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## Appetite

CCI Surety, Inc. is different than standard markets. Although we may not be able to get every bond account written, we are specifically interested in bond accounts that are turned down by your direct standard markets. Since we are looking at many factors to get accounts written we may require more information or time than credit-only-based underwriting. Our goal is to give your client every available option to meet their bond needs.

## **Contract Bonds**

Payment & Performance  $\star$  Bid  $\star$  Reclamation Subdivision  $\star$  Supply  $\star$  Maintenance  $\star$  Service

#### \$400,000 and Under - SBA Quick Program

- ★ No Minimum Credit Score Requirement
- ★ No Financial Documents Required

#### \$400,000 up to \$1,000,000 - Easy Start Program

- ★ 2 Page Starter Application
- ★ Submit In-house or CPA Prepared Financials
- ★ Quick Feedback on Bond Size Potential
- ★ No Credit Score Minimum

#### \$1,000,000 to \$3,000,000 - Full Submission

- ★ 2 Page Starter Application
- ★ Submit In-house or CPA Prepared Financials
- ★ Quick Feedback on Bond Size Potential
- ★ No Credit Score Minimum

#### \$3,000,000 and Larger - Full Submission

- ★ CPA Financials Required
- ★ Accounts must be 'close to standard'
- Credit Score, Experience, Financials must be robust

# **Commercial Bonds**

#### ERISA \* Motor Vehicle Dealer Bonds \* BMC-84 Wage & Welfare \* License & Permit \* Commercial Miscellaneous \* Probate \* Many More

"Commercial Bonds," include a wide variety of bonds and the requirements for these types of bonds can vary by state, municipality and size.

- Send Application Materials that you have already prepared for other markets
- ★ Contact CCI Surety if you are unsure about which application to use
- ★ Quotes for most types of commercial bonds are available within 24 hours

### Direct Feedback

Probate bonds, Wage & Welfare Bonds, and some other types of bonds may require more information. CCI Surety will always let you know what types of bonds may take more time or require more information to help minimize surprises for your client.

# **CCI** History

CCI Surety, Inc. ("CCI") is a licensed insurance agency under the laws of the State of Minnesota specializing only in the Surety Bond industry. Organized in 1999 CCI has focused primarily on non-standard bond underwriting that meets the needs of emerging and challenged contractors and other clients across the country.

> Contact us for more information: 1-866-317-3294 \* www.ccisurety.com