



Construction Risk Management Practice

CONTRACTOR'S PROFILE

Name of Company _____

Address _____

Contact Person _____ Phone _____ Fax _____

ORGANIZATION

Date business was established _____ Incorporated _____ State of Incorporation _____

When did present management assume control? _____ Name of Predecessor _____

What happened to Predecessor? _____

1. Corporate Officers and/or Shareholders, Partners or Proprietor:

Name	Home Address	Age	Position	Held Since	% Ownership

2. Have there been any changes in the control or management of the company during the last 5 years? _____ If yes, please explain fully in additional information section.

3. Has your company, or any of its principals or their spouses, or any company in which you or they were affiliated ever petitioned for bankruptcy, failed in business or defaulted so as to cause a loss to a Surety? _____ If yes, please explain fully in additional information section.

4. Key Personnel (Foremen, Superintendents, Estimators, etc.)

Name	Age	Position	Held Since	Previous Employer

5. Is there a Buy-Sell Agreement in effect? _____ If yes, please attach a copy.

a) Is the agreement funded by life insurance? _____ If yes, amount of insurance. \$ _____

6. What arrangements have been made to assure that contracts are completed if the owners are not available? _____

7. Parent, Affiliate and/or Subsidiary companies:

Full Legal Name	Location	Ownership	Type of Business



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OPERATIONS

1. Form of Business: Corporation _____ Sub "S" Corporation _____ Partnership _____ Proprietorship _____

2. Contracting Specialty _____

3. In which state(s) are you licensed? _____

4. In which geographic area do you normally work? _____

5. What percentage of work is public? _____ % private? _____ %

6. How do you confirm financing on private work? _____

7. What percentage of your work is usually sublet to others? _____ %

Types of work usually sublet? _____

Types of work usually done by your own forces? _____

Do you obtain bonds from your subcontractors? Always _____ Sometimes _____ Seldom _____

8. Numer of crews? _____ Total number of employees? _____ Union or Non-Union? _____

9. Does this company or a related company or any of the persons named herein engage in any of the following: Real Estate Investment or Development, Building for their own account, Design/Build projects, Turn key projects, Foreign work? No _____ Yes _____ If yes, please provide details in Additional Information Section.

10. Have you or any related company purchased any equipment or other assets of any kind since your last fiscal year end? No _____ Yes _____ If yes, please provide details in Additional Information Section.

11. Do you currently have adequate plant and equipment to support your anticipated volume? Yes _____ No _____ If no, please give details on future acquisitions in Additional Information Section.

12. Are any major equipment items leased? No _____ Yes _____

13. List below the largest fixed price contracts completed under present management.

Table with 4 columns and 10 rows: Contract Price, Type of Work, Location, Owner, Archt/Engr, When started, When compl., Profit/Loss, Proj. Mgr.

14. Is this company, owners or officers of company, or related companies presently engaged in any litigation? No _____ Yes _____ If yes, please explain in Additional Information Section.



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ACCOUNTING

1. What is the name of your accounting firm? _____

Address of your accounting firm _____

Are they a CPA _____ PA _____ Other _____ If other, please describe _____

2. How many years has this firm prepared your financial statements? _____

3. Fiscal year end is _____ (for taxes)

4. Accounting basis:

For Financial Reporting: % Completion _____ Completed Contract _____ Accrual _____ Cash _____

For Tax Purposes: % Completion _____ Completed Contract _____ Accrual _____ Cash _____

5. Financial statements are:

Fiscal Year End: Audit _____ Review _____ Compilation _____ In-House _____

Interim: Audit _____ Review _____ Compilation _____ In-House _____

6. How frequently do you prepare:

Interim Statements: Semi-Annually _____ Quarterly _____ Monthly _____

Work in Progress Reports: Semi-Annually _____ Quarterly _____ Monthly _____

7. Does your office include a full time accountant/bookkeeper No _____ Yes _____ What are his/her qualifications and experience? _____

8. Frequency which your company does the following:

Internal cost accounting records to provide job status reports: Weekly _____ Monthly _____ Other _____

How often are costs to complete updated: Labor _____ Material _____ Equipment _____

9. To what extent does management control and supervise individual jobs:

a) Daily _____ Weekly _____ Monthly _____

b) Personally _____ Through reports _____ Other _____ If other, please specify _____



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REFERENCES

1. Name of your Bank _____
Address _____
Contact Person _____ Phone _____

2. Amount of line of credit \$ _____ Interest rate _____ % Expiration date _____
How is credit secured? _____ UCC filing? _____

3. Surety Relations:

Name of present surety _____ How long? _____

Present surety line? Single \$ _____ Aggregate \$ _____

Conditions imposed and/or restrictions? _____

Are there any disputes with owners, subcontractors, or suppliers on any bonded job? _____ If yes, please provide details in Additional Information Section.

Have you ever had a bond request denied, granted with conditions you considered unacceptable, or had your bond credit terminated? No _____ Yes _____ If yes, please provide details.

Please list the names of other sureties with whom you have dealt during the past 5 years, and reason for change _____

4. List 5 major suppliers:

Name	Address	Telephone

5. List 5 subcontractors (contractors if you are a subcontractor) with whom you worked in the last 3 years.

Name	Address	Telephone



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6. List 3 Architects or engineers who have supervised your work during the last 3 years.

Name	Address	Telephone

7. Attorney _____
 Address _____ Phone _____

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MISCELLANEOUS

	Yes	No
1. Do you have any accounts receivable or retainage which is over due or doubtful?	_____	_____
2. Do you have any claims or change orders outstanding which have not been approved?	_____	_____
3. Is your company or its principals acting as Guarantor, Indemnitor or Surety for others or as endorser on their notes or accounts?	_____	_____
4. Are there any liens for labor or materials filed against your company, its officers or any company associated with them?	_____	_____
5. Are there any judgements, suits or claims outstanding against your company, its officers or any company associated with them?	_____	_____

If you answered yes to any of the above questions, please explain in the Additional Information Section.

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CAPACITY

1. What is the largest job you expect to do during the next year? _____
 2. What is the largest amount of uncompleted work-on-hand at one time in the past? _\$_____ Year _____
 3. What is the largest uncompleted work program expected during the next year? _\$_____
 4. What is your expected annual volume this year? _\$_____ Next year? _\$_____
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ADDITIONAL INFORMATION

www.insource-inc.com

800-273-4433 p

866-467-6872 f