Reserved.



we wanted to disclose online. With Bob Shaw the NASBP President this year, posts on all platforms have been easier because we can update everyone with his activities." She likes including photos from his events to show those unable to attend. They also share photos from jobsites of their construction customers and tag them. "We made sure to get permission from these accounts first, and the feedback has been very positive," she said.

**J o s h u a  
E t e m a d i ,**  
Assistant Vice  
President of  
Construction  
Bonds Inc.  
and Chair of  
the NASBP  
Automation  
and Technology



JOSHUA ETEMADI

Committee, uses only LinkedIn and Twitter. "LinkedIn has a clean interface and feels like how I would want it to be where I work," he said. "I use it to stay connected to current clients, network with potential clients, and share with my clients/prospects what's going on in our industry. Everyone is selling their product, but we like to use it as a value-add to our clients. They see we are more than just bond producers. We're telling them about local events, drawing their attention to articles relevant to them, and occasionally posting a fun selfie at the office or on the jobsite."

While Etemadi has gained new clients from LinkedIn, that didn't happen instantly. "The last thing a new connection on LinkedIn wants is an immediate solicitation to buy a bond or to work with you," he cautioned. "Spend some time building the relationship with the new connection through your posts and then follow up. In our industry, contractors don't always like the hard sell. They appreciate the long game."

Social media can drive potential customers to your website. "We can tell whether people visit our website based on social media," Ignatowski said. "We can see return on our efforts. The biggest thing we've

gotten from it is engagement with the community. We've had some good interactions and conversations. It's helped them get to know our company better."

Enns said bond producers who decide to hire professional social media companies need to screen them carefully to understand whether content providers can handle what your firm is trying to achieve. "When social media is done right, it is a worthwhile investment,"

he said. "Otherwise, it can be a real distraction and a real money pit. If you don't do it well, it can really hurt your business. Social media is meant to be a conversation. If you're not willing to participate in that conversation, you can get a negative response from both current and potential customers. It's important to step up and address any problems quickly."

Learn more at the November 14 NASBP Virtual Seminar. ●



## Overarching Expertise in Surety

To learn more about our Surety products  
please visit: [archinsurance.com](http://archinsurance.com)



ARCH INSURANCE GROUP | ONE LIBERTY PLAZA, NEW YORK, NY 10006 | [ARCHINSURANCE.COM](http://ARCHINSURANCE.COM)

© 2016 Arch Insurance Group. Insurance coverage is underwritten by a member company of Arch Insurance Group Inc. This is only a brief description of the insurance coverage(s) available under the policy. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions.



## OUR MEMBERS

### ALABAMA

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

### Warren Averett

Will Aderholt  
will.aderholt@warrenaverett.com

### ARIZONA

#### BeachFleischman PC

Tracy Hughes  
thughes@beachfleischman.com  
Bryan Eto, CCIFP  
beto@beachfleischman.com

### ARKANSAS

#### EGP, PLLC

Mark Barnett, CCIFP  
mbarnett@egpcpas.com

### CALIFORNIA

#### CliftonLarsonAllen

Teresa Arrighi-Campbell  
teresa.arrighi@claconnect.com  
Ross Cofer, CCIFP  
ross.cofer@claconnect.com

Darren Sparks  
darren.sparks@claconnect.com

Julian Xavier  
julian.xavier@claconnect.com

#### Gelman LLP

Fariba Mehdian, CCIFP  
fmehdian@gmgcpa.com

### Marcum LLP

Warren Hennagin, CCIFP  
warren.hennagin@marcumllp.com

### RBTK, LLP

Kevin M. Brown  
kbrown@rbtk-cpa.com

### Soares, Sandall, Bernacchi & Petrovich

Rick Heldwein  
rickh@ssbp.com

### SorenMcAdam LLP

Cindy Watts  
cwatts@sorenmcadam.com

### COLORADO

#### EKS&H LLP

Shane Brown, CCIFP  
sbrown@eksh.com

### CONNECTICUT

#### CohnReznick LLP

Dan Donofrio  
daniel.donofrio@cohnreznick.com

### DELAWARE

#### Santora CPA Group

Bill Santora  
bsantora@santoracpa.com

### DISTRICT OF COLUMBIA

#### Thompson Greenspon

Nathan White IV  
nsw@tgccpa.com

### FLORIDA

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

Emilio Alvarez  
ealvarez@efacpa.com

### James Moore & Co., P.L.

Roger Swanger, CCIFP  
roger.swanger@jmco.com

### Kerkering, Barberio & Co.

Shirley Fieber  
sfieber@kbgp.com

### Warren Averett

Scott Warren  
scott.warren@warrenaverett.com

### GEORGIA

#### Coker James & Company P.C.

Melinda Davis  
mad@cokerjames.com

### IDAHO

#### Harris & Co., P.A.

Robert Shappee, CCIFP  
robertshappee@harriscpas.com

### ILLINOIS

#### Heinold-Banwart Ltd.

Scott Carr  
scarr@hbcpas.com

### Marcum LLP

Tim Crosby  
tim.crosby@marcumllp.com

### Martin Hood LLP

Mark Czyns  
mark@martinhood.com

### Mowery & Scoenfeld, LLC

Tom Keenan  
tkeenan@msllc.com

### Mueller & Co., LLP

Ray Groesbeck, CCIFP  
rgroesbeck@muellercpa.com

### Scheffel Boyle

Mark Korte, CCIFP  
mark.korte@scheffelboyle.com

### INDIANA

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

Paul Esche, CCIFP  
pesche@hscpa.com

### Katz, Sapper & Miller, LLP

Ron Lenz, CCIFP  
rlenzen@ksmcpa.com

### IOWA

#### BerganKDV

Brian Collier, CCIFP  
brian.collier@bergankdv.com

### KANSAS

#### CBIZ MHM, LLC

Pepper David, CCIFP  
pdavid@cbiz.com

### KENTUCKY

#### MCM LLP CPAs & Advisors

Matt Neely  
matt.neely@mcmcpa.com

### LOUISIANA

#### Daenen Henderson & Company

Jacquelyn S. Daenen, CCIFP  
jdaenen@dnc-cpas.com

### LaPorte, CPAs & Business Advisors

Christina Chifichi, CCIFP  
chifichi@laporte.com

### MAINE

#### BerryDunn

Linda Roberts, CCIFP  
lroberts@berrydunn.com

### MARYLAND

#### KatzAbosch

Kent Thomas  
kthomas@katzabosch.com

### MASSACHUSETTS

#### BerryDunn

Linda Roberts, CCIFP  
lroberts@berrydunn.com

### CohnReznick LLP

Dan Donofrio  
daniel.donofrio@cohnreznick.com

### MICHIGAN

#### Brickley Delong

Curt Walburg  
cwalburg@brickleydelong.com

### Iannuzzi Manetta & Co.

Chris Iannuzzi  
ciannuzzi@imc-cpa.com

### Yeo & Yeo PC, CPAs & Consultants

A.J. Licht  
andlic@yeoandyeo.com  
Carol Patridge  
carpat@yeoandyeo.com



# CPAs WHO KNOW CONSTRUCTION AND OUR NUMBERS KEEP STACKING UP

With over 70 member firms across the nation, we provide services for more than 11,000 construction companies and their owners. When you need a strong financial partner who understands the industry, we can help!



## MINNESOTA

**Boyum Barescheer**  
Randy Feld  
rfeld@myboyum.com

## MISSISSIPPI

**HORNE LLP**  
Joel Bobo  
joel.bobo@hornellp.com

## NEBRASKA

**LUTZ**  
Ryan Cook  
rcook@lutz.us

## NEVADA

**CliftonLarsonAllen**  
Larry Taylor  
larry.taylor@claconnect.com  
James D. Main, CCIFP  
jim.main@claconnect.com

## NEW HAMPSHIRE

**BerryDunn**  
Linda Roberts, CCIFP  
lroberts@berrydunn.com

## NEW JERSEY

**Sax LLP**  
Ermal Luzaj  
eluzaj@saxllp.com

## NEW MEXICO

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

## NEW YORK

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

**Grassi & Co., CPAs, P.C.**  
Carl Oliveri, CCIFP  
coliveri@grassicpas.com

## RBT CPAs, LLP

Susan Howell  
showell@rbtcpas.com

## NORTH CAROLINA

**Smith, Kessler & Company, P.A.**  
Allen Spence, CCIFP  
maspence@skandco.com

## OHIO

**Barnes Dennig**  
Eric Goodman  
egoodman@barnesdennig.com

## GBQ Partners LLC

Bob Biehl, CCIFP  
bbiehl@gbq.com

## Kentner Sellers, LLP

Marvin Homan, CCIFP  
mhoman@kentnersellers.com

## Meaden & Moore, Ltd.

Aaron T. Cook  
acook@meadenmoore.com

## Mosley, Pfundt & Glick, Inc.

David O'Brien  
david.obrien@mppginc.com

## OKLAHOMA

**Hogan Taylor LLP**  
John R. Cooper  
jcooper@hogantaylor.com

## OREGON

**Aldrich CPAs + Advisors**  
Jim Dailey  
jdailey@aldrichadvisors.com

Joe Schneid, CCIFP  
jschneid@aldrichadvisors.com

## PENNSYLVANIA

**Stambaugh Ness, P.C.**  
Tim Klimchok, CCIFP  
tklimchok@stambaughness.com

## RHODE ISLAND

**Citrin Cooperman**  
Judith Ventura Enright  
jenright@citricooperman.com

## SOUTH CAROLINA

**Smith, Kessler & Company, P.A.**  
W. Steve Hinds, CCIFP  
wshinds@skandco.com

## TENNESSEE

**Henderson Hutcherson & McCullough PLLC**  
Trip Farmer, CCIFP  
tfarmer@hnmcpas.com

## Marcum LLP

James Lundy  
jim.lundy@marcumllp.com

## Stallings & Associates CPAs, PLLC

Jeff Stallings  
jeff.stallings@stallingscpas.com

## TEXAS

**CalvettiFerguson**  
Mike Karlins  
mkarlins@calvettiferguson.com

## Gollob Morgan Peddy PC

Heather Sellers  
heathers@gmpcpa.com

## Lane Gorman Trubitt, LLC

Brad Gross  
bgross@lgt-cpa.com

## Phillips & Associates, CPAs

Jim Phillips  
jimp@pacpas.com

## RSM

Denise Bendele  
denise.bendele@rsmus.com

## UTAH

**CliftonLarsonAllen**  
Steve Scoggan  
steve.scoggan@claconnect.com

## VIRGINIA

**Thompson Greenspon**  
Nathan White IV  
nsw@tgccpa.com

## Yount, Hyde & Barbour, P.C.

Kevin Branner  
kevin.branner@yhbcpa.com

## WASHINGTON

**CliftonLarsonAllen**  
Colette Guckian  
colette.guckian@claconnect.com

## WISCONSIN


**SVA Certified Public Accountants, S.C.**  
Michael Gustafson  
gustafsonm@sva.com



CPAs WHO KNOW CONSTRUCTION

www.CICPAC.com | 850.723.0372

Kathleen Baldwin, Executive Director  
kbaldwin@cicpac.com

A yellow construction crane is positioned in front of a modern glass skyscraper. The crane's lattice structure is prominent, and its arm extends across the upper portion of the frame. The building's glass facade reflects the sky and the crane itself, creating a complex pattern of reflections. The overall scene suggests a construction project in an urban environment.

A leader in the Surety  
industry for over  
130 years, offering  
the kind of capacity,  
stability and service  
you can count on.

Chubb. Insured.<sup>SM</sup>

[www.chubb.com](http://www.chubb.com)

**CHUBB®**

©2018 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions. Chubb®, its logo, Not just coverage. Craftsmanship.<sup>SM</sup> and all its translations, and Chubb. Insured.<sup>SM</sup> are protected trademarks of Chubb.



## Surety Career Profile

The first of a series of occasional profiles spotlighting surety career paths

# Mary Jeanne Anderson: Four Decades of Surety Growth



**MARY JEANNE ANDERSON** didn't know anything about surety when, right out of college, she applied for a position as an underwriter with Fidelity and Deposit Company (F&D) of Maryland (later Zurich) in 1977. But she impressed the interviewers and became the second woman ever hired by F&D as a home

office contract bond underwriter. Over the next 40 years, Anderson developed a broad and deep knowledge of surety as she took on roles of increasing responsibility.

Anderson earned her law degree and was admitted to the Maryland Bar during her 20-plus years at F&D/Zurich. "I made the key decision to stay in surety in lieu of practicing law. I had been in surety for five years at that point and felt that I had found my niche in the business world," she said. She went on to become Zurich's Senior Vice President of Surety.

In 2001 Anderson joined the senior surety team at Kemper Surety before moving with the team to Arch Insurance Group. She later served as President of Surety for the Hanover Insurance Group and then went on to establish MJA Consulting LLC in 2011.

Anderson said many aspects of the surety industry have changed over four decades. Today's email is a far cry from the Telex communication method used when she first entered the business. In addition, the advent of technology has transformed the speed of business. The rapid transmission of information and automated analysis tools have created reduced submission times and benefit a bonding company's expense ratio as long as the technology budget does not get out of hand.

While the basics of surety haven't changed dramatically, Anderson does have some concerns about how the industry today is placing greater emphasis on the business of surety, because that often comes at the expense of underwriting discipline.

"During years when the surety market as a whole is showing positive results, there's a business push to acquire more customers and to write more premium," Anderson said. But contractors don't generally leave their surety partners unless there is some kind of problem. While getting those customers by loosening underwriting standards may win a surety more business short term, "cutting corners to save money on the expense side or rapid premium growth to increase revenue can be costly on the loss side," she added.

The role of the surety producer has changed but remains vitally important, especially in an era when underwriters are handling more business and spend less time out in the field with contractors. "Underwriters must rely on the producer's relationships in the community, assessment of a contractor's character, and knowledge of the local market," she added.

