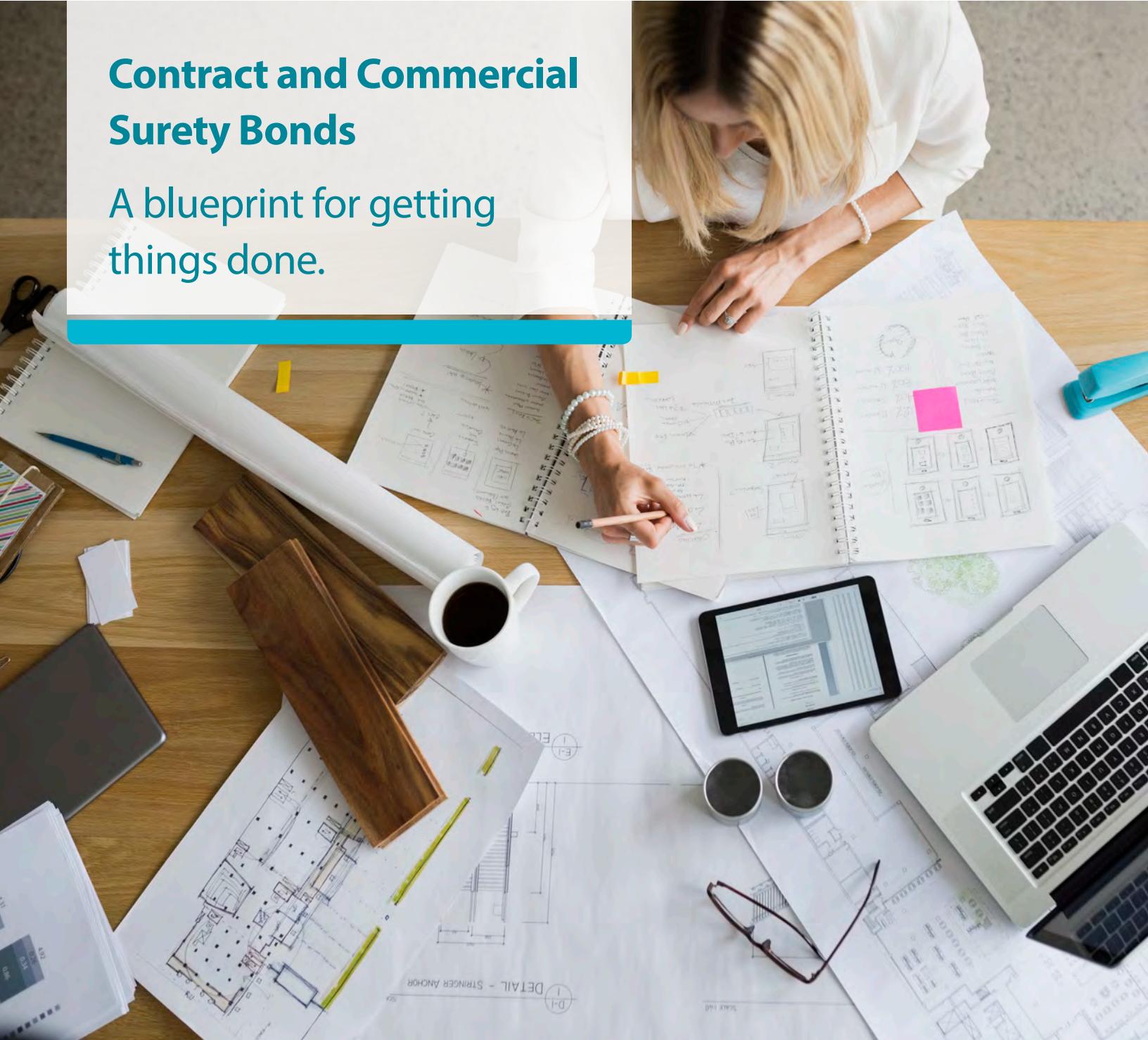


Contract and Commercial Surety Bonds

A blueprint for getting
things done.



WHEN IT'S IMPORTANT, WORK WITH THE PROFESSIONALS.

You've probably said that a time or two yourself. There's real value in working with someone who's been around the block. Someone with a reputation for quality workmanship and attention to detail. That's true whether you're building a hotel, laying a water line or leveling a construction site. That's why your customers come to you.

You should expect the same level of expertise from your surety bond company.

The NFP surety team has decades of experience in the industry. Like you, we're true professionals. Not only do we know the intricacies involved with securing bonds for all types of projects, but we understand construction.

Because we have offices nationwide, we can handle your surety needs wherever in the country your job takes you. There are times in life when bigger is better, and this is definitely one of them. Our size and reach make the whole bonding process that much easier for you.

IT'S ALL ABOUT BUILDING RELATIONSHIPS.

The surety business is a *people* business. Us having strong relationships with the right surety carriers is how we help you get exactly what you need. Our relationships are so strong, in fact, that many of the top surety carriers give us in-house authority limits as high as \$500,000. That means they trust us to make underwriting decisions without going back and forth with them. As a result, you get your answer more quickly — and can get back to your project faster.

We also believe in building real relationships with our customers. To get to know you so we can not only write a bond, but be there for you for the long term. For us, there's no job that's too big or too small. Although we work directly with some of the most successful contractors in the country, we also help harder-to-place bond clients who need a little extra assistance. Even contractors with not-so-stellar credit who have working capital have options here.

WE'LL HAMMER OUT THE DETAILS THE FIRST TIME.

It's a simple fact: securing a \$3,000 bond takes a lot less time and paperwork than a bond for a \$4 million project. While we can't change the rules of underwriting, we can help make life a little easier for you by getting everything we need the first time we connect. Not only does that prevent those "oh, by the way, we need more information" calls that interrupt your day, but it also eliminates unnecessary delays in getting your bonds written.

Just as important, you'll have a full understanding of what happens next and how long it should take to get an answer on your bond. If you're a bond veteran, we'll get you moving as quickly as possible. If you're a new contractor and want more guidance, we can arm you with a little "Surety Bond 101" so you're up to speed on the terminology and process.

The bottom line? We're here to help, to educate and to be your surety partner for the long term.

ALL THE TOOLS OF THE TRADE IN ONE PLACE.

Different jobs require different tools. That's why we offer a wide variety of contract surety bonds for all types of projects, from public to private, in all types of specialties.

Our contract bonds include:

- Bid bonds
- Performance bonds
- Labor and material payment bonds
- Subdivision bonds
- Supply bonds
- License and permit bonds
- Miscellaneous bonds
- Environmental surety bonds

We also can meet the commercial surety needs of large and regionally based companies in numerous industries. Our underwriters immerse themselves in your industry and your world to fully understand your unique needs. That kind of personal attention is the reason we're now the largest non-standard commercial surety program nationwide.

Our commercial bonds include:

- License and permit bonds
- Court bonds
- Workers' compensation self-insurance bonds
- Miscellaneous bonds

Surety Bonds — And a Whole Lot More

At NFP Corp., our solutions and expertise are matched only by our personal commitment to each client's goals. We're a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement, and individual insurance and wealth management solutions through our licensed subsidiaries and affiliates.

NFP has more than 3,400 employees and global capabilities. Our expansive reach gives us access to highly rated insurers, vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We've become one of the largest insurance brokerage, consulting and wealth management firms by building enduring relationships with our clients and helping them realize their goals.

For more information, visit NFP.com.

You've got the skills. You've got the reputation. But, to get the jobs you want, you need a reliable way to secure the surety bonds that your government and commercial customers require. That's why NFP is here.

Contact us at 844-ASK-NFP1.