



# **Gibraltar Construction Company, Inc.**

*Apartment Remodeling Specialists*

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42 Hudson Street, Suite #107

Annapolis, MD 21401

**(410) 573-1000**

**Fax (410) 573-1004**

## **Qualifications/Request for Proposals (RFQ/RFP) for Contract Construction Services**

SUBMITTAL

## **Statement of Qualifications**

**Gibraltar Construction Company, Inc.**



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## SECTION I: RESIDENTIAL & COMMERCIAL CONSTRUCTION EXPERIENCE AND CONTRACTOR'S REPUTATION

Gibraltar Construction Company, Inc. is an award winning construction contractor with 39 years experience in a variety of high-end renovation and construction projects for both the public and the private sector. Since 1972, Gibraltar Construction Company, Inc. has performed renovation work in various sectors including Military Housing, Public Housing, College Resident Housing, Non-Profit Housing, Private Apartments, and Condominium Housing.

Within these market sectors they have performed various types of projects. GCCI began as a specialist in kitchen and bathroom modernization, renovating thousands of kitchens and bathrooms throughout the country. However, their experience range has broadened over the last two decades to include an entire array of renovations. They have completed entire interior rehabs both in occupied and unoccupied spaces and comprehensive interior/exterior renovations involving relocation of tenants on the Owner's schedule. They have replaced entire plumbing, electrical, and HVAC systems. Their projects have included energy efficient and alternate energy systems. While they normally perform renovations with in-house forces, they have extensive experience managing subcontractors on large comprehensive jobs. As Construction Manager, GCCI has managed mechanical, electrical, elevator, and finish subcontractors.

Gibraltar Construction Company, Inc. is a capable and evolving company ready for new challenges in the performance and management of construction and renovation.

### OTHER RELATED EXPERIENCE

In addition GCCI is a licensed GC in 36 states. See work resume.

#### 1.1 YEARS IN BUSINESS

Gibraltar Construction Contractors, Inc. has been in business for 36 years and has done business in Texas for over 30 years. See **Figure 1.2-1**, Articles of Incorporation.



Nº 36934 A



STATE OF MARYLAND

STATE DEPARTMENT OF ASSESSMENTS AND TAXATION  
301 WEST PRESTON STREET  
BALTIMORE 21201

THIS IS TO CERTIFY THAT the within instrument is a true copy of the

ARTICLES OF INCORPORATION  
OF  
GIBRALTAR CONSTRUCTION COMPANY, INC.

as approved and received for record by the State Department of Assessments  
and Taxation of Maryland, October 20, 1972  
at 11:00 o'clock A.M.

AS WITNESS my hand and official Seal of the said Department at  
Baltimore this 29th day of February 1980

William J. Simmons  
Corporate Administrator

Figure 1.2-1: Articles of Incorporation.



Figure 1.2-2: Tampa Housing Authority – Reference Letters 1



**BOARD OF COMMISSIONERS**

Hazel Harvey  
Chairperson

Robert Shimberg  
Vice-Chairperson

Manny Alvarez, Jr.

Billi Johnson-Griffin

Rubin E. Padgett

Sophia Sorolis

Lansing C. Scriven

October 12, 2010  
To Whom It May Concern,

Gibraltar Construction Company, Inc. has completed multiple construction projects for The Tampa Housing Authority over the last few years and is currently working on several projects to date. Gibraltar Construction Company, Inc. has proven itself to be a quality, respected, efficient and accountable company which produces a high quality finished end product for the Owner. This letter is to serve as a reference and attestation to Gibraltar Construction Company, Inc. capabilities and that The Tampa Housing Authority can and will refer their work.

Sincerely,

Yasmin Dilbert  
Manager of Construction

**Jerome D. Ryans**  
President/CEO

1529 West Main Street  
Tampa, Florida 33607

P. O. Box 4766  
Tampa, Florida 33677

OFFICE: (813) 253-0551

FAX: (813) 251-4522

[www.thafi.com](http://www.thafi.com)

*"Building a World-Class Community; One Family, One Neighborhood at a Time"*



Figure 1.2-2: Tampa Housing Authority – Reference Letters 2



**BOARD OF  
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Sincerely,

Melvin Collins  
Project Manager

**Jerome D. Ryans**  
President/CEO

1529 West Main Street  
Tampa, Florida 33607

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*"Building a World-Class Community; One Family, One Neighborhood at a Time"*



Figure 1.2-3: Tampa Housing Authority – Reference Letters 3



STEPHANIE  
RAWLINGS-BLAKE  
Mayor

October 22, 2010

PAUL T. GRAZIANO  
Executive Director, HABC  
Commissioner, HCD

To Whom It May Concern,

I am writing this letter as a recommendation for Gibraltar Construction Company in their future projects. I had the pleasure of working with this company on a couple of projects for Housing Authority of Baltimore City, McCulloh Homes and Westport Homes. During these projects I witnessed Gibraltar's professional approach to all the aspects of their contract: from the efficient Project Management, the quality of their workmanship and the excellent Field Supervision. Their overall willingness to be part of the team on the project has been instrumental in achieving the quality, on budget and on schedule completion of each of the projects.

