

A low-angle, black and white photograph of a modern skyscraper with a glass facade, showing the grid of windows and the building's structure against a clear sky. The building is the central focus of the background image.

EMBRACE PARTNERS:

A GAME CHANGER IN INSURANCE & CONSTRUCTION

37 Station Drive, Princeton Junction, New Jersey 08550
646-233-5230 (Main Office)
www.embraceinsure.com





WHAT WE OFFER

Embrace Partners offers a multi-faceted approach across three complementary areas:

01

WHOLESALE INSURANCE INTERMEDIARY

Embrace Partners specializes in Construction insurance, including OCIP, Builders Risk, Workers Comp, Pollution Wrap, OPPI. As a nationally certified MBE, Embrace allows clients to receive project credits on 100% of the premium paid for insurance placements, which can be applied toward project goals.

02

CONSULTING PLATFORM

The consulting platform helps public and large private projects meet their project goals. Embrace provides a "turnkey solution" that integrates insurance, capacity building, funding, and bonding for diverse contractors and developers. The company also offers capital management services to reduce financial exposure for project owners by managing all project funds on behalf of small contractors.

03

SURETY BONDING IN-HOUSE

Embrace writes surety on T-Listed paper for up to \$5 million in house. Our team offers decades of experience helping subcontractors grow into prime contractors, positioning owners and CMs to meet project goals.

TEAM LEADERSHIP



David Cayemitte

Executive Project Manager/CEO
and Chairman of the Board

Has been an active leader in the
MWBE market since 2005.



David Melick

SVP of Wraps

A seasoned casualty insurance
executive with over 38 years of
experience.



Drew Jennings

Surety Chief Underwriting Officer

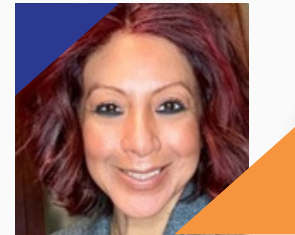
Has over 25 years of direct
underwriting experience, with a
focus on small and emerging
contractors.



Frank Caifa

Head of Sales & Business Development

Is responsible for prospecting
with retail intermediary operations



Kristine Mendez

Director of Business Development

Is based in Southern California
and has 26 years of experience in
the construction industry.



Liz Duncan

General Counsel & Chief Strategic Officer

Advises the CEO and is
responsible for overseeing
strategic initiatives.



Michael Clay

Chief Procurement Officer

Brings over three decades of
leadership and public policy
expertise in the insurance and
construction diversity sector.



Shashi Galabya

Chief Financial Officer

Has over 35 years of experience
in the insurance industry.

CASE STUDIES

The brochure provides several illustrations of how Embrace Partners' business model works in practice:



ILLUSTRATION 1

Embrace successfully placed \$97M of a \$100M excess liability tower, sitting above the primary General Liability policy for a New York City-based contractor. This coverage supports a high-profile Con Edison project across the five boroughs. Embrace helped the insured to meet Con Edison's rigorous project requirements because they were able to apply the \$5.6M in Embrace-placed premium toward project goals.



ILLUSTRATION 2

A large international construction company working on a project for the Port Authority of NY/NJ needed to meet Embrace Certified MBE spend goals. Embrace provided a solution that allowed the client's existing intermediary to keep the relationship while using the Embrace



ILLUSTRATION 3

A large intermediary contacted Embrace because a client's P&C insurance program had a 25% project spend goal. By partnering with Embrace, a registered NMSDC supplier, the intermediary was able to place excess layers of the program and provide casualty claim consulting, with 100% of the premium and fees counting toward the project goal



WE VALUE THE OPPORTUNITY TO BE A PARTNER IN YOUR SUCCESS.

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