

**WMB****WILSON M. BECK**
INSURANCE SERVICES

Wilson M. Beck Insurance Services (FV) Inc.

About Wilson M. Beck Insurance Services

Wilson M. Beck Insurance Services (WMB) originated as a construction-focused brokerage in Vancouver in 1981. Since then, it has expanded significantly. With ten offices across Canada, representing major insurance and surety companies nationwide, and licensed to extend products throughout North America, including our latest addition, Wilson M. Beck Global Risks Inc., we now offer insurance solutions beyond North America.

Over four decades, WMB has grown from 8 initial staff members to over 230 insurance professionals and administrative staff across Canada. Despite geographic diversification, our specialization in the construction sector remains central. As one of Western Canada's largest privately held brokerages, we pride ourselves on our dedicated team, guided by the motto 'We Care. We Help.'

Our commitment to excellence extends beyond our internal operations. We actively engage in community initiatives, sponsor industry events, and support charitable organizations. We believe in giving back to the communities we serve and strive to make a positive impact beyond our business endeavors.

Our senior staff actively engage with industry associations to stay abreast of challenges facing our clients. This involvement ensures proactive risk assessment and management, aligning with our commitment to understanding client needs and industry dynamics. Through continuous education and involvement in relevant associations, we remain at the forefront of industry trends, regulations, and best practices.

WMB is honored to rank #7 on Insurance Business Canada's 2024 list of 5-Star Brokerages, a testament to our unwavering pursuit of excellence. Previous accolades include recognition as a 2023 Fast Brokerage and a 2023 Top Insurance Employer by IBC, along with individual honors such as Rising Stars, Top Brokers, and Elite Women designations.

These achievements underscore our dedication to delivering superior service and expertise. We are committed to providing exceptional value and support to all our clients, and we welcome the opportunity to demonstrate how we can enhance your insurance and risk management program.

We Care. We Help. | www.wmbeck.com

About your WMB Broker

Craig Spence, CPA, CMA

Account Executive

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Craig brings over 15 years of experience in the insurance and financial sectors, specializing in surety bonding and financial risk management for contractors. At WMB, he helps contractors secure the bonding and financial security they need to support business growth, win bids, and meet project requirements with confidence. His extensive background in underwriting and financial analysis allows him to develop strategic surety programs that provide long-term stability and competitive advantages for clients.

With his accounting designation, Craig understands the financial complexities contractors face when securing bonding for projects of all sizes. He specializes in bid bonds, performance bonds, labour and material payment bonds, and customized surety solutions that align with contract obligations and lender expectations. Whether assisting new contractors in establishing their first bonding facility or optimizing an existing surety program, Craig works closely with clients to ensure they have the financial backing necessary to take on larger, more complex projects. His deep understanding of financial statements, working capital requirements, and industry best practices allows him to provide proactive guidance that strengthens clients' financial positioning.

Craig takes a consultative approach, helping contractors navigate the surety process efficiently while minimizing business disruptions. He provides hands-on support in structuring surety facilities, negotiating terms, and ensuring compliance with contractual requirements. His strong industry relationships and insights into the evolving construction landscape allow him to advocate for clients and secure competitive surety solutions that align with their business objectives.

Beyond his professional expertise, Craig values strong client and industry relationships, offering strategic insights to help contractors remain competitive in a demanding market. His involvement in local construction associations and his role as an instructor for industry designation programs keep him ahead of industry trends and regulatory changes that impact clients.

Outside of work, Craig coaches his daughters' soccer and softball teams. In his personal time, he enjoys running, cycling, and playing golf.