Sincerely,

Stefan Grasu  
Project Manager  
HABC




417 E. Fayette Street • Baltimore, MD 21202 • MD Relay 711 • TTY 410-547-9247 • [baltimorehousing.org](http://baltimorehousing.org)  
Baltimore Housing reflects the combined efforts of the Housing Authority of Baltimore City and the Baltimore City Department of Housing and Community Development.



## SECTION II: KEY PERSONNEL EXPERIENCE AND REPUTATION

### 2.1 RESUMES

<p><b>PHILLIP BERNHARDT</b> President</p>	 <b>Gibraltar Construction Company, Inc.</b>
<p><b>CURRENT DUTIES AND RESPONSIBILITIES:</b></p>	
<ul style="list-style-type: none"> <li>▪ Management of Overall Operations</li> <li>▪ Review of Bids and Estimates</li> <li>▪ Prepare Bids and Estimates</li> <li>▪ Contract Administration</li> <li>▪ Job Meetings, Change Order Preparation, Problem Solving</li> <li>▪ Billing and Close Out</li> </ul>	
<p><b>OTHER RELEVANT EXPERIENCE:</b></p>	
<ul style="list-style-type: none"> <li>▪ 30 Years at Gibraltar Construction with Increasing Responsibilities</li> </ul>	
<p><b>SOFTWARE EXPERIENCE:</b></p>	
<ul style="list-style-type: none"> <li>▪ Microsoft Word, Microsoft Excel, Microsoft Project</li> <li>▪ Quicken, Foundation Plan swift CMD</li> <li>▪ Auto Cad LT</li> <li>▪ Chief Architect</li> <li>▪ Adobe</li> </ul>	
<p><b>EDUCATION:</b></p>	
<ul style="list-style-type: none"> <li>▪ Bachelor of Arts – University of Maryland, 1987</li> <li>▪ North Carolina State Contractors License</li> <li>▪ South Carolina Contractors License</li> <li>▪ Louisiana State Contractors License</li> <li>▪ Current OSHA 10 Hour Training</li> <li>▪ Red cross First Aid</li> <li>▪ DOT Driving</li> </ul>	





**ROBERT BABBITT**  
Vice President



**Gibraltar Construction Company, Inc.**

**CURRENT DUTIES AND RESPONSIBILITIES:**

- Management of Overall Operations
- Project Management
- Review of Bids and Estimates
- Prepare Bids and Estimates
- Purchase/Buy Out of Jobs
- Contract Administration
- Job Meetings, Change Order Preparation, Problem Solving
- Billing and Close Out

**OTHER RELEVANT EXPERIENCE:**

- 22 Years at Gibraltar Construction with Increasing Responsibilities
- 3 Years as Project Engineer at Turner Construction Company of New York
- 3 Years Self Employed Contractor and Contractor

**SOFTWARE EXPERIENCE:**

- Microsoft Word, Microsoft Excel, Microsoft Project
- Quicken, Foundation

**EDUCATION:**

- Bachelor of Arts – University of Virginia, 1977
- Master of Urban Planning – University of Virginia, 1980



**MATTHEW MITCHELL**  
Vice President



**Gibraltar Construction Company, Inc.**

**CURRENT DUTIES AND RESPONSIBILITIES:**

General Manager for Tampa JOC, setting budgets and tracking work efficiency from inception to the completion. Other duties include purchasing, invoicing, customer service, subcontract writing, and managing with local employees. Other tasks include but not limited to; negotiating leases, dealing with legal concerns, employment issues and sub-contractual relationships.

Work with customers to arrange and hire knowledge professionals for the completion of customer work. Engage in contracts for the company, prepare submittals, track approvals and prepare invoicing documents for work completed by company.

**OTHER RELEVANT EXPERIENCE:**

- State licensed Contractor, TN, MD
- Set up local Tampa office, hired a onsite superintendant and project manager to run GCCCI's current Tampa JOC program..
- Strong contracting experience 25 plus years
- Knowledge of LEED/Green construction practices and documentation
- Subcontractor management and selection
- Schedule, development and enforcement of plans
- Strong knowledge of MBE/WBE credits for utilization
- PowerPoint presentations
- Monthly job and budget reviews
- Safety education and management

**SOFTWARE EXPERIENCE:**

- Microsoft office, Excel, Word, PowerPoint, Outlook with Express, Project, and Access
- Chief Architect, RS Means, PROGEN, Smart Draw
- Planswift 9.0
- Auto Cad, LITE
- Quicken/QuickBooks
- Acrobat 3D
- Apple based OS and conversion software
- E-fax

