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NW Hamilton Insurance Services Ltd. provides insurance coverage for prime commercial and private real estate developments in the Turks & Caicos Islands, in addition to Life, Health & Personal Accident Benefits.

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## NORSTAR GROUP LTD.

business to a point where we can pretty much handle projects of any size," Chaplin says. "The majority of our work is through architects as a contractor, but in the last two or three years, we've focused more on design and build solutions for people, so, it's a real turnkey operation

Chaplin relates that some of Norstar's clients approach them because of their reputation for quality work. "Sometimes a client will like us from the start," he says. "We'll introduce them t an architect here, or we'll offer them a design and build service, depending on what they're looking for. Or they may already have an architect and come looking to us and say, 'We're comfortable with you; we've seen what you ca do and we want to work with you on a project. We will negotiate these contracts directly with

## NW Hamilton

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If you are building a hotel, condominium, office building, private home or maybe looking to purchase one of the luxurious Turks and Caicos prop erties available for sale then you will want the righ insur-ance to protect your Turks and Caicos real estate investment.

l	the client. We also competitively bid projects,
	where we may never have met the client, and
	the architect may put a package together for us
	to price. And at that point, we might be compet-
	ing against two or three or four other people
n."	for the same work – all local contractors."
S	Of course, price is not the only consideration
-	when and if Norstar is chosen as the builder of
	choice - there are always those intangibles that
to	separate a superior firm from the merely ac-
	ceptable ones. "Quality is always something that
	we're trying to achieve and pushing boundaries
	with construction," Chaplin states. "For example,
	we are seeing more high profile international
n	architects who have projects down here, and
•	they will approach us to build. One of which
۱	was a complete 'cast-in-place' home – poured

-	This is where NW Hamilton Insurance Services
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<b>)-</b>	Commercial Property & Liability, Homeowners and
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	Group Life and Health products through a net-work
	of AM Best, Inc. rated insurers.

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