

# Surety solutions and services

When it comes to your surety bond requirements, you deserve a solid foundation of experience, underpinned by a close, trusting relationship.

CHUBB®



In a marketplace characterized by fierce competition, ever-tighter profit margins and heightened bank scrutiny on lines of credit and construction loans, it's reassuring to know you have a solid, dependable surety provider that will be there when you need it.

Our surety roots run deep. We've met the bonding requirements of contractors, manufacturers, financial institutions and other commercial public and private enterprises of all sizes, often spanning generations.

Most importantly, we are known for taking time to get to know the inner dynamics of every customer, from the management team to its business plan. We are committed to building a close, confidential relationship with your company. It's a business philosophy that may help explain why we are among the world's largest, most trusted surety markets.

## **Our business focus**

**Construction**—We provide local and regional territory construction firms with

performance, payment and maintenance bonds. Our customers include:

- General contractors
- Highway/heavy contractors
- Electrical, HVAC and plumbing contractors
- Specialty trade contractors

**Commercial**—Public companies and strong private companies look to us for license and permit, court, performance, supply, reclamation, closure/post-closure, workers' compensation, insurance deductible and lost instrument bonds. Our customers include:

- Manufacturers
- Municipal solid waste haulers
- Service contractors
- Transportation companies
- Aerospace companies
- Pharmaceutical companies
- Energy firms
- Oilfield services firms
- Coal and metals mining companies
- IT consulting firms
- Financial institutions
- Concessionaires

## Surety

**Engineering and Construction**—We offer performance, payment and maintenance bonds for clients that operate with a broad footprint in North America or globally, including:

- Industrial contractors
- Infrastructure/heavy contractors
- Engineering firms
- Large trade subcontractors
- Multinational contractors

**International**—We provide a wide range of bonds for multinational firms including:

- Multinational contractors
- Manufacturers
- Technology companies
- Oil field service firms
- Mining and material companies
- Dredgers
- Agricultural processors

## **How we work with you**

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### **Customer-centered approach**

- We strive to build a close, confidential business relationship that lasts by developing a deep understanding of your unique business culture and leadership and supporting your leadership team and its business plan.
- Your leadership team can always count on ready access to Chubb decision makers and experienced surety professionals.
- We don't run from challenging projects—we work with you to find solid solutions for them.
- We believe the key to building a lasting relationship with your company lies in trust, open collaboration and the free flow of information between you and our experienced surety professionals.

### **Strength and stability**

- Our customers often point to our stability, by which they mean strong financials, consistency in decision-making, quality leadership team, dependable and experienced

underwriting, close relationships, and unwavering commitment to their needs.

- We take a consistent, dependable approach to underwriting so that you always know what to expect from us.
- Our financial stability and ability to pay claims are among the best in the insurance industry, as attested by the ratings we receive from the leading independent insurance rating services. For more than 75 years, Chubb has maintained A.M. Best's highest ratings.

### **Commitment**

- We wrote our first surety bond more than 130 years ago. You can depend on the fact that we are in surety for the long term.
- Once we provide surety credit to your company, we're sure you'll notice our accessibility, willingness to listen and provide assistance, and dedication to helping you succeed.

### **Deep expertise**

- Our seasoned underwriting team stays focused on the latest local, national and global construction industry trends and issues.
- You can look to our industry knowledge for insight on critical business functions, such as building joint-venture relationships, negotiating fair contract terms, and even transferring ownership.
- Capacity that is dependable and predictable.
- We have the ability to provide qualifying firms the surety capacity needed to support virtually any size project.

### **Global capabilities**

- If you have surety needs outside the United States as well, you'll want to know that we have a branch network and well-developed fronting arrangements to issue bonds in North America and throughout many countries in Europe, Central and South America, and the Asia/Pacific region.
- Surety capabilities in more than 80% of developed countries worldwide.

## **Chubb Surety Facts**

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- 5th largest North America surety market.<sup>1</sup>
- 2nd largest international surety market.<sup>1</sup>
- Strategic worldwide network of branch offices throughout the Americas, Europe and Asia/Pacific.

<sup>1</sup> Source: The Surety & Fidelity Association of America (2015)

## **To Learn More**

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For more information on our capabilities or to discuss an opportunity, please contact your agent or broker. Additional information, as well as a directory of Chubb Surety office locations, can be found on the Web at [www.chubb.com/surety](http://www.chubb.com/surety).

**Chubb. Insured.<sup>SM</sup>**