**EDUCATION:**

- Bachelor Degree in Business Management from Northeastern University



**CHRISTOPHER FAZZARO**  
Project Manager

**Gibraltar Construction Company, Inc.**



**CURRENT DUTIES AND RESPONSIBILITIES:**

- Project Management
- Contract Negotiations
- Scheduling, Procurement
- Estimating, Permitting
- Budgeting

**OTHER RELEVANT EXPERIENCE:**

- Equipment Operator
- Civil Engineering Background
- General Contractor
- Owner's Representative

**SOFTWARE EXPERIENCE:**

- Proficient in Microsoft Word, Excel, Power Point, Outlook and Projects
- Other Software Programs:
- Earthworks, AUTOCADD, Timberline and LANDCADD

**EDUCATION:**

- Morris Knoll High School – College Prep/General Studies
- West Virginia University – Civil Engineering/Construction Management



**PAUL HUTCHINS**  
Superintendent



**Gibraltar Construction Company, Inc.**

**CURRENT DUTIES AND RESPONSIBILITIES:**

Overseeing the day to day operations of the J.L. Young Apartment’s project.

Responsibilities include but are not limited to: supervision of the job site and all workers, both Gibraltar employees and sub-contractors, which is approximately 60-75 people. Responsible for the scheduling of the work, code compliance and quality assurance, making sure the work being meets the standards of Gibraltar construction, our client(s), and city and/or county inspector. Identification of any discrepancies in the plans, making sure that any type of change to the contract by either Gibraltar or our client is properly documented, authorized and filed. Ensure all safety regulations are being followed; deadlines and contractual obligation are being met. Ensure that all materials or equipment needed to perform and complete the project are on site or readily available.

Work with the project manager on a daily basis to review the project and keep the project manager up to date update on work completed. Work with the client’s designated representatives to review schedules, make progress reports, address and remedy any concerns. Responsible for dealing with the tenants present on the jobsite during a project.

Responsible for the hiring of qualified personnel to work as members of the crew. Responsible for the termination of any employee that is not capable of doing the work needed. Prepare data for warranties, file hours worked by Gibraltar employees so that payroll can be done back at the office, and review subcontractor invoices prior to their requesting payment to ensure that the work has been completed properly.

Ultimately I’m responsible for protecting the interests of Gibraltar construction and its integrity. I’m responsible for getting the job done on time and done properly.

**OTHER RELEVANT EXPERIENCE:**

- I have been in the construction trade for over 25 years .Knowledgeable in running a job site, bidding and how to conduct myself as a professional.
- Experience from foundations to finish work in single family homes, duplexes, high end homes, commercial work and industrial work. Member in good standings of the local 40 carpenters union in Boston, Mass. Worked as a journeyman carpenter, lead carpenter, foreman, Assistant Superintendent and Superintendent.
- Suffolk County Deputy Sheriff for 11 years. Able to deal with the public in various situations and places.
- United States Marine Corps 8 years active duty, 8.

**SOFTWARE EXPERIENCE:**

- Microsoft Office
- Project software

**EDUCATION:**

- Charlestown High School, Boston, Mass.
- Occupational Resource Center Trades Program 11th and 12th Grade
- New England Regional Carpenters Apprentice Program. Completed and Given A Journeyman’s Rating



- **Mr. Phillip Bernhardt, *President*:** (30years) assumed the reins of leadership after his father passed the business down to him. During his tenure Mr. Bernhardt has made GCCI, Inc. a well respected national company. The operations of the business are controlled on a day-to-day basis by his seasoned leadership and savvy management methods. He will use his expertise at our main office he will review JOC bids for accuracy and be available for issues and concerns that arise during the duration of the contract.
- **Mr. Robert Babbitt, *Senior Vice President*:** (20 years) has worked his way from a laborer to the executive team of the company. His strong work history would make him an asset to any team. His knowledge of techniques, processes, and materials is lengthy. He can resolve any issue relating to multifamily and single family home construction. He has excellent dispute resolution skills.
- **Mr. Matthew Mitchell, *Vice President*:** (4 years) With over 25 years experience in construction contracting, Matt will act as the General manager for the Houston JOC, setting budgets and tracking work from inception to the completion. Responsibilities include purchasing, invoicing, customer service, subcontract writing, and managing with local employees.
- **Mr. Christopher Fazzaro, *Project Manager*:** Chris will act as the Project Manager for the Houston JOC, setting budgets and tracking work from inception to the completion. Responsibilities include estimating, scheduling, purchasing, invoicing, customer service, subcontract writing, and managing with local employees.
- **Paul Hutchins, *Superintendent*:** (2 years) brings over 25 years of construction experience. His strengths include attention to detail as he oversees the day to day operations at the site.
- **Kenny Smith, *Superintendent*:** (30 years) has spent a majority of that time honing his skills in multifamily work. He is not only an expert with staffing he also can deal with multiple superintendants.

GCCI Project supervisors are well suited to handle all types of work and have a long combined work history. As with all projects, they manage the job from start to finish with direct employees and will work to meet the goals of the customer. They have many in house staff members to assist with the day to day management and compliance required of work.

