

# SURETY INSURANCE WHERE RISK MEETS FINANCE

Our dedicated Surety team partners with you to tailor an insurance program specific to your needs and place the coverage with the appropriate market. With our strong market relationships we are able to negotiate the best coverage with the most competitive term and rates. Our goal is to reduce overall premiums, reduce collateral required and increase capacity through our market relationships and risk management expertise.

## COMMERCIAL BONDS

- Self-Insured Workers' Compensation Bonds
- Bonds in Lieu of Insurance Deductibles
- License and Permit Bonds
- Tax Bonds
- Non-Construction Performance Bonds
- Utility Deposit Bonds
- Lease Deposit Bonds
- Court Bonds (Appeal, Replevin, Injunction)
- Probate Bonds produce offerings

## CONTRACT BONDS

- Bid Bonds
- Performance and Payment Bonds
- Contractor License and Permit Bonds
- Wage and Welfare (Union) Bonds
- Highway and Street Permit Bonds
- Release of Mechanic's Lien Bonds

## SUCCESS STORIES

Many of our success stories are centered around replacing letters of credit with surety bonds. Competition and additional capacity have created the largest and softest commercial surety market in decades. Our team has been able to achieve consistent savings over letter of credit pricing for our clients; sometimes as much as fifty percent.

There are many types of obligations which companies secure with letters of credit during the course of regular business. Many of these obligations can be replaced with bonds. This increases a company's credit capacity and improves the balance sheet.

## COMMERCIAL BONDS

- Collateral for service or supply contracts
- Collateral for utility services and leases
- Collateral for licensed self-insurance programs
- Collateral for insurance deductibles

## MARKET RELATIONSHIPS

We have the ability to provide full-coverage placement and competitive pricing due to our relationships in the marketplace. A representative list is provided below.

Travelers Companies Inc.

Zurich Insurance Group

CNA Financial Corp.

Chubb Ltd.

Liberty Mutual

OneBeacon Insurance Group

Hartford Financial Services

IFIC Surety Group Inc.

American Financial Group Inc.

RLI Corp.

Lexon Surety Group LLC

Arch Capital Group Ltd.

Merchants Bonding Co. (Mutual)

Hanover Insurance Group Inc.

W. R. Berkley Corp.

Fairfax Financial Holdings

SureTec Financial Corp.

AmTrust Financial Services

Argo Group International

Westfield Group

Grte Co. of North America USA

Alleghany Corp.

Old Repub International Corp.

Nationwide Mutual Group

Aspen Insurance Holdings Ltd.