

## The Napa River Difference

Since we only serve clients of Hudson Surety, we are in a unique position to provide an informed and holistic approach to managing surety contract funds. While most funds control firms focus exclusively on shepherding contract funds for the benefit of project owners, Napa River is focused on the long-term success and profitability of our clients. We provide real time financial information, as well as credit enhancement and risk mitigation services which can contribute immediately to a client's bottom line. We also work with our contractor clients to develop and enhance their own financial management capabilities so that they can evolve as their business evolves.

### Who We Are

Napa River Insurance Services, Inc. is an exclusive provider of funds control services to general and specialty trade contractors that purchase Surety insurance through Hudson Insurance Company. Serving as the intermediary between construction project owners and contractors, Napa River ensures that those who supply labor and/or material to a Hudson-bonded project are paid out of those contract proceeds.

In short, **our clients' success is our success.**

### Napa River Funds Control services include:

- A dedicated account manager knowledgeable in your operation, the project and the stakeholders
- Industry experts capable of quickly analyzing and executing payment direction
- Segregated and private-labeled funds administration accounts
- ACH payment capabilities for fast payment
- Seamless integration of contract performance information into the surety underwriting process for enhanced surety capacity
- Fully integrated risk management protocols for releases and payment documentation
- Access to Surety claim staff and legal support for early intervention and risk assessment of contract disputes
- Facilitation of preferred vendor and subcontractor pricing and credit terms
- Real time financial data downloadable to most major accounting software packages, eliminating duplicate entry

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