GCCI, Inc has many interior staff members who handle financial and accounting matters, compliance for Economic Inclusion and many other tasks associated with the running of a construction company. The team is a perfect choice for any owner.



### SECTION III: MANAGEMENT PLAN/UNDERSTANDING JOC PROGRAM AND ORGANIZATIONAL PLAN

Gibraltar Construction Company, Inc. (GCCCI) is committed to the client’s project from the award of the contract to the final completion of construction. The customer can be assured that GCCCI will be working with you to make the vision of your design a reality. Our team of superb construction professionals will work to make each project a success no matter the size.

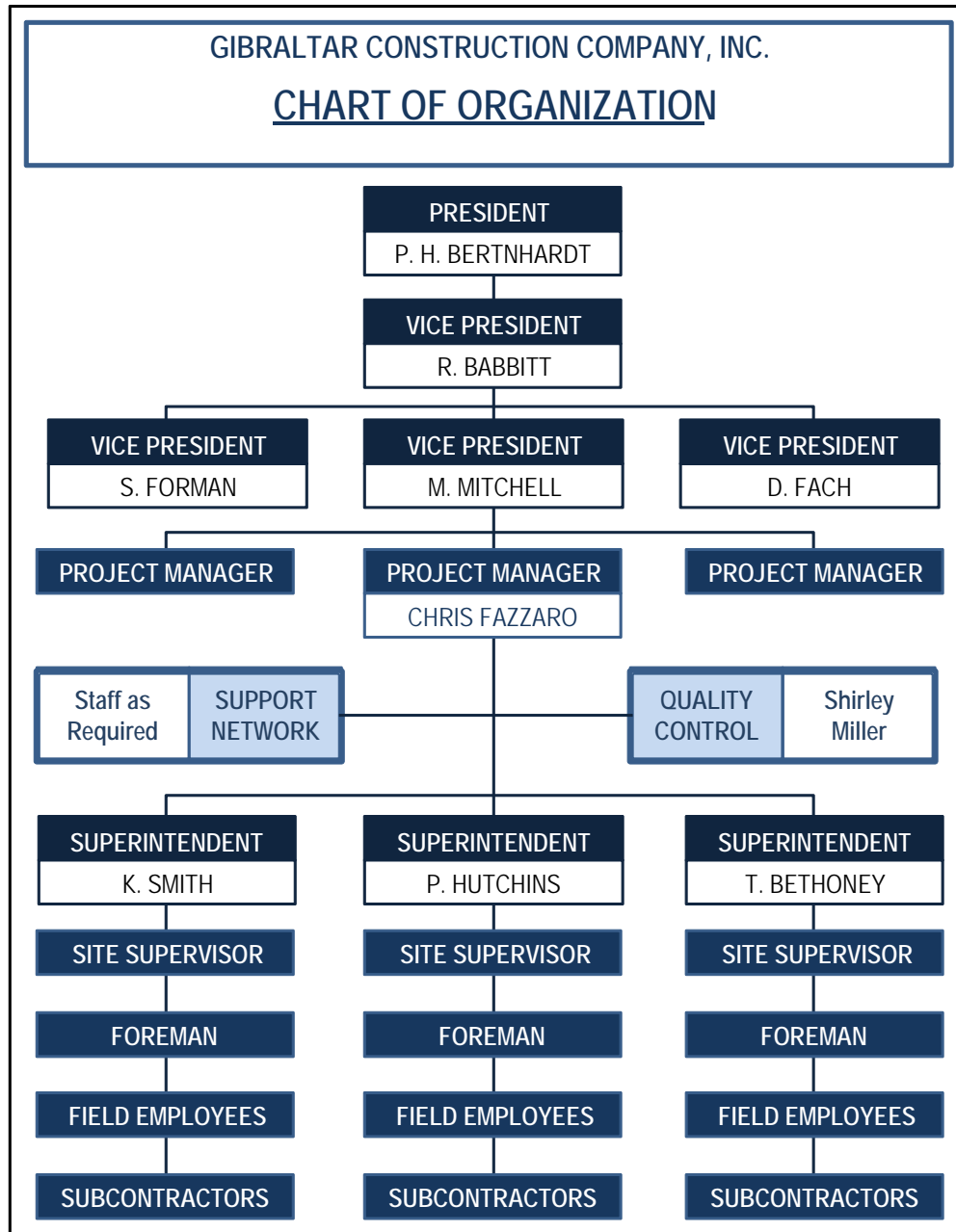


Figure 3.1: Organizational Chart



### 3.1 Project Organization

- **Mr. Phillip Bernhardt, *President*:** (30years) assumed the reins of leadership after his father passed the business down to him. During his tenure Mr. Bernhardt has made GCCI, Inc. a well respected national company. The operations of the business are controlled on a day to day basis by his seasoned leadership and savvy management methods. He will use his expertise at our main office he will review JOC bids for accuracy and be available for issue and concerns during the duration of the contract.
- **Mr. Robert Babbitt, *Senior Vice President*:** (20 years) has worked his way from a laborer to the executive team of the company. His strong work history would make him an asset to any team. We are thankful he is on ours. His knowledge of techniques, processes, and materials is lengthy. He can resolve any issue relating to multifamily and single family home construction. He has been a de-facto HR person as his dispute resolution skills are second to none.
- **Mr. Matthew Mitchell, *Vice President*:** (4 years) With over 25 years experience in Construction contracting, Matt will act as the General manager for the Houston JOC, setting budgets and tracking work from inception to the completion. Responsibilities include purchasing, invoicing, customer service, subcontract writing, and managing with local employees.
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- **Kenny Smith, *Superintendent*:** (30 years) has spent a majority of that time honing his skills in multifamily work. He is not only an expert with staffing he also can deal with multiple superintendants.

GCCI Project supervisors are well suited to handle all projects and have a long combined work history. As with all projects, they manage the job from start to finish with direct employees and will work to meet the goals of Minority and Disadvantaged Business participation.

When possible, Gibraltar performs work in-house using their own forces. They also are experienced at managing subcontractors and consultants. Both allows them to maintain control over the pace and quality of the work.

We have many in-house staff members to assist with the day to day management and compliance required of public work. They will handle financial and accounting matters, compliance for Minority and Disadvantaged Business participation, and many other tasks associated with the running of a construction company. The team they have will be a perfect choice for your projects. All parties listed will be assigned and available for the duration of the contract.

Further resumes and information will be made available as requested.



Our team will manage every aspect of your project. They take your ideas from the scope, to the JOC bid. They return with suggestions and selections and ultimately present you with a completed project bid that represents those original ideas. They work to keep your project free of misinterpretations as it moves from the design to the construction phase. This methodology contributes to the control of cost and time and inevitably leads to a successful partnership.

