



Richard W. Pratt, CPCU, AAI

Vice President, Corporate Secretary

Rich Pratt is a specialist in marketing and placement of insurance for contractors, developers and financial institutions. With over 30 years of experience with both national insurance companies and insurance brokers, he has the expertise to develop relationships between contractors, financial institutions and insurance companies to meet the unique needs of those clients. At InterWest, he handles developers and contractor firms from start-ups to companies doing over \$100 Million in sales for both their insurance and surety bonding needs. Rich has also increased the number of financial institution clients from one to over a dozen. In the process, he has helped develop creative new insurance products designed specifically for the needs of his clients.

In 1979, Rich joined Noack and Dean Insurance Agents & Brokers and became a partner in 1984. In 1992, Noack and Dean, Lindo, Hanna and Abbott in Chico and Insurance Associates of Redding merged to form InterWest Insurance Services. Rich is currently Vice President, Corporate Secretary and serves on the Board of Directors for InterWest.

Rich began his insurance career with the Great American Insurance Company in 1972 in the Bond Department. In 1974, Rich accepted a position with a major agency in Honolulu, Hawaii, where he worked as a Bond Account Executive. Rich returned to California in 1976 as Manager of the Bond Department for a national broker in San Francisco handling the bonding needs of small, medium and Fortune 500 clients and supervising underwriting support staff.

Rich attained the Accredited Adviser in Insurance (AAI) designation in 1983 and went on to earn his Chartered Property & Casualty Underwriter (CPCU) designation in 1986. He became active in the local chapter of CPCU, becoming president in 1993-94. That year the chapter won the prestigious President's Award, the highest award the national organization can bestow upon a chapter.

Rich and his wife, Nancy have two sons and have resided in the Sacramento area for over 25 years.