

# Capabilities Presentation of

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## Wharton Surety Consultants, LLC



**QUALITY**

**EXPERIENCE**

**RESPONSIVENESS**



We manage your surety risk

# Wharton Surety Consultants, LLC

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## Industries Served

### **Construction Contractors**

Heavy/Highway  
Mechanical  
Electrical  
Steel Fabrication/Erection  
Site work  
Utilities  
Roofing  
General Construction

### **Real Estate Development**

Residential  
Commercial  
Land Development

### **Environmental**

Landfill Construction  
Waste Collection/Hauling  
Recycling  
Landfill Closure and Post Closure

### **Service**

### **Legal (Attorneys and Court)**

### **Manufacturing**

### **Public Entities**

## Types of Bonds

- Contract Bid, Performance and Payment
- Site Improvement
- Subdivision Performance
- License and Permit
- Wage and Welfare
- Supply Contract Performance
- Maintenance and Warranty
- Utility
- Lease
- Depository (in connection with public entities)
- Employee Theft
- Appeal (for plaintiff or defendant)
- Probate
- Custodian
- Guardian
- Executor
- Public Official (tax collectors, municipal managers)



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## Core Business Values

- **Honesty.** Our business is consistently conducted with absolute integrity as we have a fiduciary responsibility to our clients, sureties, and employees.
- **Empathy.** The interests of our customers and our business partners always come first and it is our belief that strict adherence to this value will result in long term, mutually rewarding relationships. Sound, mutually satisfying relationships are the bedrock of the surety business, and a key to our success.
- **Quality.** A total commitment to continuous improvement of our service is essential to our clients, sureties, and employees.
- **Success.** Profit is the reward for the thoughtful planning and hard work of our clients, sureties, and employees. Profitable, strategically driven and properly managed growth will lead to a rewarding and satisfying life. Our goal is to contribute in every way possible to your profitable growth.
- **Respect.** Listening and responding to your requirements in an efficient and effective manner is the cornerstone in the development of a lasting mutually beneficial business relationship.



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## Services Provided

- ***Surety Placement.*** Establishment of a surety line of credit, facilitation of the submission and application process, underwriting meetings, review of existing contracts and bond forms and negotiation of terms with the surety.
- ***Consulting.*** As a specialist in the field of surety credit we can help you devise financial strategies resulting in a greater level of available surety credit. In addition, we can advise on business continuity planning, contracts, bond claims, and other surety issues including competitive premium rate analysis.
- ***Transactional Service.*** Execution of bid, performance and payment bonds, status reporting, and closure assistance.



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# Business Development Staff Overview

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**Eric J. Follman, Producer** – Eric has over 25 years experience in the service industry marketing and managing large Fortune 500 customer accounts. Eric has experience servicing the utility industry, as well as mechanical, electrical, general contractors, engineering firms and government suppliers. Eric was hired as a consultant in 2000 and joined the company fulltime in 2003. Eric is responsible for new business and servicing the bond needs of existing clients.

**John P. Follman, Senior Member** – Jack is former CFO, board member and Shareholder of Day & Zimmermann Group, Inc. a Philadelphia based diversified services firm. Jack co-founded Atlantic Underwriting Group, Inc. in 1988 and plays an active role in Wharton Surety Consultants, LLC as its Chairman. Jack also sits on the board of four companies in insurance, banking and investment services.

**Jeffrey R. Longenecker, Producer** – has over 30 years of business and financial advisory experience, over half of which has been directly involved in the insurance and surety business. Jeff has extensive experience in the financial and credit matters of a wide variety of industries. Jeff has been instrumental in securing and facilitating surety credit for a wide range of businesses from construction, waste management, real estate development and service and supply firms.

**Nancy Nigro, Vice President** – has over 25 years surety bond experience and 16 years in her present position as vice president.

**Michael A. Sweet, Producer/Broker** – Mike has nearly 8 years of surety experience having worked for the top two surety companies in the U.S. Mike has a great understanding of the surety industry given his background as an underwriter and surety broker. Mike earned a degree in Risk Management and Insurance from Temple University while playing for the men's baseball team. In addition, Mike holds the Associate in Fidelity and Surety Bonding professional designation. At Wharton Surety, Mike is responsible for developing new business and servicing the bond needs of existing clients.

**Shaun M. Donahue, Producer** – Shaun has over 12 years of experience in the finance and insurance industries serving clients in electrical, mechanical and general construction trades as well as real estate development, legal and manufacturing. Shaun is responsible for new business as well as servicing the bond needs of existing clients.