Contracting and management has proven to be a very good way for GCCI to get their services delivered to their customers. GCCI truly enjoys the process and the benefits it brings to a project. It's strong work ethic has allowed the company to grow to a point where they have the structure in place to not only complete multiple jobs but can do so in multiple locations. This has been attributed to winning multiple year contracts. JOC reduces unnecessary levels of engineering, design, and contract procurement time along with construction project procurement costs by awarding long-term contracts for a wide variety of renovation, repair and construction projects.

GCCI focuses on partnering with the owner to create a team. The Team approach provides the methodology to execute a wide variety of indefinite delivery, indefinite quantity, fixed price, multiple simultaneous orders for renovation, rehabilitation and repair work for large facilities and infrastructures. This allows GCCI to focus on construction, which is what they do best. At the same time, GCCI has also focused on results, working within budget and time constraints. GCCI has a proven track record of being ready for "on call" construction services from concept to close-out.

GCCI's strong history makes it a unique contractor who is ready, willing, and able to take on any job regardless of size or complexity. GCCI has numerous project managers. This approach has proven very successful in the past and we look forward to continuing. The customer is our one priority.

### 3.2 COST ESTIMATING

GCCI estimates using Planswift software to quantify data. They then integrate into a proprietary program for developing cost data modeling for internal management. They also are very adept with RS Means and Gordian's Progen system, for proposal building and real-time estimating for our client. They use the data from the various sources and formats then run the assemblies through RS Means, Progen, and real cost data from subcontractors, vendors, and in-house personnel to verify budget and cost prior to starting the work. This is the basis of the work conceptualization for both internal control and external control.

They use Microsoft Project and Microsoft Excel for work schedules. They include real time technology for all team members through Outlook for portable e-mail access. They use BIM to demonstrate the entire building life cycle for customers, including the processes of construction





and facility operation. Quantities and shared properties of materials can be extracted easily. Scopes of work can be isolated and defined. This allows for systems, assemblies and sequences to be shown in a real-time scale with the entire facility or group of facilities.

GCCI also manage all of the work from a central office for Government reporting, payroll and other administrative work. They locally procure a warehouse and office for the duration of the work to handle ongoing daily operations. They also use the Foundation Office System which is powerful financial and operations solution for construction management that allows their professionals to control costs and maximize revenues. With its integrated and scalable approach, Foundation Office provides a modular and flexible solution for internal control.

They also use the “BUY IN” method, where once the work is approved, they buy all the major materials and assemblies and store them in their warehouse. The materials are delivered to the job on a daily basis which allows for expeditious construction and eliminates costly delays.

### 3.3 QUALITY CONTROL

GCCI’s Quality control represents an important concern for their project managers. Defects or failures in constructed facilities can result in very large costs. Even with minor defects, re-construction may be required and facility operations impaired. Increased costs and delays are the result. In the worst case, failures may cause personal injuries or fatalities. GCCCI’s project managers try to ensure that the job is done right the first time and that no major accidents occur on the project.

The most important decisions regarding the quality of a completed facility are made during the design and planning stages rather than during construction. It is during these preliminary stages that component configurations, material specifications and functional performance are decided. Quality control during construction consists largely of insuring conformance to these original designs and planning decisions.