Anderson is concerned by one thing that hasn't changed—the continued lack of diversity in the industry. "There's still an overwhelming predominance of white males in the surety ranks, particularly at the leadership levels and in contract surety," she said. She used to think this problem would correct itself over time. But today, even when women join the industry initially, they don't stay and make a career in large numbers. While it's possible the surety industry is simply a reflection of its customer base—most contractors are male—Anderson believes that women are missing out on a fulfilling career.

There are many reasons that Anderson herself has remained in the industry. "One is that I like what sureties do; at its core, surety protects taxpayers and business owners," she said. "Secondly, I like the quality of the people and the relationships that you build over time. The people in the industry are intelligent, committed individuals focused on building long-term relationships. There will be challenges, but you will always find a solid support system to help you address those challenges and you will never stop learning," she continued.

Working with contractors and agents has been rewarding. "I've gotten to see and do many things and meet people who make a real difference in this country with some of the projects that they're building now or have built in the past," she said.

She likes that the surety industry requires a unique blend of skills and an understanding of many different fields. "While surety represents a small niche within the insurance world, it involves a broad spectrum of disciplines: finance, engineering, law, marketing, to name just a few," Anderson added.

Her role as a consultant has brought all these elements together. "It allows me to share the lessons I have learned from both positive and negative experiences during my career and to put that knowledge to a practical use. Interestingly, I find that common sense surety basics still hold true regardless of the individual circumstances I have encountered as an expert witness in litigation, an underwriting auditor, or a technology advisor." ●



# The right relationships make all the difference.



**In a business as competitive as construction, reputation matters.** And yours can be vulnerable to things unforeseen or beyond your control. That's where a surety relationship comes in. Your bond producer and surety will help you navigate the shifting world of construction, identifying the right partners, clients, and connections and the right practices to make you your competitive best. With surety, you'll have a partner focused on your reputation and your success, so your company can last as long as your buildings.



**Be guaranteed to succeed.**

FOR MORE INFORMATION VISIT  
**[nasbp.org/guaranteed](https://nasbp.org/guaranteed)**

# Know the Fundamentals of Contractor Financial Statement Analysis

## Part 1 of 2



BY JULIAN M. XAVIER

### Overview

This is part one of a two-part article that highlights the different service levels that contractor clients can receive from CPAs and what level of assurance the users of the financial statements should expect based on the service provided. In addition, this article reviews a contractor's balance sheet, which is a key component of the contractor's financial statement.

### Overview of Financial Statement Engagements

The following table highlights the three main types of service that CPAs can provide their contractor clients. As

noted below, the level of work performed and the level of assurance provided is quite different under each of these engagements. It is important that contractors discuss with their surety, their bank, and any other intended user of their financial statements what type of service they will require so that the appropriate level of service is selected. One thing to note is that the overall content of the financial statements and the footnote disclosures should be the same under all of these engagements, but the level of work provided by the CPA is quite different. For many contractors obtaining their first bank line of credit relationship or surety relationship, a compilation may be sufficient at the start-up phase. As the contractor grows and the amount of credit needed increases, the step-up to a reviewed or even audited financial statement will be the natural evolution.

### Testing by Engagement Type

As noted in the table on page 31, contractors can receive three types of engagements: a compilation, a review, or an audit; and they should be aware that each of these services

involves a different level of testing by the CPA. For example, during a compilation the CPA doesn't perform tests on the underlying numbers. The contractor's internal financial statements will be presented in the appropriate format with required disclosures. The contractor can also elect to have a *compilation* performed that omits all disclosures if the user is only requiring a balance sheet for prequalification purposes. During a *review*, in addition to ensuring that the contractor's financial statement is presented in the appropriate format with required disclosures, the CPA will make inquiries for significant variations in key financial statement areas, including contract margins, reasons for over/under billings, collectability of accounts receivable, and increases/decreases in general and administrative expenses. Finally, when a CPA conducts an *audit*, this is the highest level of service that can be provided and requires the CPA to gain an understanding of the contractor's internal controls, verify and obtain independent evidence supporting the amounts in the





The Bond Only Agency

## South Coast Surety Offers:

- |                            |                                  |
|----------------------------|----------------------------------|
| Knowledgeable Staff        | Competitive Rates                |
| Special Programs           | Small to Large Account Placement |
| Quick Turnaround           | Wide Range of In-House Authority |
| Challenged Credit Programs | Industry Experts                 |

# South Coast Surety Surrre Makes It Easy

CALL 1-800-361-1720

[www.southcoastsurety.com](http://www.southcoastsurety.com)

**All Surety - All States - for All Credit**

Quick Answers ♦ In-House Authority ♦ All Bonds ♦ All Sizes ♦ All Credit

## INNOVATIVE SURETY SOLUTIONS. CUSTOMER-FOCUSED.

RLI Surety offers comprehensive surety bond solutions to protect your customers from the unique business risks they face. When you partner with RLI, you can expect innovative solutions and outstanding service from a financially strong and stable carrier that understands your customers' business. From our specialized surety bond solutions to our superior service, we're different. And at RLI, **DIFFERENT WORKS.**

- Rated A+ (Superior) by A.M. Best
- A Ward's 50® Top Performing P&C Insurer
- RLI Insurance Company Treasury Listing of \$74,288,000
- Contractors Bonding and Insurance Company Treasury Listing of \$11,709,000

To learn more about our full suite of surety solutions, visit:

**RLISURETY.COM**

**RLI**  
DIFFERENT WORKS



contractor's records, and provide an overall opinion that the contractor's financial statements are fairly presented in accordance with Generally Accepted Accounting Principles.

### Overview of Contractor Financial Statements

A contractor's financial statements include a number of items, but there are select line items on the asset side of the balance sheet that are unique to contractors, including contract receivables, costs and estimated earnings in excess of billings, and advances to and equity in joint ventures. With regard to contract receivables, there should be a breakout of current receivables and unbilled retention receivables on the balance sheet or in the footnotes. Costs and estimated earnings in excess of billings (CIE) are unique to construction and should be reflected on every contractor balance sheet that is using the percentage of completion method. The CIE balance represents costs and earned gross profit that is due the contractor but has yet to be billed. Best-in-class contractors minimize this amount, which should help

their overall cash flow. Advances to and equity in joint venture (JV) represents the contractor's initial investment in joint ventures they participate in plus their share of earnings from the JV that have not yet been distributed. If a contractor is participating in a joint venture, this investment will be shown on the balance sheet if he or she is using the equity method of reporting for their JVs. This investment balance represents money that will be recouped once the joint venture project is completed and profits are distributed to the joint venture partners. Typically, joint venture activities are tied to the contractor's operating cycle; accordingly, the investment balance should be shown as a current asset on the balance sheet.

Below is a sample of the asset section of a contractor balance sheet.

Similar to the asset section of the balance sheet, there are select line items on the liability side that are unique to contractors, including accounts payable, billings in excess of costs and estimated earnings, and accrued losses on uncompleted contracts. Related to accounts payable

there should be either a breakout of current subcontractor payable and subcontractor retention on the balance sheet or in the footnotes. Billings in excess of costs (BIE) is unique to contractors, and from a best practices perspective, a larger BIE balance than CIE number indicates that the contractor is doing a good job with his or her billing practices, which should help with their overall cash flow.

Additionally, contractors are required to record 100% of the projected loss on uncompleted contracts as soon as a loss is projected. When this happens, there should be a liability on the balance sheet to accrue costs to reflect 100% of the loss on any open job that is projecting a loss. Related to deferred taxes, a C Corporation entity that has significant book versus tax differences should record deferred taxes associated with these differences (depreciation, warranty/self-insurance reserves, completed contract method for tax are examples of differences). S Corporation entities typically won't record deferred taxes as the tax from these differences is paid at the shareholder level.

	Audit	Review	Compilation
Level of Assurance	Reasonable - free of material misstatement	Limited - no material modifications	None
CPA is required to be independent	Yes	Yes	No - but if the CPA is not independent, it must be disclosed
CPA's responsibility surrounding internal controls	Obtain an understanding of internal control	None	None
Required to assess fraud risk	Yes	No	No
Required to perform inquiry and analytical procedures	Yes	Yes	No
CPA is required to verify information provided	Yes	No	No
Service Fees	100%	25%-50%	15%-20%

Assets	20X1	20X0
Cash and cash equivalents	\$ 304,400	\$ 221,300
<b>Contracts receivables</b>	<b>3,789,200</b>	<b>3,334,100</b>
<b>Costs and estimated earnings in excess of billings on uncompleted contracts (note 4)</b>	<b>156,900</b>	<b>100,600</b>
Inventory	89,700	99,100
<b>Advances to and equity in joint venture</b>	<b>205,600</b>	<b>130,700</b>
Prepaid charges and other assets	118,400	83,200
<b>Total current assets</b>	<b>\$4,664,200</b>	<b>3,969,000</b>
Note receivable, related company	175,000	150,000
Property and equipment, net of accumulated depreciation and amortization	976,400	1,019,200
	<u>1,151,400</u>	<u>1,169,200</u>
<b>Total assets</b>	<b>\$ 5,815,600</b>	<b>\$ 5,138,200</b>

<b>Liabilities and Shareholders' Equity</b>	<b>20X1</b>	<b>20X0</b>
Current maturities of notes payable	\$ 110,300	\$ 110,300
Current portion of lease obligations payable	62,250	57,250
<b>Accounts payable</b>	<b>2,543,100</b>	<b>2,588,500</b>
<b>Billings in excess of costs and estimated earnings on uncompleted contracts</b>	<b>242,000</b>	<b>221,700</b>
<b>Accrued loss on uncompleted contract</b>	<b>76,600</b>	<b>—</b>
Other accrued liabilities	88,700	114,600
<b>Total current liabilities</b>	<b>3,122,950</b>	<b>3,092,350</b>
Notes payable, less current maturities	357,800	468,100
Lease obligations payable, less current portion	135,350	194,050
<b>Deferred tax liability</b>	<b>619,200</b>	<b>408,000</b>
<b>Total long-term liabilities</b>	<b>1,112,350</b>	<b>1,070,150</b>
<b>Total liabilities</b>	<b>4,235,300</b>	<b>4,162,500</b>
Contingent liability		
Shareholders' equity		
Common stock - \$1 par value, 500,000 authorized shares, 300,000 issued and outstanding shares	300,000	300,000
Retained earnings	1,126,100	649,500
	1,426,100	949,500
Noncontrolling interests in affiliates and joint venture	154,200	26,200
<b>Total shareholders' equity</b>	<b>1,580,300</b>	<b>975,700</b>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 5,815,600</b>	<b>\$ 5,138,200</b>



Above is a sample of the liabilities and equity section of a contractor's balance sheet with key line items highlighted.

In the next issue of *Surety Bond Quarterly*, be sure to read part two of this article, which will address a contractor's income statement and key disclosures that should be included in a contractor's financial statements, such as a summary of accounting policies related to revenue recognition and contract costs, accounts receivable, a reconciliation of over/under billings on contracts, revisions in contract estimates, and information on unapproved change orders and claims. ●

*Julian M. Xavier is the Managing Principal of CliftonLarsonAllen LLP's Walnut Creek, CA office where he provides financial statement, consulting, and tax services to the construction niche. He has over 20 years of experience in the construction industry. In fact, prior to joining CliftonLarsonAllen LLP, Xavier spent five years working for a billion dollar general contractor where he held the position of operations controller. He serves on the NASBP CPA Advisory Council. He can be reached at Julian.Xavier@claconnect.com or 925.407.2025.*



The Creativity, Flexibility,  
and Service You Deserve  
From a Surety Partner

[www.granitere.com](http://www.granitere.com)  
**1-800-440-5953**





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

**Members:** bond producer agencies;

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

**Associates:** certified public accounting firms.

Visit the NASBP website, [www.nasbp.org](http://www.nasbp.org), for more details about the personnel of NASBP Members and NASBP Associates. If a listing needs to be updated, contact Dasha Harris at [dharris@nasbp.org](mailto:dharris@nasbp.org).



