



committed to
our clients

A low-angle, black and white photograph of two tall skyscrapers reaching towards a cloudy sky. The perspective is from the ground looking up, making the buildings appear to converge at the top. The glass facades of the buildings are highly reflective, showing the sky and clouds. In the foreground, the lower part of a building with a large glass window is visible, framing the bottom of the image.

Surety Solutions

Committed To Our Clients

Turner Surety and Insurance Brokerage, Inc. (TSIB) is one of the leading privately held full-service insurance brokers in the U.S.

TSIB was founded in 2005 from top Risk Managers in the construction and engineering industries. Our passion is to help our clients become better builders by helping them protect and grow their business.

Our construction roots give us an understanding of our clients' businesses better than any other agency in the marketplace. From general contractors to subcontractors, we review company size, industry, field of expertise, financial picture, and credit risk in order to match them with insurance and surety companies that best fit their profile.





Surety Expert



Andrew Waterbury is TSIB's Director of Surety. He has extensive experience in the surety industry and is responsible for the surety bond programs for a variety of construction trades. These range in size from startup companies to the largest national firms.

Andrew takes a hands-on approach in evaluating each of his clients to match them with the surety company that best fits their specific needs. His depth of financial knowledge in the construction industry allows him to guide his clients on how to achieve their desired bond program and help them maintain their thriving construction companies.

Andrew is heavily involved in the construction industry. In 2016, he was named the Affiliate of the Year for the Engineering Contractors Association (ECA). In addition, he is also an active member of the Associated Builder and Contractors (ABC) and Construction Financial Management Association (CFMA).

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Surety Services

TSIB understands that maintaining a solid surety program can be vital to a contractor's success.

We place over \$41MM in bond premium annually, which gives us access to more surety markets than most brokers. This ensures that our clients are placed with a surety company that meets their specific needs.

Our Surety team keeps our clients more competitive in the marketplace in terms of bonding capacity and bond rates. TSIB recognizes that each one of our clients' surety programs are unique to them.

It is our mission to make sure we understand the ins and outs of our clients' businesses so that we can advise them on how to maximize their bond programs and overall profitability of their company.

We can truly impact your company by:

1. Reviewing Company Financial Information

We review each financial statement and provide a detailed analysis of how your surety company analyzes your financials. We will also highlight the financial ratios that dictate your bond program. After each year-end financial, TSIB sets up an annual meeting with your bond company to discuss year-end results and your upcoming bond needs. We are as involved as you would like with your financial planning. Our goal is to help position your company to maximize your bonding program and overall company profitability.



2. Understanding the Specifics of Your Trade & Sector

Whether you are a general contractor or a trade contractor working on a federal, public, or private project, we are aware of all the nuances that go along with each trade and sector. With a strong understanding of your company's specifics, we are confidently able to communicate your needs to your bond company.

3. Surety Market Presence

We place over \$41MM in bond premium annually and have relationships with only "A" rated sureties. Since TSIB is well-respected by our surety underwriters and has direct access to decision makers within the surety companies, we are able to provide you with the most competitive bond program and rate.

4. Continuity Planning

Helping our clients with their individual continuity planning has provided us an edge over most brokers. We go over the various continuity options (i.e. ESOP, Key Employee(s) Purchase, Corporate Purchase, etc.) that you may be contemplating. We discuss how each one may impact your bonding programs and credit facilities to find the best fit for the future success of your company.

5. Customer Service

Communication is the key to every good relationship, and we ensure someone will always be available to you. We provide an all-inclusive service, which means all bonds are overnighted and there are no additional service or premium fees. This allows you and your team to focus your attention on your projects.



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