While conformance to existing design decisions is the primary focus of GCCCI, there are exceptions to this rule. First, unforeseen circumstances, incorrect design decisions or changes desired by an owner in the facility function may require re-evaluation of design decisions during the course of construction. These changes will be addressed immediately by Chris Fazzaro, Project Manager. While these changes may be motivated by the concern for quality, they represent occasions for re-design with all the attendant objectives and constraints. As a second case, some designs rely upon informed and appropriate decision making during the construction process itself. For example, some remodeling jobs expose the need to make decision on site. These decisions will be done by our site supervisors. These decisions about how to complete and execute changes will be done by GCCCI’s management team at little loss of time and within the most cost effective means possible. Since such decisions are based on better information concerning actual site conditions, the facility design may be more cost effective as a result. In the GCCCI organization, site superintendants, project managers and general managers are all responsible for quality assurance during construction. They will assign staff to keep the site clean and protected during construction. GCCCI’s individuals assume responsibility collectively for these functions on particular projects. For smaller projects, the project manager or an assistant might assume these and other responsibilities. In either case, insuring safe and quality



construction is a concern of the project manager in overall charge of the project in addition to the concerns of personnel, cost, time and other management issues.

Self inspection and quality assurance personnel will be involved in the project. Each of the parties directly concerned with the project may have their own quality and safety concerns and will be flexible to adjust to the owners concerns. All parties, including the owner, the engineer/architect, and the various subcontractors will be involved with the quality and success of the process and the projects.

While the multitude of participants involved in the construction process require the services of inspectors, it cannot be emphasized too strongly that inspectors are only a formal check on quality control. Quality control should be a primary objective for all the members of a project team. Managers should take responsibility for maintaining and improving quality control. Employee participation in quality control should be sought and rewarded, including the introduction of new ideas. Most important of all, quality improvement can serve as a catalyst for improved productivity. By suggesting new work methods, by avoiding rework, and by avoiding long term problems, good quality control is GCCI's policy.

### 3.4 PUNCH LIST DEVELOPMENT

Punch work is developed by the Site superintendant with the owner's representative. The first step in as many projects as possible is to install a sample unit and have it reviewed by the owner. This allows assurance that the product is the exact representation of what is required. This way adjustment can be made prior to substantial completion. The site supervisor will then set a schedule for inspections with the owner's appointed inspector and develop a written punch list.

### 3.5 WARRANTY WORK

During the warranty period, should a problem arise, the owner will call the Project manager to discuss the issue. The problem will be forwarded to the Superintendent who will visit the site with the Owner's representative. If it is determined to be a warranty issue, GCCI will make an immediate repair. Upon completion, GCCI will document the repair and communicate this to the owner. If it is a new problem rather than a warranty issue, the Superintendent will write a letter identifying a solution so a new work order may be created.

Points for consideration which sets GCCI apart:

- Perform much of the work with in-house staff of architects, engineers and designers
- On site Management team selection
- Office management expertise
- Good relationships with engineering firms
- Computer aided design
- Budgeting systems which help evaluate design alternatives
- Large staff with wide ranging expertise



Gibraltar's top leadership, is open and ready to assist our customers, the CM plan we have at GCCI consists of treating every concern or complaint as valid. We impose the following steps to move through a problem to help our customer at the senior executive level;

- Assessment of problem.
- Assessment of current leadership effectiveness and/or potential issues with personnel assigned to project.
- Assessment for the Team Lead for the Supervisors and Manager Levels; and a behavioral assessment for the Executive level of the team assigned, jointly meeting to resolve open issues and concerns.
- Ability to change staff in extreme situations.
- Verify competencies for task assigned to mid and lower level supervisory staff. This is considered critical to succeed at each level of leadership, as well as opportunities to develop those competencies.
- Policy Awareness and constant reinforcement to current staff.
- Constant training to update skills for staff. Skill Immersion and cross training.