## Members: Bond Producer Agencies

### ALABAMA

**Anchor Pardue Insurance, Inc.**  
2 Office Park Circle, Suite 105  
Mountain Brook, AL 35223  
205.823.7707 • Fax: 205.823.7981  
www.anchorpardue.com

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

**J. Smith Lanier & Co.,  
a Marsh & McLennan  
Agency LLC Company**  
10 Inverness Center Parkway  
Suite 400  
Birmingham, AL 35242  
205.969.2131 • Fax: 205.969.1034  
www.jsmithlanier.com

**Lakeview Risk Partners, LLC**  
3016 7th Avenue South  
Birmingham, AL 35233  
205.874.7800 • Fax: 205.879.1946  
www.lakeviewrisk.com

**McGriff, Seibels & Williams, Inc.**  
2211 7th Avenue South  
Birmingham, AL 35233  
205.252.9871 • Fax: 205.581.9463  
www.mcgriff.com

**The Starke Agency, Inc.**  
210 Commerce Street  
Montgomery, AL 36104  
334.263.5535 • Fax: 334.264.3375  
www.starkeagency.com

**Thames Batré Insurance**  
2065 Old Shell Road  
Mobile, AL 36607  
251.473.9000 • Fax: 251.473.9010  
www.thamesbatre.com

**Turner Insurance & Bonding Co.**  
2601 Bell Road  
Montgomery, AL 36117  
334.244.0004 • Fax: 334.244.6556  
www.turnerfirst.com

**Willis Towers Watson**  
2101 6th Avenue North, Suite 725  
Birmingham, AL 35203  
205.871.3300  
www.willistowerswatson.com

### ALASKA

**HUB International**  
480 W. Tudor Road  
Anchorage, AK 99503  
907.771.6619 • Fax: 907.258.2413  
www.hubinternational.com

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

### ARIZONA

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

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

**Surety Placement Services, LLC**  
8283 North Hayden Road  
Suite 258  
Scottsdale, AZ 85258  
480.419.2456 • Fax: 480.419.8532  
www.suretyplace.com

**USI Insurance Services**  
100 West Washington Street  
4th Floor  
Phoenix, AZ 85003  
602.528.3000 • Fax: 602.528.3074  
www.usi.com

**USI Insurance Services**  
2375 E Camelback Road  
Suite 250  
Phoenix, AZ 85016  
602.279.5800 • Fax: 855.874.0101  
www.usi.com

**Viking Bond Service, Inc.**  
22601 N 19th Avenue, Suite 210  
Phoenix, AZ 85027  
623.933.9334 • Fax: 623.933.9376  
www.performancesurety  
bonds.com

**Willis of Arizona, Inc.**  
16220 North Scottsdale Road  
Scottsdale, AZ 85254  
602.787.6022 • Fax: 602.787.8040  
www.willis.com

### ARKANSAS

**BHC Insurance**  
5500 Euper Lane  
Fort Smith, AR 72903  
479.452.4000 • Fax: 479.484.0182  
www.bhca.com

**The Cashion Company, Inc.**  
321 Scott Street  
Little Rock, AR 72201  
501.376.0716 • Fax: 501.376.2118  
www.cashionco.com

**McGriff Insurance Services**  
1500 Riverfront Drive  
Little Rock, AR 72202  
501.661.4800 • Fax: 501.666.9592  
www.mcgriffinsurance.com

### CALIFORNIA

**Acrisure of California, LLC dba  
Brakke-Schafnitz Insurance  
Brokers, LLC**  
28202 Cabot Road, 6th Floor  
Laguna Niguel, CA 92677  
949.365.5100 • Fax: 949.313.3267  
www.sig.us

**Alliant Insurance Services, Inc.**  
1301 Dove Street, Suite 200  
Newport Beach, CA 92660  
714.473.7603  
www.alliant.com

**Alliant Insurance Services, Inc.**  
701 B Street, 6th Floor  
San Diego, CA 92101-8156  
619.238.1828 • Fax: 619.699.2110  
www.alliant.com

**Alliant Insurance Services, Inc.**  
100 Pine Street, 11th Floor  
San Francisco, CA 94111  
415.403.1427  
www.alliant.com

**Alliant Insurance Services, Inc.**  
177 Park Avenue, 3rd Floor  
San Jose, CA 95113  
408.352.6700 • Fax: 408.352.6759  
www.alliant.com

**Arthur J. Gallagher & Co.**  
1255 Battery Street, Suite 450  
San Francisco, CA 94111  
415.391.1500 • Fax: 415.391.1869  
www.ajg.com

**Arthur J. Gallagher & Co.  
of California, Inc.**  
45 East River Park Place West  
Suite 408  
Fresno, CA 93720  
559.436.0833 • Fax: 559.256.6590  
www.ajg.com

**Arthur J. Gallagher Risk  
Management Services**  
One Almaden Boulevard  
Suite 960  
San Jose, CA 95113  
408.973.9500 • Fax: 408.257.2985  
www.ajg.com

**BB&T - John Burnham  
Insurance Services**  
750 B Street, Suite 2400  
San Diego, CA 92101  
619.231.1010 • Fax: 888.770.6295  
www.insurance.bbt.com

**BB&T - Tanner Insurance Services**  
4480 Willow Road  
Pleasanton, CA 94566  
925.598.2638 • Fax: 888.770.1943  
www.insurance.bbt.com

**BB&T Insurance Services of  
Orange County**  
2400 East Katella Avenue  
Suite 1100  
Anaheim, CA 92806  
714.941.2840 • Fax: 877.297.1102  
www.insurance.bbt.com

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

**Bolton & Company**  
3475 East Foothill Boulevard  
Suite 100  
Pasadena, CA 91107  
626.799.7000 • Fax: 626.441.3233  
www.boltonco.com

**Bond Services of California, LLC**  
523 West 6th Street, Suite 242  
Los Angeles, CA 90014  
213.628.2970 • Fax: 213.628.2977  
www.bondservices.com

**Buckman-Mitchell, Inc.**  
500 North Santa Fe  
Visalia, CA 93292  
559.635.3518 • Fax: 559.750.5461  
www.bminc.com

**Carl Nelson Insurance**  
1519 N 11th Avenue  
Hanford, CA 93230  
559.584.4495 • Fax: 559.584.4516  
www.carlnelsonins.com

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

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

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

**Culbertson Insurance  
Services, Inc.**  
5500 East Santa Ana Canyon  
Suite 201  
Anaheim, CA 92807  
714.921.0530 • Fax: 714.921.2096  
www.culbertsonbonding.com

**Garrett/Mosier Insurance  
Services, Inc.**  
12 Truman Street  
Irvine, CA 92620  
949.559.6700 • Fax: 949.559.6703  
www.garrett-mosier.com

**George Petersen  
Insurance Agency**  
175 West College Avenue  
Santa Rosa, CA 95402  
707.360.4117 • Fax: 707.573.0313  
www.gpins.com

**Hackett Bonds & Insurance  
Services LLC**  
9070 Irvine Center Drive  
Suite 115  
Irvine, CA 92618  
949.825.6498 • Fax: 949.825.7496  
www.hackettbonds.com

**HUB International Limited**  
6701 Center Drive, Suite 1500  
Los Angeles, CA 90045  
310.568.5900 • Fax: 310.568.9098  
www.hubinternational.com

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

**Integro Insurance Brokers**  
2300 Contra Costa Boulevard  
Suite 375  
Pleasanton, CA 94523  
925.852.0428 • Fax: 925.852.0478  
www.integrogroupp.com

**InterWest Insurance  
Services, LLC**  
8950 Cal Center Drive  
Building 3, 2nd Floor  
Sacramento, CA 95826  
916.488.3100 • Fax: 916.979.7992  
www.iwins.com

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

**Lockton Companies, LLC**  
725 South Figueroa Street  
35th Floor  
Los Angeles, CA 90017  
213.689.0501 • Fax: 213.689.0593  
www.lockton.com

**Lockton Companies, LLC**  
Three Embarcadero Center  
Suite 600  
San Francisco, CA 94111  
415.568.4000 • Fax: 415.992.4187  
www.lockton.com

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

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

**Marsh & McLennan Insurance Agency**  
9171 Towne Center Drive  
Suite 500  
San Diego, CA 92122-5638  
858.457.3414 • Fax: 858.452.7530  
www.mma-west.com

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

**Marsh Risk & Insurance Services**  
345 California Street, Suite 1300  
San Francisco, CA 94111  
415.743.8219 • Fax: 415.743.8094  
www.marsh.com

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

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

**Poms & Associates Insurance Brokers, LLC**  
1255 Treat Boulevard, Suite 240  
Walnut Creek, CA 94597  
925.279.2260 • Fax: 866.858.5909  
www.pomsassoc.com

**Preferred Bonding & Insurance Services**  
3455 Ocean View Boulevard  
Suite 200  
Glendale, CA 91208  
855.826.6333 • Fax: 844.243.7160  
www.preferredbonding.com

**Rohm Insurance Agency (An Acrisure Agency)**  
26 Plaza Square, Suite 200  
Orange, CA 92866  
714.516.2960 • Fax: 714.516.2965  
www.rohmins.com

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

**Stong Surety Insurance Services**  
4850 Arlington Avenue, Suite B  
Riverside, CA 92504  
951.343.0382 • Fax: 951.343.1219

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

**USI Insurance Services**  
1039 W. McDowell Boulevard  
Petaluma, CA 94954  
707.773.1873 • Fax: 707.773.1909  
www.usi.com

**USI Insurance Services**  
11017 Cobblerock Drive, Suite 100  
Rancho Cordova, CA 95670  
800.257.4860 • Fax: 916.231.1478  
www.usi.com

**USI Insurance Services**  
45 Fremont Street, Suite 800  
San Francisco, CA 94105  
415.717.1092 • Fax: 415.777.3545  
www.usi.com

**Venbrook Insurance Services**  
11512 El Camino Real, Suite 120  
San Diego, CA 91367  
858.764.7447 • Fax: 858.764.7874  
www.venbrook.com

**Warren G. Bender Co.**  
516 Gibson Drive, Suite 240  
Roseville, CA 95678  
916.380.5300 • Fax: 916.380.5206  
www.wgbender.com

**Willis Insurance Services of California, Inc.**  
525 Market Street, 34th Floor  
San Francisco, CA 94105  
415.955.0100  
www.willis.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.**  
5261 South Quebec Street  
Suite 100  
Greenwood Village, CO 80111  
720.289.2002 • Fax: 303.758.8921  
www.bondplacementsltd.net

**CoWest Insurance Associates, LLC**  
1720 South Bellaire Street  
Suite 500  
Denver, CO 80222  
720.524.9344 • Fax: 720.524.9352  
www.cowestassociates.com

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

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

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

**HUB International Insurance Services Inc.**  
2742 Crossroads Boulevard  
Grand Junction, CO 81506  
970.245.8011 • 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  
303.414.6000 • Fax: 303.865.6327  
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  
Suite 1000  
Denver, CO 80237  
303.824.6600 • Fax: 303.370.0118  
www.moodyins.com

**Six & Geving Insurance Inc.**  
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  
Suite 100  
Greenwood Village, CO 80111  
303.831.5274 • Fax: 303.831.5146  
www.usi.com

**USI Insurance, Inc.**  
90 South Cascade Avenue  
Colorado Springs, CO 80903  
719.577.5333 • Fax: 877.405.9032  
www.usi.com

**USI Insurance Services**  
1700 Lincoln Street  
Denver, CO 80203  
303.863.6807 • Fax: 212.818.9139  
www.usi.com

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

## CONNECTICUT

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

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

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

**Lockton Companies, LLC**  
76 Batterson Park Road  
3rd Floor  
Farmington, CT 06032  
860.678.4000 • Fax: 860.678.4029  
www.lockton.com

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

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

**Willis of Connecticut**  
10 State House Square, Floor 11  
Hartford, CT 06103  
800.843.5404  
www.willis.com

## DELAWARE

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

## DISTRICT OF COLUMBIA

**Marsh USA Inc.**  
1050 Connecticut Avenue, NW  
Suite 700  
Washington, DC 20036-5386  
202.263.7600 • Fax: 202.263.7839  
www.marsh.com

**USI Insurance Services**  
1750 H Street, NW, Suite 200  
Washington, DC 20006  
202.416.2500  
www.usi.com

## FLORIDA

**Alliant Insurance Services, Inc.**  
1200 Brickell Avenue, Suite 1800  
Miami, FL 33131  
305.961.1174  
www.alliant.com

**AssuredPartner's of Florida, LLC dba Dawson of Florida**  
3501 Del Prado Boulevard  
Suite 204  
Cape Coral, FL 33904  
239.205.1541 • Fax: 239.542.5527  
www.dawsoncompanies.com

**Atlas Insurance**  
7120 Beneva Road  
Sarasota, FL 34238  
941.366.8424 • Fax: 941.552.4099  
www.atlasinsuranceagency.com

**BB&T Insurance Services**  
850 Concourse Parkway South  
Suite 200  
Maitland, FL 32751  
407.691.9600 • Fax: 888.635.4180  
www.bbandt.com

**Brown & Brown of Florida**  
220 South Ridgewood Avenue  
Daytona Beach, FL 32119  
386.252.9601 • Fax: 386.239.5705  
www.bbinsurance.com

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

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



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

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

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

**Matson-Charlton Surety Group**  
700 South Dixie Highway  
Suite 100  
Coral Gables, FL 33146  
305.662.3852 • Fax: 305.661.9948  
www.mcsurety.com

**McGriff Insurance Services, Inc.**  
3375 B Capital Circle, NE  
Tallahassee, FL 32308  
850.386.2143 • Fax: 888.328.1326  
www.mcgriffinsurance.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  
www.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.uniquesuretybonds.com

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

## GEORGIA

**Acrisure, LLC dba PentaRisk Associates of GA, LLC**  
3715 Northside Parkway  
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

**Integro Insurance Brokers**  
200 Glenridge Point Parkway  
Suite 400  
Atlanta, GA 30342-1450  
404.439.8015 • Fax: 404.439.8016  
www.integrogroup.com

**JSL Surety, a Marsh & McLennan Agency LLC company**  
47 Postal Parkway  
Newnan, GA 30263  
770.683.1031 • Fax: 770.683.1035  
www.jsmithlanier.com

**Lockton Companies - Southeast Series**  
3280 Peachtree Road, NE  
Suite 250  
Atlanta, GA 30305  
404.460.0754 • Fax: 404.460.0854  
www.lockton.com

**Marsh USA, Inc.**  
3560 Lenox Road, Suite 2400  
Atlanta, GA 30326  
404.995.3000 • Fax: 404.995.3448  
www.marsh.com

**Sterling Seacrest Partners, Inc.**  
2500 Cumberland Parkway  
Suite 400  
Atlanta, GA 30339  
678.424.6500 • Fax: 678.424.6501  
www.sterlingseacrest.com

**USI Insurance Services**  
3475 Piedmont Road, Suite 800  
Atlanta, GA 30305  
404.923.3700 • Fax: 404.255.4454  
www.usi.com

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

**Yates Insurance Agency**  
2800 Century Parkway, NE  
Suite 300  
Atlanta, GA 30345  
404.633.4321 • Fax: 404.633.1312  
www.yatesins.com

**Zorn**  
P.O. Box 385  
Vidalia, GA 30475  
912.537.7951 • Fax: 912.537.6118  
www.zorninsight.com

## GUAM

**Cassidy's Associated Insurers, Inc.**  
376 West O'Brien Drive  
Hagatna, GU 96910  
671.472.8834 • Fax: 671.477.3127  
www.cassidysguam.com

