



# SURETY DIVISION

## CONTRACT & COMMERCIAL SURETY BOND OPTIONS

### Benefits of this Program

Contractors and Principals require bonding in order to qualify for many public and private projects and obligations. Philadelphia Insurance Companies, (PHLY) recognizes this need and offers a comprehensive portfolio of surety bond products for well qualified Contractors and Commercial Surety accounts. The goal of our Surety department is to be the premier surety solution for America's small to large sized contractors and Commercial Accounts. We achieve this goal through our strong relationships with our agents and by offering a financially superior product underwritten by a carefully selected and highly experienced surety team.

### Strong Relationships

We value ourselves as business partners with the contractor and surety agent. We consistently strive to understand the contractor's and commercial accounts and business while developing our relationship. Through these strong relationships, we offer competitive rates and sound work programs for established contractors and commercial accounts as a team. We present options to provide contractor's and commercial accounts with the chance to compete for projects and support their obligations. Thus, we help qualified contractor's and commercial accounts thrive so that more American jobs may be created.

### Expertise and Experience

PHLY's Contract and Commercial Surety Home Office underwriting team in conjunction with our Surety Regional Office underwriting staff have the experience and depth to manage your Contract and Commercial Surety needs from the small transactional to the most complex surety needs. We have the expertise to develop unique bond programs and partner with agents to form a positive and lasting relationship with your surety clients. In addition, our risk management services and claims staff have the valuable experience required to nurture relationships, anticipate results, and quickly mitigate issues as they occur.

### Surety Product Suite

#### Contract Surety Bonds

- Supports contractors in the Middle Market Segment up to \$350M Total Work Program
- Programs for prime contractors, first tier subcontractors, lower tier, and specialty accounts
- Bid, payment, and performance bonds
- Subdivision bonds

#### Commercial Surety Bonds

- Support bonding and aggregate programs of up to \$150M aggregate limit
- Small express and program business
- Customs bonds
- Service contract bonds
- License and Permit
- Non construction contract
- Court Judicial & Fiduciary
- Public Official
- Miscellaneous

### About Philadelphia Insurance Companies

Philadelphia Insurance Companies (PHLY) designs, markets, and underwrites commercial Property and Casualty Insurance products, tailored for the unique exposures faced by today's organizations and professionals. Our financial integrity as an industry leader provides your organization with unsurpassed security in coverage along with competitively priced premiums and local service relationships. PHLY is rated "A++ XV" (Superior) by A.M. Best Company and "A+" by Standard & Poor's. PHLY has 48 offices in 13 regions strategically located throughout the United States.

# TO LEARN MORE ABOUT OUR SURETY BONDS PROGRAM AT PHILADELPHIA INSURANCE COMPANIES, PLEASE CONTACT ONE OF OUR OFFICES:

 **HOME OFFICE**  
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