



JOE CHARCZENKO, PARTNER

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Joe joined Construction Risk Partners in May of 2010 as a Partner and was challenged with the responsibility of leading the company's formal expansion into New York. Joe's experience in understanding construction risk, cultivating client relationships and developing teams will be called upon significantly as this business develops.

Prior to joining Construction Risk Partners, Joe was an Assistant Vice President and Northeast Regional Construction Manager for Zurich. He was responsible for overseeing the region's \$350M+ construction book of business. In this role, Joe helped design some of the most creative and complex insurance solutions for his clients, including wrap ups, captive programs, **Subguard®**, collateral and other unique programs. His responsibilities included the management of customer and broker relationships, new business growth, underwriting quality, operational improvement, and talent development.

Joe joined Zurich in 2001 as a Construction Risk Engineer. After three years working with clients and brokers to improve and manage risk in loss control, Joe joined the Construction underwriting operation in a variety of roles including Customer Service Director and Casualty Underwriting Manager.

Prior to joining Zurich, Joe worked for Peter Kiewit Construction Company on the Boston Central Artery Project ("Big Dig") as an Estimator, Project Engineer and Superintendent. The experience gained working with a large contractor on large projects has been invaluable to Joe as his career has evolved.

Joe received his Bachelor of Science Degree in Civil Engineering (Structural Design and Construction Project Management) from Worcester Polytechnic Institute in Worcester, MA.

Joe will look to utilize his unique combination of engineering, construction, loss control, underwriting and leadership skills to enhance the risk management strategies of his clients while building an experienced, talented team to expand and service Construction Risk Partner's clientele.