## HAWAII

**King & Neel, Inc.**  
1164 Bishop Street, Suite 1710  
Honolulu, HI 96813  
808.521.8311 • Fax: 808.526.3893  
www.kingneel.com

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

## IDAHO

**The Buckner Company**  
960 Pier View Drive, Suite A  
Idaho Falls, ID 83402  
208.523.9100 • Fax: 801.365.0865  
www.buckner.com

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

**The Hartwell Corporation**  
1084 North Skyline  
Idaho Falls, ID 83402  
208.522.5656 • Fax: 208.524.5721  
www.thehartwellcorp.com

**Higgins & Rutledge Insurance, Inc.**  
1661 Shoreline Drive, Suite 100  
Boise, ID 83702  
208.343.7741 • Fax: 208.343.9371  
www.higginsrutledge.com

**PayneWest Insurance, Inc.**  
University Plaza  
960 Broadway Avenue  
Suite 100  
Boise, ID 83706  
208.424.2900 • Fax: 208.424.2999  
www.paynewest.com

## ILLINOIS

**Acrisure, LLC dba International IRM**  
1228 West Northwest Highway  
Palatine, IL 60067  
847.991.3500 • Fax: 847.991.3520  
www.internationalirm.com

**Alliant/Mesirow Insurance Services, Inc.**  
353 North Clark Street, 11th Floor  
Chicago, IL 60654  
312.595.6200 • Fax: 312.595.7205  
www.alliant.com

**Arthur J. Gallagher & Co.**  
300 South Riverside Plaza  
Suite 1500  
Chicago, IL 60606  
847.392.9720 • Fax: 847.392.9730  
www.ajg.com

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

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

**Dohn & Maher Associates**  
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

**Gallagher**  
2850 Golf Road  
Rolling Meadow, IL 60008  
630.285.4067 • Fax: 630.285.3631  
www.ajg.com

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

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

**HUB International Scheer's**  
1411 Opus Place, Suite 450  
Downers Grove, IL 60515  
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.integrogroup.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  
www.jlhubbard.com

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

**Marsh USA, Inc.**  
540 West Madison Street  
Chicago, IL 60661  
312.627.6000 • Fax: 312.627.6226  
www.marsh.com

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

**Roanoke Insurance Group, Inc.**  
1475 East Woodfield Road  
Suite 500  
Schaumburg, IL 60173-4903  
800.762.6653 • 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

**USI Insurance Services**  
10 South Wacker Drive  
17th Floor  
Chicago, IL 60606  
312.920.9177 • Fax: 312.658.4100  
www.usi.com

## INDIANA

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

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

**MJ Insurance, Inc.**  
571 Monon Boulevard, Suite 400  
Carmel, IN 46032  
317.805.7500 • Fax: 317.805.7515  
www.mjinsurance.com

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

**USI Insurance Services, LLC - Terre Haute, IN Office**  
24 North 6th Street  
Terre Haute, IN 47807  
812.232.0441 • Fax: 812.232.0926  
www.usi.com



## IOWA

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

**Holmes Murphy & Associates, LLC**  
3001 Westown Parkway  
West Des Moines, IA 50266-1321  
515.223.6800 • Fax: 515.223.7068  
www.holmesmurphy.com

**LMC Insurance & Risk Management**  
4200 University Avenue  
Suite 200  
West Des Moines, IA 50266-5945  
515.244.0166 • Fax: 515.244.9535  
www.lmcinsurance.com

## KANSAS

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

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

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

**The Miller Group**  
6363 College Boulevard  
Suite 400  
Overland Park, KS 66211  
800.332.2808 • Fax: 816.822.1634  
www.millercare.com

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

## KENTUCKY

**Assured NL Insurance Agency, Inc.**  
2305 River Road  
Louisville, KY 40206  
502.894.2100 • Fax: 502.894.8602  
www.assuredpnrnl.com

**AssuredPartners**  
1945 Scottsville Road, Suite 100  
Bowling Green, KY 42104  
270.781.8181 • Fax: 270.781.3908  
www.assuredpartners.com

**BB&T Insurance Services**  
200 West Vine Street  
Lexington, KY 40507  
859.422.8899 • Fax: 859.422.3899  
www.insurance.bbt.com

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

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

**McGriff Insurance Services, Inc.**  
2600 Eastpoint Parkway  
Louisville, KY 40223  
502.241.2400 • Fax: 866.881.2185  
www.mcgriffinsurance.com

**Smith Manus**  
2307 River Road, Suite 200  
Louisville, KY 40206  
502.636.9191 • Fax: 502.636.5328  
www.smithmanus.com

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

**USI**  
220 Lexington Green Circle  
Suite 410  
Lexington, KY 40503-3311  
859.317.6950  
www.usi.com

**USI Insurance Services, LLC**  
950 Breckenridge Lane, Suite 50  
Louisville, KY 40207-4675  
502.815.5200  
www.usi.com

## LOUISIANA

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

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

**BXS Insurance**  
4041 Essen Lane, Suite 400  
Baton Rouge, LA 70809  
225.336.3200 • Fax: 225.336.4536  
www.bxsi.com

**Cory, Tucker & Larowe, Inc.**  
3850 North Causeway Boulevard  
Suite 1360  
Metairie, LA 70002  
504.834.5080 • Fax: 504.835.7726  
www.ctl-inc.com

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

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

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

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

**McGriff Insurance Services**  
2600 Citiplace Court, Suite 100  
Baton Rouge, LA 70808  
225.927.7575 • Fax: 866.255.0200  
www.mcgriffinsurance.com

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

**R.A. Brunson, Inc.**  
2151 Quail Run Drive, Suite A  
Baton Rouge, LA 70808  
225.927.2282 • Fax: 225.927.2331  
www.rabrunson.com

## MAINE

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

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

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

## MARYLAND

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

**Alliant Insurance Services, Inc.**  
9901 Business Parkway, Suite B  
Lanham, MD 20706  
301.459.0055 • Fax: 301.459.9521  
www.alliant.com

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

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

**Consolidated Insurance + Risk Management**  
11403 Cronridge Drive, Suite 270  
Owings Mills, MD 21117-2219  
410.356.9500 • Fax: 410.363.3520  
www.consolidatedinsurance.com

**Construction Underwriters, LLC**  
10380 Old Columbia Road  
Suite 104  
Columbia, MD 21046  
410.910.0207 • Fax: 410.698.6309  
www.constructionunderwritersllc.com

**Delmarva Surety Associates, Inc.**  
303 International Circle, Suite 160  
Hunt Valley, MD 21030  
410.561.3593 • Fax: 410.561.3727  
www.delmarvasurety.com

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

**Gallagher CRS**  
11311 McCormick Road, Suite 450  
Hunt Valley, MD 21031  
443.798.7488 • Fax: 443.798.7920  
www.thecrsteam.com

**HMS Insurance Associates**  
20 Wight Avenue, Suite 300  
Cockeysville, MD 21030  
800.356.6563 • Fax: 800.821.5774  
www.hmsia.com

**Insurance Associates, Inc.**  
One Church Street, Suite 500  
Rockville, MD 20850  
301.838.9400 • Fax: 301.838.9095  
www.insassoc.com

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

**McGriff Insurance Services**  
5850 Waterloo Road, Suite 240  
Columbia, MD 21045  
410.480.4400 • Fax: 410.465.1584  
www.insurance.bbt.com

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

**Willis Towers Watson (Metro DC Office)**  
12505 Park Potomac Avenue  
Suite 300  
Potomac, MD 20854  
301.692.3033 • Fax: 301.897.8506  
www.willis.com

## MASSACHUSETTS

**Alliant Insurance Services, Inc.**  
131 Oliver Street, 4th Floor  
Boston, MA 02110  
617.535.7200 • Fax: 617.535.7204  
www.alliant.com

**Cross Surety, Inc.**  
101 South Street  
Pittsfield, MA 01201  
207.786.6750 • Fax: 207.786.6714  
www.crossagency.com

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

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

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

**Marsh & McLennan Agency, LLC**  
100 Front Street, Suite 800  
Worcester, MA 01608  
508.852.8500 • Fax: 508.852.8600  
www.mma-ne.com

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

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

**Regan Cleary Insurance LLC**  
226 Causeway Street, Suite 302  
Boston, MA 02114  
617.305.0347 • Fax: 617.723.7275  
www.regancleary.com

## 2018 NASBP Resource Directory

**Surety Bond Professionals, Inc.**  
205 Union Street, 2nd Floor  
Natick, MA 01760  
781.559.0568 • Fax: 781.559.0569  
www.SuretyBondProfessionals.com

**T.P. Daley Insurance Agency, Inc.**  
1381 Westfield Street  
West Springfield, MA 01089  
413.788.0971 • Fax: 413.739.2645  
www.tpdaleyinsurance.com

**USI Insurance Services, LLC**  
123 Interstate Drive  
West Springfield, MA 01089  
855.874.0123 • Fax: 413.733.7722  
www.usi.com

## MICHIGAN

**Acrisure LLC dba  
The Campbell Group**  
5664 Prairie Creek Drive, SE  
Caledonia, MI 49316  
616.541.1405 • Fax: 800.847.3129  
www.acrisure.com

**Guy Hurley, LLC**  
1080 Kirts Boulevard, Suite 500  
Troy, MI 48084  
248.519.1400 • Fax: 248.519.1401  
www.gbbh.com

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

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

**Marsh USA**  
125 Ottawa Avenue NW  
Suite 400  
Grand Rapids, MI 49503  
616.233.4200 • Fax: 616.233.4398  
www.marsh.com

**Oakland Companies**  
8031 M 15, Suite 100  
Clarkston, MI 48348  
248.647.2500 • Fax: 248.647.4689  
www.oaklandinsurance.com

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

## MINNESOTA

**American Agency, Inc.**  
5851 Cedar Lake Road  
St. Louis Park, MN 55416-1230  
952.591.1230 • Fax: 952.542.7500  
www.americanagencymn.com

**Associated Benefits and  
Risk Consulting**  
6000 Clearwater Drive  
Minnetonka, MN 55343  
952.947.9700 • Fax: 952.947.9793  
www.associatedbrc.com

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

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

**Cobb Strecker Dunphy &  
Zimmermann**  
225 South 6th Street, Suite 1900  
Minneapolis, MN 55402  
612.349.2400 • Fax: 612.349.2491  
www.csdz.com

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

**Klein Agency, Inc., a Marsh &  
McLennan Agency LLC Company**  
3570 North Lexington Avenue  
Suite 206  
Shoreview, MN 55126-8058  
651.484.6461 • Fax: 651.484.6861  
www.kleinagency.com

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

**Marsh & McLennan Agency**  
7225 Northland Drive North  
Suite 300  
Minneapolis, MN 55428  
763.746.8000 • Fax: 763.548.8985  
www.marsh.com

**Newton Surety Services, LLC dba  
Newton Bonding**  
5630 Memorial Avenue North  
Suite 1  
Stillwater, MN 55082  
651.705.7960 • Fax: 651.222.9151  
www.newtonbonding.com

**USI Insurance Services**  
400 Highway 169 South  
8th Floor  
St. Louis Park, MN 55426  
952.830.3000 • Fax: 952.830.3009  
www.usi.com

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

## MISSISSIPPI

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

**BXS Insurance**  
213 Porter Avenue  
Biloxi, MS 39530  
228.374.2000 • Fax: 228.432.7420  
www.bancorpssouth.com

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

**McGriff Insurance Services**  
1020 Highland Colony Parkway  
Suite 302  
Ridgeland, MS 39157  
601.790.8500 • Fax: 601.790.8558  
www.mcgriffinsurance.com

## MISSOURI

**AssuredPartners, Inc.**  
4435 Main Street, 4th Floor  
Kansas City, MO 64111  
913.831.1777 • Fax: 913.831.4730  
www.assuredpartners.com

**AssuredPartners of Missouri, LLC**  
11975 Westline Industrial Drive  
St. Louis, MO 63146  
314.523.8800 • Fax: 314.453.7555  
www.apmissouri.com

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

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

**HM Risk**  
8235 Forsyth Boulevard  
Suite 1200  
St. Louis, MO 63105  
314.746.4771 • Fax: 314.889.3700  
www.hmrisk.com

**Holmes Murphy &  
Associates, Inc.**  
1828 Walnut Street, Suite 701  
Kansas City, MO 64108-2150  
913.660.1203 • Fax: 855.448.2837  
www.holmesmurphy.com

**J.W. Terrill, a Marsh &  
McLennan Agency, LLC Company**  
825 Maryville Centre Drive  
Suite 200  
St. Louis, MO 63017  
314.594.2700 • Fax: 888.284.5307  
www.jwterrrill.com

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

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

**Marsh USA, Inc.**  
701 Market Street, Suite 1100  
St. Louis, MO 63101-2500  
314.342.7019 • Fax: 314.342.2618  
www.marsh.com

**Thomas McGee, L.C.**  
120 West 12th Street, Suite 1000  
Kansas City, MO 64105  
816.842.4800 • Fax: 816.472.5018  
www.thomasmcgee.com

**TRUSS**  
9200 Ward Parkway, Suite 500  
Kansas City, MO 64114  
816.708.4600  
www.trussadvantage.com

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

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

## MONTANA

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

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

**HUB International Limited**  
100 Park Drive South  
Great Falls, MT 59401  
406.453.1464 • Fax: 406.453.0073  
www.hubinternational.com

**PayneWest Insurance, Inc.**  
3289 Gabel Road  
Billings, MT 59102  
406.238.1900 • Fax: 406.245.9887  
www.paynewest.com

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

**PayneWest Insurance, Inc.**  
2925 Palmer Street  
Missoula, MT 59808  
406.721.1000 • Fax: 406.532.5817  
www.paynewest.com

## NEBRASKA

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

**The Harry A. Koch Co.**  
14010 FNB Parkway, Suite 300  
Omaha, NE 68154  
402.861.7000 • Fax: 402.861.7111  
www.hakco.com

