Berkley Surety

The Berkley Surety Difference

Berkley Surety is committed to creating meaningful partnerships with our brokers and clients. We value an entrepreneurial approach, and strive to balance risk management considerations with a traditional underwriting process. We highly value the insight and expertise our partners bring to the table, which helps us provide timely and predictable surety solutions – *Speed and Predictability of Outcome*

Our highly experienced teams offer unmatched underwriting expertise, effective solutions and one of the best product arrays for contract, commercial and developer surety risks. We handle each transaction with a healthy respect for the risks inherent in surety bond transactions, and we explore multiple options in order to pursue the most successful outcome for our partners and clients.

In driving toward this shared success, we value open communication and we understand that robust, long-term relationships require continuous attention and uncompromising honesty. Supported by state-of-the-art technology, we are able to maximize our collaborative approach by producing timely, meaningful responses and a superior level of service.

Our commitment to providing our partners, clients and industry with prompt, professional and equitable claims service is an absolute priority. This dedication is an integral component in the success of our company and the fulfillment of our surety commitment.

Lines of Business

Contract Surety: Berkley Surety underwriters understands that each contractor client is unique and deserving of the time, focus and dialogue required to fully understand their capabilities and needs.

Environmental Surety: Berkley Surety has a specialized underwriting expertise in handling a client's environmental surety risks. We also work in association with a member company that underwrites Pollution Liability Insurance for certain types of accounts.

Commercial Surety: Berkley Surety focuses on account driven commercial business. We have the expertise and appetite to thoroughly and fairly assess a client's needs in order to create and provide creative surety solutions.

Developer Surety: Berkley Surety has the expertise to partner with brokers and developers by providing a customized solution to a client's condominium deposit protection insurance facility needs.

Capacity

\$150 Million Aggregate Program with the ability of higher limits for financially qualified clients.

Our Team

Pamela Martin – Regional Manager-Director of Developer Surety: <u>pmartin@berkleysurety.com</u> Dana Hammond – Sr. Surety Underwriter: <u>dhammond@berkleysurety.com</u> Joel Briones – Underwriting Analyst: <u>jbriones@berkleysurety.com</u> Address – 145 King Street West, Suite 1000, Toronto, ON M5H 1J8

INDUSTRIES / TYPES OF WORK WE SERVE

Construction Surety

General Contracting / General Engineering Highway & Bridge Builders Water, Sewer Electrical & Utility Excavation & Site Work Mechanical, Plumbing & HVAC Concrete & Masonry Roofing

Environmental Surety

Soil & Groundwater Remediation Asbestos, Lead & Mold Abatement Demolition Fuel Tank Installation and Removal Gas Station & Fuel Depot Construction

Commercial Surety

Aggregates	Private
Communication	Real Est
Energy / Oil & Gas	Service
Financial Services	Techno
Alternative Energy	Waste S

rivate Equity related eal Estates / REITs ervice Based Companies echnology /aste Services

Developer Surety

Home Builders & Condominium Developers

TYPES OF BONDS

Performance:

- Bid, Performance & Payment
- Maintenance
- Supply / Supply & Install
- Job Order Based
- Annual Service Bonds (Commercial)
- Subdivision

Non-Performance (Commercial/Developer)

- License & Permit
- Self-Insured Workers Compensation
- Court (appeal, replevin, injunction, etc.)
- Customs (for existing clients)
- Closure / Post Closure
- Plugging & Abandonment
- Lease & Utility
- Tarion Warranty Bonds
- Condominium Purchasers' Deposit Protection Insurance

GEOGRAPHY

United States

- Licensed in all fifty states, including the District of Columbia, Puerto Rico, USVI and Guam
- Canada
 - Licensed on all provinces and territories, including federal bonds

BERKLEY INSURANCE COMPANY

• U.S. Treasury Limit of \$500,230,000

BerkleySurety.com

Berkley, comprised of individual operating units, of which Berkley Surety is one, that serve a market defined by geography, products, services or types of customers, is a leading provider of commercial lines property and casualty insurance and reinsurance operating in the U.S., U.K., Continental Europe, South America, Canada, Mexico, Scandinavia, Australia, and the Asia-Pacific Region. All rated insurance company members of Berkley are assigned A+ (Superior) Financial Strength ratings by A.M. Best and A+ (Strong) by S&P.