

RICHARD W. CABY

SUMMARY

Mr. Caby has over 39 years' experience in the Surety and Fidelity fields. His areas of specialties include but are not limited to surety and fidelity underwriting, marketing and management. His primary area of discipline was in contract surety and he worked for one of the leading global insurance group in such capacity.

EDUCATION

Bachelor of Business Administration in Finance – University of Memphis (f/k/a Memphis State University)

PROFESSIONAL ASSOCIATIONS

- Past member of Associated General Contractors of Greater Florida (served as Associate Member Vice President, Member of the Executive Committee of Board of Directors, Member of the Board of Directors).
- Past member of Associated Builders and Contractors, Gulf Coast Chapter.
- Past member of Florida Transportation Builders
- Past member of Florida Surety Association (Served on liaison committee between Florida Surety Association and State of Florida, Department of Transportation.)

CAREER HISTORY

FORCON International - Surety Consultant

Providing Surety consulting services as it relates to his fields of expertise.

Zurich American Insurance Company (Fidelity and Deposit Company of Maryland)

SES Senior Regional Vice President, Contract Surety, Tampa, FL

• Lead a team of 8 contract surety producer/underwriters. Responsible for underwriting, marketing and profitability in the states of Alabama, Florida and Mississippi. Consistently met or exceeded production and profitability goals. Underwrote various sizes of construction companies from small to large global firms.

SE Senior Regional Vice President, Contract Surety, Tampa, FL

 Lead a team of 8 contract surety underwriters. Responsible for underwriting, marketing and profitability in the states of Alabama, Florida and Georgia. Consistently met or exceeded production and profitability goals. Underwrote various sizes of construction companies from small to large global firms.

Resident Vice President, Tampa, FL

Lead a team of Contract surety, Commercial surety, Fidelity and P&C producer/underwriters. Responsible
for underwriting, marketing and profitability of all lines of business, in the state of Florida. Consistently met
or exceeded production and profitability goals. Consolidated operations in Tampa and Miami to form a more
focused and efficient operation. Promoted to SRVP of Contract Surety.

Branch Manager, Houston, TX

Lead a team of Contract surety, Commercial surety, Fidelity and P&C producer/underwriters. Responsible
for underwriting, marketing and profitability of all lines of business. Consistently met or exceeded production
and profitability goals. Promoted to RVP in Tampa, FL.

Service Office Manager, San Antonio, TX

Lead a team of Contract surety, Commercial surety, Fidelity and P&C producer/underwriters. Responsible
for underwriting, marketing and profitability of all lines of business. Consistently met or exceeded production
and profitability goals. Promoted to Branch Manager in Houston, TX.



Assistant Manager, Chicago, IL

• Responsible for the underwriting, marketing and profitability of Surety and Fidelity products in an assigned territory. Promoted to Service Office Manager, San Antonio, TX.

Branch Special Agent Trainee, St. Louis, MO

• Received training on all Surety, Fidelity and P&C products offered by Fidelity and Deposit Company of Maryland. Transferred to Chicago Branch Office after training and assigned a territory.

SPEAKING ENGAGEMENTS

Guest lecturer on Contract Surety Bonding at the University of Florida, Rinker School of Building Construction.