## NEVADA

**Assurance Limited**  
5740 South Arville, Suite 204  
Las Vegas, NV 89118  
702.798.3700 • Fax: 702.238.7101  
www.assuranceitd.com

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

## NEW HAMPSHIRE

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

## NEW JERSEY

**Alliant Insurance Services, Inc.**  
67 Walnut Avenue, Suite 406  
Clark, NJ 07066  
732.587.1953 • Fax: 732.388.3627  
www.alliant.com

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

**Brown & Brown Metro, LLC**  
56 Livingston Avenue  
Roseland, NJ 07068  
973.549.1900 • Fax: 973.549.1000  
www.bbmetro.com

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



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

**Marsh USA, Inc.**  
445 South Street, Suite 210  
Morristown, NJ 07962  
609.712.5050 • Fax: 212.948.0996  
www.marsh.com

**NFP**  
26 Main Street, Suite 203  
Chatham, NJ 07928  
212.233.0010 • Fax: 212.233.0767  
www.nfp.com

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

**USI**  
300 Executive Drive, Suite 380  
West Orange, NJ 07052  
973.965.3100  
www.usi.com

**Willis of New Jersey, Inc.**  
150 John F. Kennedy Parkway  
Suite 520  
Short Hills, NJ 07078  
732.688.2760  
www.willis.com

## NEW MEXICO

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

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

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

**HUB International Limited**  
313 North Canyon Street  
Carlsbad, NM 88220  
575.941.0304 • Fax: 866.289.5962  
www.hubinternational.com

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

## NEW YORK

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

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

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

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

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

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

**AssuredPartners Northeast, LLC**  
100 Baylis Road, Suite 300  
Melville, NY 11747  
631.465.1000 • Fax: 631.465.4005  
www.omni-risk.com

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

**Blaise Group NY, LLC**  
256 East 3rd Street, 2nd Floor  
Mt. Vernon, NY 10553  
914.667.7700 • Fax: 914.663.5900  
www.blaisebonds.com

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

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

**James P. Reagan Agency, Inc.**  
8 East Main Street, P.O. Box 191  
Marcellus, NY 13108  
315.673.2094 • Fax: 315.673.1121  
www.reagancompanies.com

**JP West Inc.**  
90 Broad Street, 3rd Floor  
New York, NY 10004  
212.461.2261 • Fax: 212.461.2263  
www.jpwest.com

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

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

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

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

**Olympic Coverage, LLC**  
33 West Main Street, Suite 204  
Elmsford, NY 10523  
914.235.5250 • Fax: 914.235.5257  
www.olympicbonds.net

**Rose & Kiernan, Inc.**  
99 Troy Road, P.O. Box 640  
East Greenbush, NY 12061  
518.244.4284 • Fax: 518.244.4264  
www.rkinsurance.com

**Surre, Goldberg & Henry Associates**  
255 Executive Drive, Suite 401  
Plainview, NY 11803  
516.576.3131 • Fax: 516.576.0067  
www.sghassoc.com

**USI**  
333 Westchester Avenue  
Suite 102  
White Plains, NY 10604  
914.459.6200  
www.usi.com

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

**USI Insurance Services, Formerly Key Insurance & Benefits Services**  
726 Exchange Street, Suite 900  
Buffalo, NY 14210  
716.819.5500 • Fax: 716.819.5140  
www.usi.com

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

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

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

**World Wide Bonding Agency**  
2846 William Street  
Buffalo, NY 14227  
716.681.7685 • Fax: 716.681.7683  
www.wwbagency.com

## NORTH CAROLINA

**The Bond Exchange Inc., a Wholesale Insurance Agency**  
14045 Ballantyne Corp Place  
Suite 525  
Charlotte, NC 28277  
704.366.6847 • Fax: 704.364.3214  
www.bondexchange.com

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

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

**Insurance Management Co., Inc./IMC Surety Solutions**  
11330 Vanstory Drive  
Huntersville, NC 28078  
704.897.2591 • Fax: 704.897.2594  
www.imcsurety.com

**Main Street Insurance Group**  
22 North Trade Street  
Tryon, NC 28782  
828.859.9252 • Fax: 855.775.0655  
www.mainstreetins.com

**Marsh & McLennan Agency**  
5605 Carnegie Boulevard  
Suite 300  
Charlotte, NC 28209  
704.365.6213 • Fax: 704.367.3478  
www.mma-midatlantic.com

**McGriff Insurance Services - Research Triangle Region**  
4309 Emperor Boulevard  
Suite 300  
Durham, NC 27703  
919.281.4508 • Fax: 919.474.2472  
www.mcgriffinsurance.com

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

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

**Senn Dunn, a Marsh & McLennan Agency LLC Company**  
4700 Falls of Neuse Road  
Suite 190  
Raleigh, NC 27609  
919.719.9585 • Fax: 919.719.9571  
www.mma-midatlantic.com

**USI**  
300 North Greene Street  
6th Floor  
Greensboro, NC 27401  
336.378.4225 • Fax: 704.366.0671  
www.usi.com

**USI Insurance Services**  
6100 Fairview Road, Suite 800  
Charlotte, NC 28210  
704.366.8834 • Fax: 704.366.0671  
www.usi.com

**Willis of North Carolina, Inc.**  
214 North Tryon Street  
Suite 2500  
Charlotte, NC 28202  
704.376.9161 • Fax: 704.342.0343  
www.willis.com

## NORTH DAKOTA

**Dawson Insurance, a Marsh & McLennan Agency LLC Company**  
721 1st Avenue North  
Fargo, ND 58102  
701.237.3311 • Fax: 701.232.4442  
www.dawsonins.com

**USI Insurance, LLC**  
1020 36th Street, South, Suite C  
Fargo, ND 58103  
701.526.2800 • Fax: 701.526.2818  
www.usi.com

## OHIO

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



**AssuredPartners**

5905 East Galbraith Road  
Suite 5000  
Cincinnati, OH 45236  
513.333.0700 • Fax: 513.624.1792  
www.assuredpartners.com

**AssuredPartners of Ohio, LLC**

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

**AssuredPartners of Ohio, LLC**

4244 Mt. Pleasant Street, NW  
Suite 200  
North Canton, OH 44720  
330.266.1904 • Fax: 330.498.9946  
www.leonardinsurance.com

**AssuredPartners of Ohio, LLC**

3900 Kinross Lakes Parkway  
Suite 300  
Richfield, OH 44286  
440.333.9000 • Fax: 440.356.2126  
www.dawsoncompanies.com

**Chas. E. Slusser Agency, Inc.**

2650 West Market Street  
2nd Floor  
Akron, OH 44333-4201  
330.867.0770 • Fax: 330.867.5385  
www.slusseragency.com

**L. Calvin Jones & Company**

3744 Starr Centre Drive  
Canfield, OH 44406-0159  
330.533.1195 • Fax: 330.533.7583  
www.lcalvinjones.com

**Marsh & McLennan Agency, LLC**

409 East Monument Avenue  
Suite 400  
Dayton, OH 45402  
937.228.4135 • Fax: 937.228.9108  
www.mma-mw.com

**Neace Lukens Insurance Agency, Inc.**

8163 Old Yankee Street  
Dayton, OH 45458  
937.435.4788 • Fax: 937.435.7395  
www.neacelukens.com

**Oswald Companies**

1100 Superior Avenue, Suite 1500  
Cleveland, OH 44114  
216.367.8787 • Fax: 216.241.4520  
www.oswaldcompanies.com

**USI**

700 Talbott Tower, 131 North  
Ludlow Street, Suite 700  
Dayton, OH 45402-1132  
937.223.8891 • Fax: 877.873.6268  
www.usi.com

**USI**

8561 Market Street  
Youngstown, OH 44512-6727  
303.726.8861 • Fax: 303.726.8997  
www.usi.com

**USI Insurance Services**

720 East Pete Rose Way, Suite 400  
Cincinnati, OH 45202  
513.333.2075 • Fax: 513.564.2375  
www.usi.com

**USI Insurance Services**

580 North 4th Street, Suite 400  
Columbus, OH 43215-2153  
614.228.5565 • Fax: 614.228.6985  
www.usi.com

**USI Insurance Services**

1120 Madison Avenue  
Toledo, OH 43604  
419.243.1191 • Fax: 419.255.5928  
www.usi.com

**USI Midwest**

312 Elm Street  
Cincinnati, OH 45202  
513.852.6300 • Fax: 513.872.6460  
www.usi.com

**OKLAHOMA****Insurance Agency of Mid-America, Inc.**

10009 South Pennsylvania  
Building E  
Oklahoma City, OK 73159  
405.691.0016 • Fax: 405.691.0415  
www.midamericainc.com

**INSURICA**

5100 North Classen Boulevard  
Suite 300  
Oklahoma City, OK 73118  
405.523.2100 • Fax: 405.556.2315  
www.insurica.com

**Premier Consulting Partners, LLC**

10441 S. Regal Boulevard  
Suite 100  
Tulsa, OK 74133  
918.970.4860 • Fax: 918.970.4884  
www.premier-consulting-partners.com

**Rich & Cartmill, Inc.**

2738 East 51st Street, Suite 400  
Tulsa, OK 73118  
918.743.8811 • Fax: 918.744.8429  
www.rcins.com

**OREGON****Anchor Insurance & Surety, Inc.**

500 Century Tower, 1201  
Southwest 12th Avenue  
Portland, OR 97205  
503.224.2500 • Fax: 503.224.9830  
www.anchorias.com

**AssuredPartners of Oregon, LLC dba Alliance Insurance Group**

941 Oak Street  
Eugene, OR 97401  
541.687.4799 • Fax: 541.687.4718  
www.allianceinsgrp.com

**Brown & Brown Northwest**

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

**Surety Solutions, LLC**

4285 Commercial Street, SE  
Suite 110  
Salem, OR 97302  
866.722.9239 • Fax: 503.566.5891  
www.suretysolutionsllc.com

**USI Northwest**

700 NE Multnomah, Suite 1300  
Portland, OR 97232  
503.224.8390 • Fax: 877.678.5845  
www.usi.com

**Ward Insurance Agency, Inc.**

560 Country Club Parkway  
Eugene, OR 97401  
541.687.1117 • Fax: 541.342.8280  
www.wardinsurance.net

**PENNSYLVANIA****Alliant Insurance Services, Inc.**

1501 Reedsdale Street, Suite 403  
Pittsburgh, PA 15233  
412.697.7866 • Fax: 412.697.1515  
www.alliant.com

**Engle Hambricht & Davies, Inc.**

P.O. Box 11600  
Lancaster, PA 17605  
717.394.5681 • Fax: 717.394.0842  
www.ehd-ins.com

**EPIC | Edgewood Partners Insurance Center**

301 Grant Street, Suite 4300  
Pittsburgh, PA 15219  
412.274.1750  
www.epicbrokers.com

**The Garis Agency, LLC**

P.O. Box 250  
Spring House, PA 19477  
215.367.5962 • Fax: 267.470.4571  
www.garisagency.com

**The Graham Company**

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

**Gunn Mowery LLC**

650 North 12th Street  
Lemoyne, PA 7043  
717.761.4600 • Fax: 717.761.6159  
www.gunnmowery.com

**The HDH Group, a HUB International Company**

1007 Mumma Road, Suite 200  
Wormleysburg, PA 17043  
717.761.4010 • Fax: 717.761.4320  
www.hdhgroup.com

**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

**Marsh**

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

**Marsh**

6 PPG Place, Suite 300  
Pittsburgh, PA 15222-5499  
412.552.5000 • Fax: 412.552.5999  
www.marsh.com

**McConkey Insurance & Benefits**

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

**Murray Risk Management and Insurance**

39 North Duke Street  
Lancaster, PA 17608  
717.397.9600 • Fax: 717.397.2218  
www.murrayins.com

**National Surety Underwriters, Inc.**

2098 West Chester Pike  
Broomall, PA 19008  
856.467.4310 • Fax: 856.467.4140

**Rosenberg & Parker, Inc.**

595 E. Swedesford Road  
Suite 350  
Wayne, PA 19087  
610.668.9100 • Fax: 610.667.5200  
www.suretybond.com

**Saul & Associates**

179 South Wyoming Avenue  
Suite 1  
Kingston, PA 18704-0617  
570.288.5434 • Fax: 570.288.7837  
www.saulassociates.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**

7051 Camp Hill Road, Suite 200  
Fort Washington, PA 19034  
215.233.4330 • Fax: 215.233.4746

**Simkiss & Block**

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

**USI Insurance Services**

Four Gateway Center  
444 Liberty Avenue, Suite 1500  
Pittsburgh, PA 15222  
412.765.3510 • Fax: 412.765.1164  
www.usi.com

**Wharton Surety Consultants, LLC/Atlantic Underwriting**

992 Old Eagle School Road  
Suite 915  
Wayne, PA 19087  
866.428.9420 • Fax: 610.828.4415  
www.whartonsurety.com

**PUERTO RICO****Carrión, Laffitte & Casellas, Inc./ HUB International CLC**

MCS Building  
718 Ponce De Leon 255  
Hato Rey, PR 00917-0877  
787.641.2738 • Fax: 787.641.0877  
www.clcinsurancecpr.com

**Fulcro Insurance, Inc.**

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

**Marsh-Saldana**

154 Martinete Street Montehiedra  
San Juan, PR 926  
787.641.2600 • Fax: 787.721.2841  
www.marshsaldana.com

**Surety One, Inc.**

404 Constitucion, Suite 708  
San Juan, PR 901  
800.373.2804 • Fax: 919.834.7039  
www.suretyone.com

**Team Insurance Services, Inc.**

8838 Kilometer 5.1 Bo Monacillo  
Rio Piedras, PR 00926-2741  
787.753.0100 • Fax: 787.522.3692  
www.teaminsurancecpr.com

