

## The Berkley Surety Difference

Berkley Surety is committed to creating meaningful partnerships with our customers 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 customers bring to the table, which helps us provide timely and predictable surety solutions – *Speed and Predictability of Outcome*

Our highly experienced team offers unmatched underwriting expertise, effective solutions and one of the best product arrays for contract and commercial 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 customers.

In driving toward this shared success, we value open communication with our customers. 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 customers, 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 understand the value of getting to know our customer (our agent) and 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. Our focus is on public and private entities. We have the expertise and appetite to thoroughly and fairly assess a client’s needs in order to create and provide creative surety solutions.

## Capacity

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

## 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 Equity related
Communication	Real Estates
Energy / Oil & Gas	REITs
Financial Services	Service based companies
Healthcare	Technology
Home Builders	Waste Services

## TYPES OF BONDS

Performance:

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

Non-Performance (Commercial)

- License & Permit
- Self-Insured Workers Compensation
- Court (appeal, replevin, injunction, etc.)
- Customs (for existing clients)
- Closure / Post Closure
- Plugging & Abandonment
- Lease & Utility

## GEOGRAPHY

United States

- Licensed in all fifty states, including the District of Columbia, Puerto Rico and Guam
- Berkley Insurance Company Approved U.S. Treasury Limit of \$453,117,000

Canada

- Licensed in all provinces and territories

[BerkleySurety.com](http://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 rates insurance company members of Berkley are assigned A+ (Superior) Financial Strength ratings by A.M. Best and A+ (Strong) by S&P.