



# SURETY BONDING

## *EXPERIENCED, PROFESSIONAL REPRESENTATION CAN DRAMATICALLY IMPACT YOUR ACCESS TO SURETY CREDIT*

*Brunswick  
Companies  
specializes in a  
proactive  
approach to  
addressing  
underwriting  
concerns*

Brunswick Companies has demonstrated a long-term commitment to meeting the needs of our construction and professional clients for contract and commercial surety bonds. We have developed strong relationships with the leading surety underwriters so that we may provide our clients with access to more favorable terms and conditions.

### **Construction Surety Bonds**

Hundreds of contractors and subcontractors depend on Brunswick Companies to secure the bond lines upon which their businesses rely. We assist in increasing your bonding capacity, in line with expectations for corporate growth. We are experienced in working to place the most difficult bond risks, as well as standard business:

- Bid Bonds
- Contract Bonds
- Contractor's License Bonds
- Maintenance Bonds
- Payment Bonds
- Performance Bonds
- Site Improvement Bonds
- Subdivision Bonds

Recent corrections in the surety market have resulted in a tightening of underwriting requirements and an increase in the cost of bonds. Our extensive experience in working with the construction industry has provided our bonding specialists with an incisive understanding of your business and a thorough mastery of the surety underwriting process. This knowledge is essential to securing the surety credit you need.

Let us assist you in navigating the changing market, and show you how to take a proactive approach to addressing underwriting concerns. We'll help you prepare an application that completely answers all the questions underwriters might ask, and provides appropriate supporting documentation in advance. We can also help you critique your business planning process and work with you in documenting your success in meeting projections, increasing liquidity and accumulating equity. This allows you to include appropriate benchmarks that will address underwriting concerns. These efforts can make the difference in gaining the confidence of the underwriters. Remember, in a situation where information is missing, underwriters will tend to assume the worst.

### **Non-Contract Surety Bonds**

Brunswick Companies is widely recognized for our long-term commitment to managing the specialized exposures of professional groups. We assist attorneys, receivers and other individuals by providing the probate and court bonds required to carry out their jurisdictional functions:

- Fiduciary Bonds
- Probate Bonds
- Public Official Bonds

We also assist a wide range of individuals in securing the **license and permit bonds** they require, and can help secure **specialized bonding needs**.

**Please call us today at 800.686.8080 for a customized evaluation.**

## BRUNSWICK COMPANIES

**Managing Risk • Insuring Success**