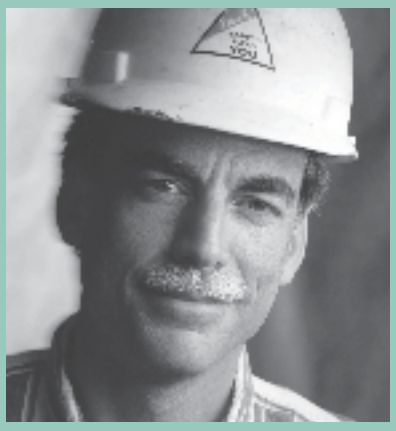
Construction Insurance and Surety Services

Kibble & Prentice's Construction Services team provides a full slate of capabilities for contractors in all areas of construction. From property casualty insurance to surety services, our expertise and relationships get you the right solutions at a competitive cost. Just as important, we emphasize responsive and ongoing communications—so you know that you are a high priority for us.



Kibble & Prentice
A USI Company

RESPONSIVE RISK MANAGEMENT

This is a dynamic industry. Your constantly evolving insurance and bonding requirements demand a high level of construction industry knowledge and technical expertise from a dedicated risk management team, along with access to established carrier relationships.

For Kibble & Prentice, that's just the starting point. Our specialists have significant industry experience, and our construction team offers an unsurpassed breadth of capabilities in surety and property casualty coverage. But what sets us apart are our open lines of communication, strong service commitment and creative, consultative approach to problem solving.

AT KIBBLE & PRENTICE, WE:

- **Educate and communicate.** Successful risk management is founded on consistent, reliable communications. We keep you informed about industry trends and rate changes—and the impact on your bottom line.
- **Build and maintain great working relationships.** In this industry, a trusted relationship can make all the difference. We listen to your needs and get to know your business thoroughly so we can be in the best position to advise you on critical risk management challenges.
- **Create strategic solutions for clients.** We understand the issues that confront contractors. Our specialists are skilled at thinking out of the box and developing customized insurance and surety bonding structures.

PROPERTY AND CASUALTY INSURANCE EXPERTISE

Whatever your project mandates, Kibble & Prentice's property casualty insurance experts will work with you to secure the right fit for your unique risks. Our vision is to help your business manage risk efficiently, so you get the coverage you need at the lowest net cost.

In the construction industry, good client rapport and ongoing communications are essential to ensuring the completeness of coverage. So is technical expertise. We're skilled at solving problems and securing strong partnerships with industry experts. We offer innovative solutions like captives, wrap-ups and self-insurance. We are known as strong claims advocates for our clients because we have the resources and the long-term relationships with carriers to ensure that your needs are comprehensively addressed.

CONTRACTING AND COMMERCIAL SURETY CAPABILITIES

Surety is critical for contractors seeking public works opportunities. We recognize the vital nature of the relationship between the contractor and surety—and are there to help maintain that relationship. Our professionals work to ensure that uninterrupted surety support is available to help you obtain bonded jobs and meet your business goals. We have significant experience in both carrier underwriting and agency placement and maintain excellent relations with the local underwriting community.

Our role with contractors is much like that of a management team member. Our ultimate goal is to align you with the right surety partner that will help you build your business; this is a consultative process that will enhance your credibility with the surety community. Kibble & Prentice is an advocate of candid assessments. We will advise you on how to best present your firm for a specific project or program under consideration, and will be there to maximize the level of surety credit for your firm.

Our professionals are also able to assist businesses in meeting the various surety requirements that occur outside of the construction arena. Commercial surety is a related area of expertise at Kibble & Prentice and we stand ready to assist you with this process.

THE KIBBLE & PRENTICE SERVICE GUARANTEE

Our goal is to eliminate unpleasant surprises for our clients. That's why we place such a strong emphasis on education and ongoing communications. Our construction team has created a timeline approach to ensure that you're kept up-to-date. Kibble & Prentice's written guarantee outlines the services you desire, including a face-to-face discussion of upcoming concerns every quarter.

Our clients tell us that this level of service is a critical component in helping them keep abreast of emerging issues in the commercial insurance industry. For us, it's an opportunity to stay in touch with changes in your business that may impact your risk management program. We are committed to providing a full range of resources and services that your business may require.

OUR COMPETITIVE ADVANTAGES:

- Customized solutions and teamwork approach
- Strategic relationships
- Personally empowered service model
- Entrepreneurial culture
- Innovative approaches
- Regional management and focus

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

COLLABORATIVE & KNOWLEDGEABLE

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