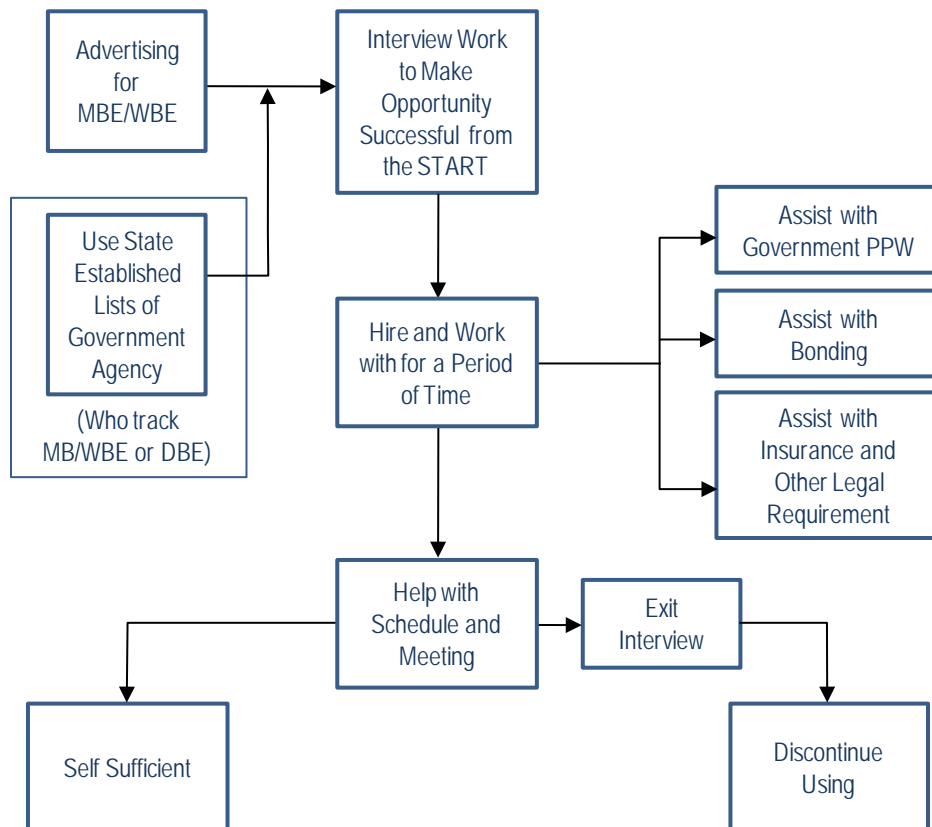


Figure 3.5: MBE Participation



#### SECTION IV: CAPACITY TO RESPOND TO EMERGENCIES

The project will be fully staffed and equipped by GCCI personnel who will be available in case of emergencies on the job. A list of responsible parties will be given to the appropriate parties at the beginning of the contract so GCCI will be able to respond to any emergencies during off hours. As GCCI is a national firm, with a long history we have many contacts for work associates all over the country. Warranty work is vital for GCCI to maintain its stellar reputation.



## SECTION V: SAFETY

GCCI's safety represents an increasingly important concern for our project managers. Defects or failures in constructed facilities can result in very large costs. Even with minor defects, re-construction may be required and facility operations impaired. Increased costs and delays are the result. In the worst case, failures may cause personal injuries or fatalities. Accidents during the construction process can similarly result in personal injuries and large costs. Indirect costs of insurance, inspection and regulation are increasing rapidly due to these increased direct costs. GCCI's project managers try to ensure that the job is done right the first time and that no major accidents occur on the project.

Safety during the construction project is also influenced in large part by decisions made during the planning and design process. Some designs or construction plans are inherently difficult and dangerous to implement, whereas other, comparable plans may considerably reduce the possibility of accidents. For example, clear separation of residents from construction zones during rehabilitation can greatly reduce the possibility of accidents. Beyond these design decisions, safety largely depends upon education, vigilance and cooperation during the construction process. GCCI, our subs and our workers stay constantly alert to the possibilities of accidents and avoid taking unnecessary risks.

A variety of different methods are available for quality and safety control during construction. Our common model is to have the group responsible for quality assurance and another group primarily responsible for safety within an organization double check the other. In our organization, site supers double check project managers and general managers' double check project managers. Our staff is dedicated to quality assurance and to safety, we will assign staff to keep the site clean and protected during construction. GCCI's individuals assume responsibility collectively for these functions on particular projects. For smaller projects, the project manager or an assistant might assume these and other responsibilities. In either case, insuring safe and quality construction is a concern of the project manager in overall charge of the project in addition to the other concerns of personnel, cost, time and other management issues.

Self inspection and quality assurance personnel will be involved in the project. Each of the parties directly concerned with the project may have their own quality and safety concerns and will be flexible to adjust to the owners concerns. All parties, including the owner, the engineer/architect, and the various constructor firms will be involved with the quality and success of the process and the project. GCCI's loss and control management team routinely performs site visits, standard violations are observed. Safety standards prescribe a variety of mechanical safeguards and procedures; for example, ladder safety is covered by over 140 regulations. In cases of extreme non-compliance with standards, inspectors can stop work on a project. As a result, safety is largely the responsibility of the managers on site rather than that of our loss and control team.

Gibraltar Construction Company, Inc. strives to provide its employees with a safe and healthful workplace environment. To accomplish this goal, both management and employees must diligently undertake efforts to promote safety.

The company, through its supervisory personnel, shall develop and implement safety rules and regulations. This process will be ongoing and will require periodic safety audits. Safety audits



will be undertaken to determine the necessity and feasibility of providing protective clothing, devices, or safeguards to make the workplace safe and healthful. The company shall also undertake the responsibility to educate employees as to hazards of the workplace and to train employees as to such hazards and the proper and safe methods to perform job tasks.

