

NIELSON  
HOOVER  
GROUP

# Risk Management Companies United By Independence.

NHG

No1

NIELSON  
HOOVER  
GROUP

**Ours is the business of risk.**

**Each company in the Nielson Hoover Group mitigates and manages it with pinpoint precision for a select clientele.**

**From individual families to international public companies, our mission is to protect the people, property and business assets of those we serve. By functioning independently, our companies deliver focused expertise and specialized support, while leveraging the operational resources and financial strength of our leadership position.**

NHKG

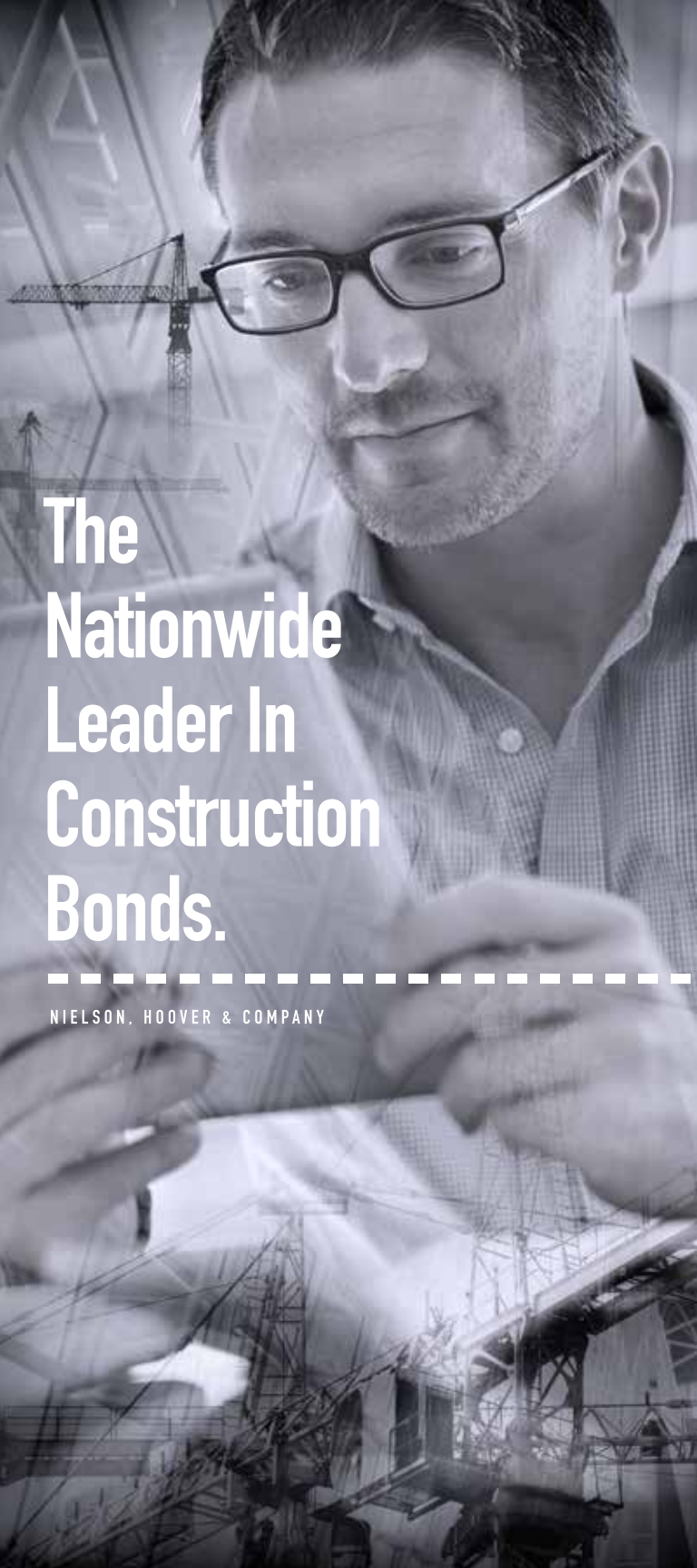
**No1**



NIELSON HOOVER GROUP

-----

**Comprehensive  
Solutions From The  
Ground Up.**

A man with glasses and a light beard is looking down at a set of blueprints he is holding. The background is a blurred construction site with cranes and scaffolding. The overall tone is professional and focused.