**United Insurance Agency**

P.O. Box 2111  
San Juan, PR 00922-2111  
787.273.8220 • Fax: 787.774.0805  
www.usicgroup.com

**SOUTH CAROLINA****AssuredPartners**

P.O. Box 21627  
Columbia, SC 29211  
803.732.0060 • Fax: 803.732.3989  
www.assuredpartners.com

**BB&T Insurance - CIC**  
47 Airpark Court  
Greenville, SC 29607  
864.297.4444 • Fax: 888.751.3014  
www.bbandt.com

**Contractor Surety Group, LC**  
557 King Street  
Charleston, SC 29403  
843.300.1890 • Fax: 843.300.1861  
www.contractorsuretygroup.com

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

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

**McGriff Insurance Services**  
2000 Center Point Road  
Suite 2400  
Columbia, SC 29210  
803.748.0100 • Fax: 888.751.3201  
www.mcgriffinsurance.com

## SOUTH DAKOTA

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

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

**Howalt+McDowell Insurance, Inc., A Marsh & McLennan Agency LLC Company**  
300 Cherapa Place, Suite 601  
Sioux Falls, SD 57103-2277  
605.339.3874 • Fax: 605.339.3620  
www.howaltmcdowell.com

## TENNESSEE

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

**AssuredPartners**  
840 Crescent Centre Drive  
Suite 300  
Franklin, TN 37067  
615.301.2533 • Fax: 615.301.2597  
www.assuredptnrl.com

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

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

**Frank E. Neal & Co., Inc.**  
193-B Polk Avenue  
Nashville, TN 37210  
615.383.8874 • Fax: 615.383.8939  
www.feneal.com

**J. Smith Lanier & Co., a Marsh & McLennan Agency LLC Company**  
413 Northshore Drive, SW  
Knoxville, TN 37919  
865.588.7200 • Fax: 865.588.1646  
www.jsmithlanier.com

**Lockton Companies, LLC**  
One Burton Hills Boulevard  
Suite 200  
Nashville, TN 37215  
629.999.4125 • Fax: 629.999.5125  
www.lockton.com

**MARSH USA**  
1111 Northshore Drive  
Suite N-550  
Knoxville, TN 37919  
865.769.7739 • Fax: 865.769.7824  
www.marsh.com

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

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

## TEXAS

**Acrisure, LLC dba Cowan-Hill Bond Agency**  
9810 Indiana Avenue, Suite 160  
Lubbock, TX 79423  
806.722.2663 • Fax: 806.722.2662

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

**American Global of Texas LLC**  
24624 Interstate 45 North  
Suite 200  
Spring, TX 77386  
832.941.1813  
www.americanglobal.com

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

**Arthur J. Gallagher Risk Management Services, Inc.**  
6100 82nd Street, Building #6  
Lubbock, TX 79424  
806.785.1988 • Fax: 806.785.2155  
www.ajg.com

**Baldwin Cox Allen**  
5930 Preston View Boulevard  
Suite 200  
Dallas, TX 75240  
972.644.2688 • Fax: 972.644.8035  
www.baldwinagency.com

**Ballew Surety Agency, Inc.**  
3802 Manchaca Road  
Austin, TX 78704  
512.454.9500 • Fax: 512.454.9502  
www.ballewsurety.com

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

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

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

**Box Bonding Agency, LLC**  
1200 S. Main Street  
Grapevine, TX 76051  
817.865.1515 • Fax: 817.424.1404  
www.boxbonding.com

**Catto & Catto LLP**  
One Alamo Center  
106 S. Saint Mary's Street  
Suite 800  
San Antonio, TX 78205  
210.222.2161 • Fax: 210.222.1618  
www.catto.com

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

**Fairly Consulting Group, LLC dba Fairly Group**  
1800 Washington, Suite 400  
Amarillo, TX 79102  
806.376.4761 • Fax: 806.376.5136  
www.fairlygroup.com

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

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

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

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

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

**HUB International Insurance Services**  
Chase Tower  
201 East Main Drive  
El Paso, TX 79998-1021  
915.496.8500 • Fax: 915.496.8550  
www.hubinternational.com

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

**HUB International Texas, Inc.**  
421 West 3rd Street, Suite 800  
Ft. Worth, TX 76102  
817.820.8151  
www.hubinternational.com

**IBTX Risk Services**  
6363 North Highway 161  
Suite 100  
Irving, TX 75038  
214.613.1116  
www.ib-tx.com

**Insurance Alliance a Marsh & McLennan Agency Company**  
1776 Yorktown, Suite 200  
Houston, TX 77056  
713.966.1776 • Fax: 713.966.7546

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

**K&S Insurance Agency**  
2255 Ridge Road, Suite 333  
Rockwall, TX 75087  
972.771.4071 • Fax: 972.771.4695  
www.kandsins.com

**Lockton Companies, LLC**  
3657 Briarpark Drive, Suite 700  
Houston, TX 77042  
713.458.5200 • Fax: 713.458.5297  
www.lockton.com

**Marsh - Houston**  
500 Dallas Street, Suite 1500  
Houston, TX 77002  
713.276.8000 • Fax: 713.276.8518  
www.marsh.com

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

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

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

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

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

**The Nitsche Group**  
143 East Austin  
Giddings, TX 78942  
979.542.3666 • Fax: 979.542.1040  
www.TheNitscheGroup.com

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

**Pitts, Birdsong, Fennell, and Associates**  
12770 Coit Road, Suite 1220  
Dallas, TX 75251  
469.661.0314 • Fax: 972.239.5285  
www.pbfassoc.com



**Surety Advisors, LLC**  
800 Bering Drive, Suite 31  
Houston, TX 77057  
713.622.1494 • Fax: 713.622.1861  
www.suretybondservices.com

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

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

**Time Insurance Agency, Inc.**  
1405 East Riverside Drive  
Austin, TX 78741  
512.447.7773 • Fax: 512.440.0989  
www.timeinsurance.com

**Tucker Agency, Ltd.**  
685 John B. Sias Memorial  
Parkway, Suite 215  
Fort Worth, TX 76134  
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

**USI Southwest**  
7600-B N. Capital of Texas  
Highway, Suite 200  
Austin, TX 78731  
512.651.4114 • Fax: 512.467.0113  
www.usi.com

**USI Southwest**  
4630 North Loop 1604 West  
Suite 410  
San Antonio, TX 78249  
210.524.2039 • Fax: 210.524.2087  
www.usi.com

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

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

**Weber Group Advisors**  
13601 Preston Road, Suite E740  
Dallas, TX 75240  
972.961.3930 • Fax: 972.961.3931  
www.webergrouppadvisors.com

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

**Wortham Insurance**  
221 West 6th Street, Suite 1400  
Austin, TX 78701  
512.453.0031  
www.worthaminsurance.com

## UTAH

**The Buckner Group**  
6550 South Millrock Drive  
Suite 300  
Salt Lake City, UT 84121  
801.937.6700 • Fax: 801.937.6710  
www.buckner.com

**Leavitt Insurance & Central Bond Services, Inc.**  
6268 South 900 East, Suite 250  
Salt Lake City, UT 84121  
801.566.7272 • Fax: 801.566.7274  
www.leavitt.com

**Moreton & Company**  
101 South 200 East, Suite 300  
Salt Lake City, UT 84111  
801.531.1234 • Fax: 801.531.6117  
www.moreton.com

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

## VIRGINIA

**AHT Insurance**  
20 South King Street  
Leesburg, VA 20175  
703.771.9897  
www.ahtins.com

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

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

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

**Marsh & McLennan Agency**  
5500 Cherokee Avenue, Suite 300  
Alexandria, VA 22312-2321  
703.354.1616 • Fax: 703.354.2731  
www.mma-midatlantic.com

**Marsh & McLennan Agency**  
4900 Libble Mill East Boulevard  
Suite 100  
Richmond, VA 23230  
804.780.0611 • Fax: 804.788.8944  
www.mma-midatlantic.com

**Marsh & McLennan Agency**  
1 South Jefferson Street  
Roanoke, VA 24011  
540.982.3511 • Fax: 540.982.2635  
www.mma-midatlantic.com

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

**TB&R Insurance, an AssuredPartners Company**  
4905 Dickens Road, Suite 200  
Richmond, VA 23230  
804.355.7984 • Fax: 804.359.9546  
www.assuredpartners.com

## WASHINGTON

**Alliant Insurance Services, Inc.**  
818 W. Riverside Avenue  
Suite 800  
Spokane, WA 99201  
619.238.1828 • Fax: 619.699.2110  
www.alliant.com

**Arthur J. Gallagher & Co.**  
2825 Eastlake Avenue  
Suite 110  
Seattle, WA 98102  
206.484.9828 • Fax: 253.572.1430  
www.ajg.com

**Arthur J. Gallagher & Co.**  
P.O. Box 2925  
Tacoma, WA 98401-2925  
www.ajg.com

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

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

**HUB International**  
999 West Riverside, Suite 510  
Spokane, WA 99201  
509.319.2901 • Fax: 509.319.2920  
www.hubinternational.com

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

**Integrity Surety LLC**  
17544 Midvale Avenue North  
Suite 300  
Seattle, WA 98133  
800.592.8662 • Fax: 888.315.5403  
www.integritysurety.com

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

**Parker Smith Feek**  
2233 - 112th Avenue N.E.  
Bellevue, WA 98004  
425.709.3600 • Fax: 425.709.7467  
www.psfinc.com

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

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

**Propel Insurance**  
1201 Pacific Avenue, Suite 1000  
Tacoma, WA 98402-4321  
253.759.2200  
www.propelinsurance.com

**USI Insurance**  
999 Third Avenue, Suite 4100  
Seattle, WA 98104  
206.731.1200 • Fax: 610.537.2350  
www.usi.com

**USI Insurance Services**  
West 601 Main Street, Suite 1400  
Spokane, WA 99201  
509.358.3900 • Fax: 509.358.3937  
www.usi.com

**USI Kibble & Prentice**  
601 Union Street, Suite 1000  
Seattle, WA 98101  
206.695.3106 • Fax: 206.695.3146  
www.usi.com

**Willis of Seattle, Inc.**  
600 University Street, Suite 3100  
Seattle, WA 98101-1176  
206.343.6012  
www.willis.com

## WEST VIRGINIA

**BB&T- Carson Insurance Services**  
300 Summers Street, Suite 650  
Charleston, WV 25301-1624  
304.346.0806 • Fax: 888.751.3012  
www.bbandt.com

**Friedlander Company**  
1566 Kanawha Boulevard East  
Charleston, WV 25331  
304.357.4520 • Fax: 304.357.4532  
www.friedlandercompany.com

**Mountain State Insurance Agency, Inc.**  
1206 Kanawha Boulevard East  
Charleston, WV 25301  
304.720.2000 • Fax: 304.720.2002  
www.mountainstateinsurance.com

**USI**  
1 Hillcrest Drive East  
Charleston, WV 25311  
304.346.0611 • Fax: 304.347.0605  
www.usi.com

**USI**  
#2 22nd Street, 2nd Floor  
Wheeling, WV 26003-3826  
304.232.0600 • Fax: 304.233.5536  
www.usi.com

## WISCONSIN

**Aon Risk Services, Inc. of WI**  
111 North Washington Street  
Suite 300  
Green Bay, WI 54301  
920.437.7123 • Fax: 800.272.0978  
www.aon.com

**Babcock Solutions LLC**  
W67 N222 Evergreen Boulevard  
Suite 202  
Cedarburg, WI 53012  
262.204.8448

**M3 Insurance**  
828 John Nolen Drive  
Madison, WI 53713  
608.288.2809  
www.m3ins.com

**R&R Insurance Services Inc.**  
N80 W14824 Appleton Avenue  
Menomonee Falls, WI 53051  
262.502.3829 • Fax: 262.953.1411  
www.myknowledgebroker.com

**Shorewest Surety Services, Inc.**  
2626 49th Drive  
Franksville, WI 53126  
262.835.9576 • Fax: 262.835.9649  
www.shorewestsurety.com

## WYOMING

**USI Insurance, Inc.**  
1904 Warren Avenue  
Cheyenne, WY 82001  
307.635.4231 • Fax: 307.635.4237  
www.usi.com



## INTERNATIONAL

### AUSTRALIA

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

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

### CANADA

#### ALBERTA

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

**HUB International Phoenix Insurance Brokers**  
10320-146 Street  
Edmonton, AB T5N 3A2  
780.453.8405 • Fax: 780.482.3302  
www.hubinternational.com

#### BRITISH COLUMBIA

**Willis Canada, Inc.**  
1500-1095 West Pender Street  
Vancouver, BC V6E 2M6  
604.683.6831 • Fax: 604.683.5744  
www.willis.com

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

#### MANITOBA

**HUB International Manitoba Ltd.**  
1661 Portage Avenue, 5th Floor  
Winnipeg, MB R3J 3T7  
204.988.4800 • Fax: 204.988.4801  
www.hubinternational.com

#### ONTARIO

**FCA Surety (Firstbrook Cassie & Anderson Ltd.)**  
1867 Yonge Street, 3rd Floor  
Toronto, ON M4S 1Y5  
416.486.1449 • Fax: 416.486.7035  
www.whatissurety.com

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

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

**Northbridge Insurance**  
105 Adelaide Street West  
Suite 700  
Toronto, ON M5H 1P9  
416.350.4593  
www.nbins.com

**Petrela Winter & Associates Insurance Brokers**  
12-14 Bruce Park Avenue  
Toronto, ON M4P 2S3  
416.488.2522 • Fax: 416.488.8527  
www.petrela.com

**Platform Insurance Management Inc.**  
20 Toronto Street  
Toronto, ON M5C 2B8  
416.434.4322 • Fax: 647.943.1725  
www.platforminsurance.com

**Rosenberg & Parker of Canada, Inc.**  
4211 Yonge Street, Suite 205  
Toronto, ON M2P 2A9  
416.218.1280 • Fax: 647.591.2693  
www.suretybond.ca