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# Client Services Staff Overview

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**Pat Bond** - Pat has over 25 years experience in the surety industry most of which is with Wharton Surety.

**Fern DePaolantonio** - has over 25 years experience in the surety bond industry. Her experience includes the utility industry, as well as mechanical, electrical, general contractors, engineering firms and government suppliers. Fern joined Wharton in 2008.

**Marilyn Hein** - Marilyn has over 25 years experience in the surety industry handling all aspects of bond preparation and delivery for small and medium size businesses.

**Vicki Johnston** - With over 25 years experience in the surety industry, Vicki is well equipped to handle all aspects of bond placement, delivery and close-out for firms of all sizes and industries.

**Sharon Simpson** - Sharon has a decade of experience working in the surety industry with both construction and commercial accounts. She is knowledgeable in all aspects of bond preparation and delivery.

**Lynn Wheelock** - Lynn has extensive experience in the surety industry having worked both for surety companies as well as surety agencies.

**Caitlin Baker** - As a recent graduate from West Chester University and holder of an MPA degree, Caitlin has the knowledge and skills to successfully learn and grow within the surety industry.



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# How We Gain Your Confidence

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- We listen to your goals and priorities as well as those of the surety and can tailor your surety programs to meet the requirements of both.
- We adhere to our core business values that have contributed to an over 25 year record of success in many business environments.
- We are cognizant and respectful of your confidentiality and the proprietary information.
- We apply the latest in processing technology.
- We are responsive to issues and committed to your satisfaction.



# The Promises We Make to You

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## Our goals for a Surety Bond program:

**Stability** – The current surety marketplace is in disarray. Our goal is to foster a stable, solid relationship between you and your surety or surety companies.

**Assessment of Risk** – Due to our specialized knowledge of bonds for a wide variety of businesses, we can provide superior service and risk management.

**Information** – We will be able to provide round the clock availability, and accurate information regarding your bond exposures and availability of surety credit for any situation.



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# Our Promises

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- Our focus will be your satisfaction.
- Our operations will be flexible and our staffing will meet your changing needs.
- We will strive to earn your business through a trusting respectful and responsive long-term, expanded relationship.
- The resources of Wharton Surety and its affiliates will be devoted to the success of your business.



# Standard Companies Represented

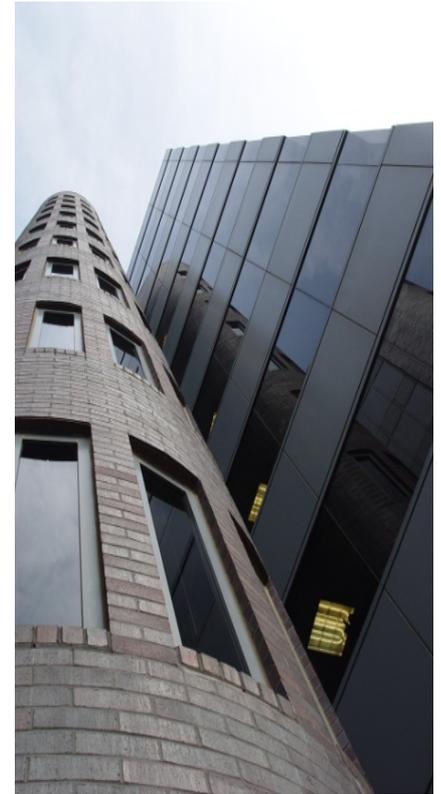
- ACE USA
- Aegis Security Insurance Company
- Allied World Insurance Company
- American International Group
- Arch Insurance Companies
- Argo Surety
- Berkley Surety Group
- Chubb Group
- CNA Surety Corporation
- Contractors Bonding & Insurance Company
- Developers Surety and Indemnity Company/Indemnity Company of California
- Endurance Worldwide Insurance
- Great American Insurance
- Hanover Insurance Group
- Hartford Fidelity and Bonding Company
- International Fidelity Insurance Company
- Ironshore Indemnity
- Liberty Mutual Insurance Company
- Lexon Surety Group
- Main Street America Group
- North American Specialty
- Philadelphia Insurance Companies
- Travelers Casualty and Surety Company
- US Surety Company
- Zurich/Fidelity and Deposit Company of Maryland



# Specialty Companies Represented

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- Acstar Insurance Company
- Aegis Security Insurance Company
- American Contractors Indemnity Company
- American Safety Insurance Company
- Boston Indemnity
- Lexon Surety Group
- Paragon Surety, LLC



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# We Manage Your Surety Risk



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