# The Nationwide Leader In Construction Bonds.

---

NIELSON, HOOVER & COMPANY

NIELSON.  
HOOVER &  
COMPANY

**From Wall Street to Main Street, NHC focuses on surety bonds for the construction industry. Surety bonds take the risk out of this risky business by providing legal assurance that all work will be done in compliance with contract documents; projects will be delivered lien free; and all subcontractors will be paid in full.**

The NHC Advantage revolves around three key words – integrity, dedication and excellence. Unlike most surety bond providers, the company is not beholden to any single insurance company. Instead, it represents more leading sureties than any other agency nationwide. This adds up to more options, more negotiating leverage and ultimately, better terms and enhanced services for clients.

- **Contract Surety Bonds including: Bid Bonds, Performance Bonds and Payment Bonds**
- **Commercial Surety Bonds including: Judicial Bonds, License and Permit Bonds, Public Official Bonds, and Miscellaneous Bonds**
- **International Sureties for Domestic and Foreign Companies including: Contract, Commercial, Advanced Payment and Warranty Bonds**

Nielson, Hoover & Company is America's leading provider of construction bonds. And you don't become number #1 overall, unless you're #1 through and through.



**NHC**

[nielsonbonds.com](http://nielsonbonds.com)

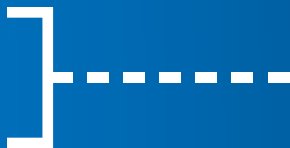
COLLINSWORTH,  
ALTER, FOWLER  
& FRENCH

The strength of CAFF comes from an intense focus on what the company and its leaders do best – commercial insurance. No other agency can equal the industry knowledge and long-standing relationships that CAFF has fostered with the nation's leading insurance companies.

Today, CAFF is among the nation's largest independent insurance agencies. Whether it's a construction, wholesale, professional service, or property risk, CAFF leverages its rock-solid relationships with leading insurance companies to find the most effective risk management solutions.

With over 100 years of combined experience, the team at CAFF has only one goal, and that's to provide the absolute finest service and products in the industry.

- Construction Risk Management
- Commercial Risk Management



When it comes to commercial insurance, no company does it better than Collinsworth, Alter, Fowler & French.



CAFF

[caffllc.com](http://caffllc.com)



COLLINSWORTH, ALTER, FOWLER & FRENCH

---

**The Best  
In Commercial  
Insurance.**

COLLINSWORTH, ALTER, LAMBERT

Agents  
Of Change.



COLLINSWORTH,  
ALTER,  
LAMBERT

**CAL takes great pride in elevating the standards of commercial and personal insurance. The company was founded on the principle that building genuine relationships with clients is how business should be done. That means sitting down to assess needs; developing a clear understanding of the situation; presenting viable options; and collaborating with customers to pinpoint the right solution.**

**As an independent agent, CAL is never beholden to any one company. Instead, it operates in the best interests of each customer by working with many of the nation's top providers in an open competition to deliver the best terms.**

- **Construction Risk Management**
- **Commercial Risk Management**
- **Surety Bonds**
- **Personal Insurance**

**Insurance isn't about formulas. It's about education, communication and customization. This is how CAL is changing the game.**



**CAL**

[raisingyourexpectations.com](http://raisingyourexpectations.com)



**The Nielson Hoover Group companies**

share a mission to deliver the best bonding,  
insurance and risk management services.

We are united in our efforts, but remain  
independent companies unburdened by ties  
with any single provider. Our interests are  
aligned solely with our customers and  
their needs. To us, this is the only way to  
do business. To learn more, please call  
**305.722.2663** or visit **nielsonbonds.com**.