### CHINA

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

**Willis Insurance Brokers Co., Ltd.**  
11/F, Tower 1, Century Link  
1198 Century Avenue  
Pudong New Area  
Shanghai, PRC, 200122 China  
86 13761913711  
www.willistowerswatson.com

### HONG KONG

**Risk Management Insurance Brokerage Ltd.**  
Suite 1201 Towers 2 South Seas  
Centre, 75 Mody Road, TST East  
Kowloon, 99999 Hong Kong  
852.252.97866  
Fax: 852.280.81039  
www.riskmgtgroup.com

### MEXICO

**INTERTEC, Agente de Seguros y de Fianzas, SA de CV**  
Ocoatepec 81  
Col. San Jeronimo Lidice  
Mexico City D.F., 10200 Mexico  
52 55 8503 92 10  
Fax: 52 55 8503 92 55  
www.intertec.com.mx

### UNITED KINGDOM

**Marsh Limited**  
Tower Place East, 1 Lower  
Thames Street  
London, ECR 5BU United  
Kingdom  
442072000000  
www.marsh.com

### WEST SUSSEX UNITED KINGDOM

**Marsh Limited**  
Capital House  
1-5 Perry Mount Road  
Haywards Heath  
RH16 3SY West Sussex  
United Kingdom  
440.1444 335325  
Fax: 440.1444.335329  
www.marsh.com

## Affiliates: Managing General Agencies

### CALIFORNIA

**Contractor Managing General Insurance Agency, Inc.**  
20335 Ventura Boulevard, Suite 426  
Woodland Hills, CA 91364  
866.363.2642 • Fax: 866.234.0415  
www.cmglia.com

### GEORGIA

**Allstar Financial Group, Inc.**  
Northridge Center, 365  
Northridge Road, Suite 400  
Atlanta, GA 31150  
404.522.3898 • Fax: 404.892.0186  
www.allstarfinancialgroup.com

### ILLINOIS

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

## Affiliates: Reinsurance Companies

### CALIFORNIA

**JLT Group**  
135 Main Street, Suite 1600  
San Francisco, CA 94105  
415.930.9060 • Fax: 415.882.1526  
www.jltre.com

### CONNECTICUT

**Aspen Insurance US Services Inc.**  
175 Capital Boulevard  
Rocky Hill, CT 06067  
860.760.7735 • Fax: 860.760.7702  
www.aspen.co

**Berkshire Hathaway**  
120 Long Ridge Road  
Stamford, CT 06902  
203.328.5000 • Fax: 203.967.3009  
www.bhspecialty.com

**Chubb Tempest Re USA, Inc.**  
Two Stamford Plaza  
281 Tresser Boulevard, Suite 500  
Stamford, CT 06901  
203.328.7000 • Fax: 203.328.7003  
www.chubb.com

**Odyssey Reinsurance Company**  
300 First Stamford Place  
Stamford, CT 06902  
203.977.8033 • Fax: 203.940.8183  
www.odysseyre.com

**Partner Reinsurance Company of the U.S.**  
200 First Stamford Place, Suite 400  
Stamford, CT 06902  
203.485.4200 • Fax: 203.485.4300  
www.partnerre.com

**Sirius America Insurance Company**  
180 Glastonbury Boulevard  
Suite 403  
Glastonbury, CT 06033  
860.368.2085  
www.siriusgroup.com

**Willis Re, Inc.**  
3001 Summer Street, 3rd Floor  
Stamford, CT 06905  
203.967.4786 • Fax: 203.967.9262  
www.willisre.com

### ILLINOIS

**Hannover Re**  
500 Park Boulevard, Suite 805  
Itasca, IL 60143  
630.250.5531  
www.hannover-re.com

**SCOR Reinsurance Company**  
233 South Wacker Drive  
Suite 4800  
Chicago, IL 60606  
312.544.5959 • Fax: 312.207.6204  
www.scor.com

### NEW JERSEY

**Markel Global Reinsurance**  
535 Springfield Avenue  
Summit, NJ 07901  
908.630.2700 • Fax: 908.630.2701  
www.markelre.com

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

### NEW YORK

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

**Swiss Reinsurance America Corporation**  
175 King Street  
Armonk, NY 10504  
914.828.8000 • Fax: 914.828.5925  
www.swissre.com

**Transatlantic Reinsurance Company**  
One Liberty Plaza, 165 Broadway  
New York, NY 10006  
212.365.2200 • Fax: 212.425.0689  
www.transre.com

## INTERNATIONAL

### GERMANY

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

### SWITZERLAND

**Catlin Re Switzerland Ltd**  
Limmatstrasse 250  
Zurich, 8005 Switzerland  
+41 43 2683400  
www.xlcatlin.com

### UNITED KINGDOM

**BMS Group**  
One America Square  
London, EC3N 2LS United  
Kingdom  
011.44.171.480.7288  
Fax: 011.44.171.488.9837  
www.bmsgroup.com

MEMBERS: BOND PRODUCER  
AGENCIES

AFFILIATES: MANAGING GENERAL  
AGENCIES

AFFILIATES: REINSURANCE  
COMPANIES

## Affiliates: Reinsurance Brokers

### NEW JERSEY

**Everest Reinsurance Company**  
Westgate Corporate Center  
477 Martinsville Road  
Liberty Corner, NJ 07938-0830  
908.604.3200 • Fax: 908.604.3491  
www.everestregroup.com

**Guy Carpenter & Company, Inc.**  
445 South Street, Suite 210  
Morristown, NJ 07960  
973.285.7900 • Fax: 917.934.9700  
www.guycarpenter.com

### NEW YORK

**Beazley USA Services, Inc.**  
1270 Avenue of the Americas  
New York, NY 10020  
646.943.5900 • Fax: 646.378.4039  
www.beazley.com

### PENNSYLVANIA

**Aon Benfield**  
1650 Market Street, Suite 1000  
Philadelphia, PA 19103-2052  
215.569.5290 • Fax: 215.569.5289  
www.aon.com

### INTERNATIONAL

#### BERMUDA

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

## Affiliates: Surety Companies

### CALIFORNIA

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

**ICW Group**  
15025 Innovation Drive  
San Diego, CA 92128  
858.350.2400 • Fax: 858.350.2707  
www.icwgroup.com

**Tokio Marine HCC - Surety Group**  
801 South Figueroa Street  
Suite 700  
Los Angeles, CA 90017  
310.649.0990 • Fax: 310.649.0416  
www.hccsurety.com

### CONNECTICUT

**Acstar Insurance Company**  
30 South Road  
Farmington, CT 06032  
860.415.8400 • Fax: 860.404.5394  
www.acstarins.com

**CapSpecialty**  
115 Glastonbury Boulevard  
Glastonbury, CT 06033  
800.475.4450 • Fax: 860.494.4904  
www.capspecialty.com

**The Hartford**  
690 Asylum Avenue, Tower 12B  
Hartford Plaza  
Hartford, CT 06155  
860.547.5000  
www.thehartford.com

**Hudson Insurance Group**  
Avon Park North, 8C Canal Court  
Avon, CT 06001  
770.485.4461 • Fax: 678.718.2611  
www.hudson.com

**Travelers Bond & Specialty Insurance**  
One Tower Square  
Hartford, CT 06183  
860.277.0111  
www.travelers.com

### FLORIDA

**Cinium Financial Services Corporation**  
444 Brickell Avenue, Suite 701  
Miami, FL 33131  
786.353.0301 • Fax: 305.675.2434  
www.cinium.com

**FCCI Insurance Group**  
6300 University Parkway  
Sarasota, FL 34240  
800.226.3224 • Fax: 941.907.2726  
www.fcci-group.com

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

### HAWAII

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

**Island Insurance Company Limited**  
1022 Bethel Street  
Honolulu, HI 96813  
808.531.1311 • Fax: 808.275.8411  
www.islandinsurance.com

### ILLINOIS

**CNA Surety Corporation**  
CNA Plaza, 333 South Wabash  
41st Floor  
Chicago, IL 60604  
312.822.5000 • Fax: 312.817.1759  
www.cnasurety.com

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

**Swiss Re Corporate Solutions**  
1450 American Lane, Suite 1100  
Schaumburg, IL 60173  
800.338.0753 • Fax: 847.273.1270  
www.corporatesolutions.swissre.com

### IOWA

**Employers Mutual Casualty Company**  
717 Mulberry Street  
Des Moines, IA 50309  
515.345.2511 • Fax: 877.250.6537  
www.emcins.com

**Merchants Bonding Company**  
6700 Westown Parkway  
Des Moines, IA 50266  
515.243.8171 • Fax: 515.243.3854  
www.merchantsbonding.com

**United Fire & Casualty Co.**  
118 Second Avenue, SE  
P.O. Box 73909  
Cedar Rapids, IA 52407-3909  
800.343.9130 • Fax: 319.399.5425  
www.unitedfiregroup.com

### LOUISIANA

**The Gray Casualty & Surety Company**  
1225 W. Causeway Approach  
Manderville, LA 70471  
504.780.7440 • Fax: 504.780.9211  
www.graysurety.com

### MAINE

**Frankenmuth Mutual Insurance Company**  
701 US Route One, Suite 1  
Yarmouth, ME 04096  
866.460.1776  
www.patriotinsuranceco.com

### MARYLAND

**Euler Hermes North America Insurance Company**  
800 Red Brook Boulevard  
Owings Mills, MD 21117  
877.883.3224 • Fax: 410.753.0941  
www.eulerhermes.us

**Zurich Surety**  
600 Red Brook Boulevard  
Suite 600  
Owings Mills, MD 21117  
410.559.8400 • Fax: 410.559.8803  
www.zurichna.com

### MASSACHUSETTS

**Bondex Insurance Group**  
4 High Street, Suite 206  
North Andover, MA 01845  
978.984.5783 • Fax: 617.830.0862  
www.bigsurety.com

**The Hanover Insurance Company**  
440 Lincoln Street  
Worcester, MA 01653  
508.855.1000 • Fax: 508.855.3073  
www.hanover.com

### MICHIGAN

**The Guarantee Company of North America USA**  
One Towne Square, Suite 1470  
Southfield, MI 48076  
248.281.0281 • Fax: 248.750.0431  
www.theguarantee.com

### MINNESOTA

**Western National Mutual Insurance Company**  
4700 West 77th Street  
Edina, MN 55435-4818  
800.835.5350 • Fax: 952.921.9266  
www.wnins.com

### NEBRASKA

**Universal Surety Company**  
P.O. Box 80468  
Lincoln, NE 68501-0468  
402.435.4302 • Fax: 402.435.3274  
www.universalinland.com

### NEW JERSEY

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

**Chubb Surety**  
202B Halls Mill Road  
Whitehouse Station, NJ 08889  
908.903.3451  
www.chubb.com

**First Indemnity of America Insurance Company**  
2740 Route 10 West, Suite 205  
Morris Plains, NJ 07950  
973.402.1200 • Fax: 973.402.0770  
www.fiagroup.com

**International Fidelity Insurance Company**  
One Newark Center, 20th Floor  
Newark, NJ 07102  
973.624.7200 • Fax: 973.624.1641  
www.ific.com

**Philadelphia Insurance Companies (PHILLY)**  
100 Princeton South Corporate Center, Suite 400  
Ewing Test, NJ 08628  
609.512.3140 • Fax: 609.895.1649  
www.phly.com

**The Service Insurance Company, Inc.**  
80 Main Street, Suite 330  
West Orange, NJ 07052  
973.731.7650 • Fax: 973.731.2598  
www.serviceinsurancecompany.com

**XL Catlin**  
535 Springfield Avenue, Suite 130  
Summit, NJ 07901  
908.673.2544  
www.xlcatlin.com

### NEW YORK

**AIG Surety**  
175 Water Street, 27th Floor  
New York, NY 10038  
212.458.1357 • Fax: 212.458.1331  
www.chartisinsurance.com

**Nationwide Management Liability and Specialty, Surety and Fidelity**  
250 Greenwich Street  
New York, NY 10007  
212.329.6900 • Fax: 212.329.6918  
www.nationwide-mls.com

**OneBeacon Surety Group**  
77 Water Street, 17th Floor  
New York, NY 10004  
212.440.6500  
www.onebeaconsurety.com

**QBE Surety**  
Wall Street Plaza, 55 Water Street  
New York, NY 10041  
212.497.9669 • Fax: 347.387.7487  
www.qbena.com

### OHIO

**The Cincinnati Insurance Company**  
6200 South Gilmore Road  
Fairfield, OH 45014  
844.880.2663 • Fax: 513.881.8060  
www.cinfin.com

**Great American Insurance Company**  
301 East Fourth Street, Suite 24  
Cincinnati, OH 45202  
513.369.5000 • Fax: 513.723.2740  
www.greatamericanbonds.com

# 2018 NASBP Resource Directory

**Westfield Group**  
One Park Circle  
Westfield Center, OH 07938-0830  
330.887.0452 • Fax: 330.887.7452  
www.westfieldgrp.com

## OKLAHOMA

**Granite Re, Inc.**  
14001 Quailbrook Drive  
Oklahoma City, OK 73134  
800.440.5953 • Fax: 405.749.6800  
www.granitere.com

**National American Insurance Company**  
1010 Manvel Avenue  
Chandler, OK 74834  
405.258.0804 • Fax: 405.258.4712  
www.naico.com

## PENNSYLVANIA

**Aegis Security Insurance Company**  
4507 North Front Street  
Suite 200  
Harrisburg, PA 17110  
717.657.9671 • Fax: 717.657.5837  
www.aegisfirst.com

**Allied World, A Fairfax Company**  
30 South 17th Street, Suite 1600  
Philadelphia, PA 19103  
267.800.1804 • Fax: 267.800.1859  
www.awac.com