Employees shall devote their full time skill and attention to the performance of their job responsibilities utilizing the highest standard of care and good judgment. Employees will follow all safety rules and regulations at all times including the use of protective clothing, devices, or equipment, attendance at all training sessions related to the employee's job description, and follow the directions of warning signs or signal to the commands or directions of supervisory personnel.

Finally, all job-related injuries or illnesses are to be reported to the supervisor immediately, regardless of severity. In the case of serious injury an employee's reporting obligation will be deferred until circumstances reasonably permit a report to be made. Failure to report an injury may preclude or delay the payment of any benefits to the employee and could subject Gibraltar Construction Company, Inc. to fines and penalties.

Safety rules and regulations will be distributed to employees and posted on the employee bulletin board.

- See Figure 5 for GCCI Workers Compensation Experience Rating
- There have been no OSHA Citations to GCCI in the past five years.



WORKERS COMPENSATION EXPERIENCE RATING								
<b>NCCI</b>		Risk Name: GIBRALTAR CONSTR. CO. INC.				Risk ID: 910901273		
Rating Effective Date: 10/01/2010			Production Date: 06/11/2010			State: INTERSTATE		
(A) Wt	(B) Exp Excess Losses (D - E)	(C) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses	
.18	159,647	191,704	32,057	86,585	39,184	103,860	17,275	
Primary Losses		Stabilizing Value		Ratable Excess		Totals		
Actual	(I)	C * (1 - A) + G		(A) * (F)		(J)		
	17,275	170,075		15,585		202,935		
Expected	(E)	C * (1 - A) + G		(A) * (C)		(K)		
	32,057	170,075		28,736		230,868		
ARAP		FLARAP		SARAP		MAARAP		Exp Mod
Factors	1.00	1.00				1.00		(J) / (K) .88

RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.  
 \*NOTICE - THIS EXPERIENCE MODIFICATION IS \* CALCULATED TO REFLECT THE WEIGHTED FORMULA IN COMPLIANCE WITH MAINE LAW H.P. 1397.  
 \*NOTICE - THIS IS A PRELIMINARY MODIFICATION\*  
 COMPLETE PAYROLL AND LOSS DATA HAVE BEEN APPLIED TO CURRENT RATING VALUES BUT A FINAL MODIFICATION CANNOT BE PROMULGATED UNTIL PENDING RATE FILING HAS BEEN APPROVED FOR THE STATES IDENTIFIED WITH AN \* ABOVE.  
 THE ARAP FACTOR SHOWN IS FOR THOSE STATES CONTAINED ON THIS RATING THAT HAVE APPROVED THE ARAP PROGRAM AND IS CALCULATED BASED ON THE STATE WITH THE HIGHEST APPROVED MAXIMUM ARAP SURCHARGE. THE MAXIMUM ARAP SURCHARGE MAY VARY BY STATE.  
 PLEASE REFER TO EACH STATES APPROVED RULES FOR THE APPLICABLE MAXIMUM ARAP SURCHARGE.

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Figure 4: Workers Compensation Experience Rating



## SECTION VI: CLAIMS HISTORY

- There have been no lawsuits or arbitrations with an owner over the past five years where GCCI was named as a plaintiff or defendant.
- There have been no OSHA or City Engineer's decisions rendered over the past five years.
- There have been no construction projects over the past five years that GCCI has failed to complete because of financial reasons, labor disputes, failure of GCCI employees to perform, or any other reason.
- Gibraltar Construction Company, Inc. has maintained a bond Rating of A+ for over 10 years. See **Figure 6** for Letter of Bonding Capacity.





# Haynes Bonding, LLC

303 International Circle, Suite 400  
Hunt Valley, Maryland 21030

Affiliated with Willis of Maryland  
Direct Dial 410.584.8936, Fax 410.771.3451 Cellular 410.456.9396  
Email don.haynes@willis.com

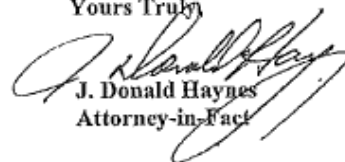
October 11, 2010  
Gibraltar Construction Co., Inc.  
42 Hudson St.  
A107  
Annapolis, Maryland 21401

RE: Bonding Capacity

Gibraltar Construction Co., Inc. is a financially sound and well managed General Contractor. As such they have maintained a superior bonding relationship with Berkley Regional Insurance Company (AM Best rating A+ for over 10 years. This excellent, award winning contractor has successfully performed bonded projects in excess of Fifteen Million Dollars (\$15,000,000) with absolutely no complaints to the bonding company for either performance or payment. After completing their annual review for 2009-2010 Berkley Regional Insurance Company has indicated that they will continue to be prepared to execute bonds on single jobs up to \$20,000,000 with an aggregate program of approximately \$40,000,000. If larger bonds are required they will be reviewed on the merits of the job and written with appropriate underwriting adjustments.

If you have any questions please do not hesitate to contact me at 410-584-8936.

Yours Truly



J. Donald Haynes  
Attorney-in-Fact

Figure 5: Bonding Capacity