OFFER YOUR NON-CONSTRUCTION CLIENTS LEADING COMMERCIAL SURETY EXPERTISE.

When supply or service contractors need to assure their customers that they'll perform services as contracted, The Hartford's here to help. With our commercial surety expertise behind them, your clients can rely on seasoned bond services, including:

- A dedicated, national network of underwriting and sales experts with regional specialization
- In-depth, broad industry knowledge to serve a wide variety of businesses
- Solutions for small to large, private and public entities

Whether your clients are public or private entities, their bond needs varied or complex, The Hartford's broad experience can help protect your client's best interests.

BOND SERVICES FOR A WIDE VARIETY OF INDUSTRIES

Our professional team of underwriters evaluates your client's business and obligation on its own merits. And our in-depth industry knowledge facilitates a quick and equitable underwriting decision when needed.

RELY ON US FOR A RANGE OF SURETY BONDS

These include:

Bid
Maintenance
Performance
Warranty
Payment
Supply
License & Permit
Litigation

Here's what The Hartford is looking for in terms of risk appetite[1]:

>$30M in Revenues
>$10M in Equity
3 years of positive financial trends
Audited statements preferred

If you work with any of the following industries, let The Hartford help with all of their bonding requirements.

TYPICAL COMMERCIAL CONTRACTOR INDUSTRIES		
Airport retailers	Highway maintenance	Printing services
Audio visual	IT/network services	Retirement communities
College bookstores	Janitorial services	Sewer/sanitation services
Concrete suppliers	Landscape maintenance	School bus transporters
Educational services	Laundry services	Solar equipment manufacturers
Elevator maintenance	Manufacturers	Temporary personnel
Equipment suppliers	Metal suppliers	Towing services
Facilities management	Military suppliers	Transportation services
Food suppliers	Modular suppliers	Trash hauling and recycling
Fuel/petroleum suppliers	Moving services	Tree services
Furniture suppliers	Office supply services	Uniform suppliers
Guard/security services	Outsourcing	Waste services
Healthcare services	Parking services	Window cleaning

GETTING STARTED

Contact your bond underwriter with the following information about your client:

- 3 years of financial statements
- Ownership or organizational chart
- Personal financial statements of owners
- Copy of bid or contract documents
- Bond list
- Anticipated single and aggregate bond capacity
- Details of past surety needs

FINANCIAL HIGHLIGHTS (as of 12/31/2022)

- 2022 Revenues: $22.4B
- 2022 Shareholder Equity: $13.6B
- Treasury Listing: $3.0B[2]
- A+ S&P Rating[3]
- A+ A.M. Best Rating[3]

MARKET RANKINGS

- No. 6 largest surety writer by premium volume[4]
- No. 160 on Fortune 500 List[5]
- Ranked in top 10 in Insurance P&C category on Fortune 500 List[6]

BUILD YOUR NON-CONSTRUCTION SURETY BUSINESS WITH US.

Visit **TheHartford.com/bond** or contact your **underwriting office** to learn more.

THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

[1] Subject to underwriting review.

[2] Bureau of Fiscal Service: Surety Bonds. List of certified companies.

[3] Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and S&P.

[4] Surety & Fidelity Association of America. Top 100 Writers of Fidelity and Surety Bonds: 2020. Based on Direct Premium Written.

[5] Fortune 500 List (2022).

[6] Fortune 500 List (2021).

The coverages and services described herein are summaries only. All bonds should be read carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the bond will govern. Not all coverages and services may be available for all businesses or in all states. Please contact your agent or broker for details. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of March 2023. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.

Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. A.M. Best, S&P and Moody's ratings as of January 2023 on stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories. An A1 rating from Moody's represents the 5th highest rating among 21 rating categories and an A+ from S&P represents the 5th highest rating among 20 rating categories.

In Texas, insurance is underwritten by Hartford Fire Insurance Company and Twin City Fire Insurance Company. In California, insurance is underwritten by Twin City Fire Insurance Company.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.