**Arch Insurance Group**  
3 Parkway, 1601 Cherry Street  
Suite 1500  
Philadelphia, PA 19102  
215.606.1600 • Fax: 866.637.5861  
www.archinsurance.com

**Crum & Forster**  
1600 Market Street, Suite 1410  
Philadelphia, PA 19103  
215.982.4081 • Fax: 877.622.6316  
www.cfins.com

**Penn National Insurance**  
P.O. Box 2361  
Harrisburg, PA 17105  
717.255.6870 • Fax: 717.255.6360  
www.pennnationalinsurance.com

## TENNESSEE

**SOMPO International Surety**  
12890 Lebanon Road  
Mt. Juliet, TN 37122  
615.553.9500 • Fax: 615.553.9502  
www.sompo-intl.com

## TEXAS

**Argo Surety**  
13100 Wortham Center Drive  
Suite 290  
Houston, TX 77065  
281.640.7912 • Fax: 281.640.7930  
www.argolimited.com

**HIIG Surety**  
800 Gessner Road, Suite 600  
Houston, TX 77024  
713.935.4800  
www.hiig.com

**Markel Surety Corporation**  
1330 Post Oak Boulevard  
Suite 1100  
Houston, TX 77056  
713.812.0800 • Fax: 713.683.2323  
www.suretec.com

## WASHINGTON

**Liberty Mutual Surety**  
1001 4th Avenue, Suite 3800  
Seattle, WA 98154  
206.473.3799 • Fax: 866.548.6837  
www.libertymutualgroup.com

## WISCONSIN

**NSI, A Division of West Bend**  
P.O. Box 620976, Suite 1100  
Middleton, WI 53562  
608.410.3503 • Fax: 877.674.2663  
www.thesilverlining.com

**Old Republic Surety Company**  
P.O. Box 1635  
Milwaukee, WI 53201  
262.797.2640 • Fax: 262.797.9495  
www.orsurety.com

## INTERNATIONAL

### CANADA

#### ONTARIO

**Aviva Surety**  
2200 Eglinton Avenue, East  
Scarborough, ON M1L 4S8  
416.288.1800 • Fax: 416.229.5429  
www.avivasurety.com

**The Guarantee Company of North America**  
4950 Yonge Street, Suite 1400  
Toronto, ON M2N 6K1  
416.223.9580 • Fax: 416.223.7654  
www.theguarantee.com

**Trisura Guarantee Insurance Company**  
333 Bay Street, Suite 1610  
Toronto, ON M5H 2R2  
416.214.2555 • Fax: 416.214.9597  
www.trisura.com

#### QUEBEC

**Intact Insurance Company**  
2020 University Street, Suite 700  
Montreal, QC H3A 2A5  
514.282.6101 • Fax: 514.282.7954  
www.intact.ca

### SASKATCHEWAN

**Western Surety Company**  
2100-1881 Scarth Street  
Regina, SK S4P 4K9  
306.791.3735 • Fax: 306.359.0929  
www.westernsurety.ca

## ARIZONA

**BeachFleischman P.C.**  
1985 E. River Road, Suite 201  
Tucson, AZ 85718  
520.321.4600 • Fax: 520.321.4040  
www.beachfleischman.com

## CALIFORNIA

**CliftonLarsonAllen LLP**  
2999 Oak Road, Suite 700  
Walnut Creek, CA 94597  
925.943.1776 • Fax: 925.943.1876  
www.claconnect.com

## CONNECTICUT

**Marcum**  
555 Long Wharf Drive, 12th Floor  
New Haven, CT 06511  
203.781.9600 • Fax: 203.781.9601  
www.marcumllp.com

## FLORIDA

**CliftonLarsonAllen LLP**  
420 South Orange Avenue  
Suite 500  
Orlando, FL 32801  
630.369.3692 • Fax: 630.573.0798  
www.claconnect.com

**E.F. Alvarez & Company, P.A.**  
782 NW 42nd Avenue, Suite 545  
Miami, FL 33126  
305.444.6503 • Fax: 305.444.3840  
www.efacpa.com

## ILLINOIS

**BKD, LLP**  
1901 S. Meyers Road, Suite 500  
Oakbrook Terrace, IL 60181-5209  
630.282.9500 • Fax: 630.282.9495  
www.bkd.com

**CliftonLarsonAllen LLP**  
1301 West 22nd Street  
Suite 1100  
Oak Brook, IL 60523  
630.369.3692 • Fax: 630.573.0798  
www.claconnect.com

## INDIANA

**BKD, LLP**  
201 North Illinois Street  
Suite 700  
Indianapolis, IN 46244-0998  
317.383.4000 • Fax: 317.383.4200  
www.bkd.com

**Crowe Horwath LLP**  
3815 River Crossing Parkway  
Suite 300  
Indianapolis, IN 46240-7767  
317.569.8989 • Fax: 317.706.2660  
www.crowehorwath.com

**Harding, Shymanski & Company, P.S.C.**  
21 SE Third Street, Suite 500  
Evansville, IN 47708  
812.464.9161 • Fax: 812.465.7811  
www.hsccpa.com

## MAINE

**Albin, Randall & Bennett**  
130 Middle Street, 3rd Floor  
Portland, ME 04112-0445  
207.772.1981 • Fax: 207.772.1982  
www.arbcpa.com

## MARYLAND

**Lanigan, Ryan, Malcolm & Doyle, P.C.**  
555 Quince Orchard Road  
Suite 600  
Gaithersburg, MD 20878  
301.258.8900 • Fax: 301.258.1020  
www.lrm-d-cpa.com

## MINNESOTA

**CliftonLarsonAllen LLP**  
220 South Sixth Street, Suite 300  
Minneapolis, MN 55402  
612.376.4500 • Fax: 612.376.4850  
www.claconnect.com

## MISSISSIPPI

**Carr, Riggs & Ingram, LLC**  
400 West Parkway Place  
Suite 300  
Ridgeland, MS 39157  
www.cricpa.com  
601.853.7050 • Fax: 601.790.6608

**Horne LLP**  
1020 Highland Colony Parkway  
Suite 400  
Ridgeland, MS 39157  
601.326.1000 • Fax: 601.714.2001  
www.horne-llp.com

## MISSOURI

**BKD, LLP**  
910 East St. Louis Street  
Suite 400  
Springfield, MO 65801  
417.831.7283 • Fax: 417.831.4763  
www.bkd.com

**BKD, LLP**  
1201 Walnut Street, Suite 1700  
Kansas City, MO 64106-2246  
417.831.7283 • Fax: 417.831.4763  
www.bkd.com

## NEW JERSEY

**CohnReznick LLP**  
23 Christopher Way  
Eatontown, NJ 07724  
732.578.0700 • Fax: 732.578.1711  
www.cohnreznick.com

**McCarthy & Company, PC**  
417 Atlantic City Boulevard  
Beachwood, NJ 08722  
732.341.3893 • Fax: 732.286.3263  
www.mcc-cpas.com

## NEW MEXICO

**Carr, Riggs & Ingram, LLC**  
2424 Louisiana Boulevard NE  
Suite 300  
Albuquerque, NM 87110  
505.833.2727 • Fax: 505.884.6719  
www.cricpa.com

## NEW YORK

**Grassi & Co.**  
50 Jericho Quadrangle, Suite 200  
Jericho, NY 11753  
516.256.3500 • Fax: 516.256.3510  
www.grassicpas.com

**Grassi & Co.**  
488 Madison Avenue, 21st Floor  
New York, NY 10022  
212.661.6166 • Fax: 212.775.6748  
www.grassicpas.com

## NORTH CAROLINA

**Construction Financial Administration Services LLC dba CFAS**  
4956 Old Long Beach Road SE  
Suite 14 PMB 110  
Southport, NC 28461-9127  
717.309.2600

## PENNSYLVANIA

**Dayhill Group, LLC**  
1205 Westlakes Drive, Suite 280  
Berwyn, PA 19312  
484.844.5423 • Fax: 484.631.0506  
www.dayhillgroup.com

**McCarthy & Company, PC**  
454 Germantown Pike  
Lafayette Hill, PA 19444  
610.828.1900 • Fax: 610.828.2599  
www.mcc-cpas.com

## TEXAS

**BKD, LLP**  
2800 Post Oak Boulevard  
Suite 3200  
Houston, TX 77056  
713.499.4600 • Fax: 713.499.4699  
www.bkd.com

**Associates:  
Certified Public  
Accounting Firms**



# Index to Advertisers

## ACCOUNTING

BKD, LLP .....	19
<a href="http://www.bkd.com">www.bkd.com</a>	
CICPAC .....	24-25
<a href="http://www.cicpac.com">www.cicpac.com</a>	
Crowe Horwath, LLP .....	14
<a href="http://www.crowehorwath.com">www.crowehorwath.com</a>	

## ASSOCIATIONS

CICPAC .....	24-25
<a href="http://www.cicpac.com">www.cicpac.com</a>	

## ATTORNEYS

Peckar & Abramson .....	46
<a href="https://www.pecklaw.com/">https://www.pecklaw.com/</a>	

## COLLECTION AGENCIES

Stuart-Lippman And Associates, Inc. ....	18
<a href="http://www.stuartlippman.com">www.stuartlippman.com</a>	

## CPA FIRMS

BKD, LLP .....	19
<a href="http://www.bkd.com">www.bkd.com</a>	
Soren McAdam LLP .....	46
<a href="http://www.sorenmcadam.com/">http://www.sorenmcadam.com/</a>	

## FUNDS ADMINISTRATION

Dayhill Group .....	Inside Front Cover
<a href="http://www.dayhillgroup.com">www.dayhillgroup.com</a>	
Great Horn Financial Services Corporation .....	8
<a href="http://www.greathornfinancial.com">www.greathornfinancial.com</a>	

## FUNDS CONTROL

Dayhill Group .....	Inside Front Cover
<a href="http://www.dayhillgroup.com">www.dayhillgroup.com</a>	
Great Horn Financial Services Corporation .....	8
<a href="http://www.greathornfinancial.com">www.greathornfinancial.com</a>	

## INSURANCE

Allstar Financial Group .....	15
<a href="http://www.allstarfinancialgroup.com">www.allstarfinancialgroup.com</a>	
Nationwide .....	Inside Back Cover
<a href="https://mls.nationwideexcessandsurplus.com/fs/">https://mls.nationwideexcessandsurplus.com/fs/</a>	
Old Republic Surety Company .....	Outside Back Cover
<a href="http://www.orsurety.com">www.orsurety.com</a>	
RLI Insurance Company .....	30
<a href="http://www.rlisurety.com">www.rlisurety.com</a>	
Selective Insurance Company of America .....	32
<a href="http://www.selective.com">www.selective.com</a>	

## SOFTWARE

e-SURETY .....	10-11
<a href="http://www.esurety.net">www.esurety.net</a>	

## SURETY COMPANIES

Arch Insurance Group .....	23
<a href="http://www.archinsurance.com">www.archinsurance.com</a>	
Chubb Surety .....	26
<a href="http://www.chubb.com">www.chubb.com</a>	
Granite Re, Inc. ....	32
<a href="http://www.granitere.com">www.granitere.com</a>	
The Guarantee Company of North America USA .....	6
<a href="http://www.theguarantees.com">www.theguarantees.com</a>	
Liberty Mutual Surety .....	4
<a href="http://www.libertymutual.com">www.libertymutual.com</a>	
Merchants Bonding Co. ....	3
<a href="http://www.merchantsbonding.com">www.merchantsbonding.com</a>	
Philadelphia Insurance Companies .....	22
<a href="http://www.phly.com">www.phly.com</a>	
RLI Insurance Company .....	30
<a href="http://www.rlisurety.com">www.rlisurety.com</a>	
South Coast Surety .....	30
<a href="http://www.southcoastsurety.com">www.southcoastsurety.com</a>	



From Inception to Completion,  
We've Got Your Projects'  
Legal Needs Covered

Peckar & Abramson, P.C.

COUNSEL TO THE CONSTRUCTION INDUSTRY  
NEW YORK, NY • RIVER EDGE, NJ • MIAMI, FL • WASHINGTON, D.C. • LOS ANGELES, CA  
OAKLAND, CA • CHICAGO, IL • AUSTIN, TX • DALLAS, TX • HOUSTON, TX  
[WWW.PECKLAW.COM](http://WWW.PECKLAW.COM)



**SorenMcAdam**  
(909) 798-2222  
[info@sorenmcadam.com](mailto:info@sorenmcadam.com)

35 YEARS Experience & Exceptional Service

We serve all contractors  
**Compliance work**  
Wide range of business advisory services,  
retirement, succession and estate planning,  
business valuations and employee benefit  
plan audits.  
[www.sorenmcadam.com](http://www.sorenmcadam.com)



*Thank You*  
to the advertisers  
who helped make this  
publication possible.

# Strength. Stability. Solutions.

Essential to projects —  
and partnerships.



We're professional. We're experienced.  
With our extensive underwriting knowledge,  
we are skilled in tailoring unique surety  
solutions as well as forging strong and lasting  
surety relationships. Let us create the bond  
solution that will work for you.



A.M. Best: affirmed 10/2/2017

T-Listing: Affirmed July 2017, Nationwide Mutual Insurance Company, <https://www.fiscal.treasury.gov>.

S&P: affirmed 5/24/2017

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.

© 2018 Nationwide ESR-0236AO (6/18)



**Nationwide®**  
is on your side



**AVAILABLE IN  
ALL 50 STATES**

**FLEXIBLE,  
COMMON-SENSE  
UNDERWRITING**

**FASTBOND  
PROGRAM  
FOR GROWING  
CONTRACTORS**

# **\$50,000,000 of Bonded Capacity BRING IT ON!**

Old Republic Surety Company has increased its bonding capacity 10-fold since 2004!

With \$50 million in capacity, we can handle the bonding needs of your middle market and larger contractors. The economy is improving, your customers are growing, and we're ready!