



Overview

As one of the largest privately owned surety providers, International Fidelity Insurance Company (IFIC) offers products to construction and non-construction companies and individuals.

Our primary focus includes small to mid-sized contractor (GC's/subs/engineering/heavy highway) performance and payment bond obligations. In addition, we offer a comprehensive commercial surety suite of products, such as, compliance, probate, financial guarantee, customs, contract and many other obligations.

Through close partnerships with our network of independent agents, our regional offices have the resources to make quick and informed underwriting decisions.

OUR MISSION

IFIC Surety is proud to be a member of IAT Insurance Group. Our IAT Insurance Group mission: Through superior financial strength and deep expertise in the industries we serve, we provide surety and specialized insurance products unique to the needs of our customers.

FINANCIAL STABILITY

Since becoming a member of IAT Insurance Group in October 2018, our Surety team has benefited from enhanced financial resources. As of March 31, 2019, IAT reported \$2.3 billion of cash and invested assets and \$1.3 billion of GAAP equity. IAT Insurance Group and its companies are rated A- "Excellent" by AM Best with Financial Size Categories ranging from VII to XII. IFIC Surety business is written through either International Fidelity Insurance Company (AM Best A- VII) or Harco National Insurance Company (AM Best A- XI).



LOCATIONS

IFIC is headquartered in Newark, NJ with more than 20 office locations across the country.



LEARN MORE AT
www.ific.com
www.iatinsurancegroup.com



Overview

OUR PRODUCTS

CONTRACT

Contract surety is the largest segment of the surety industry. IFIC extends surety credit to a variety of contractors; general, trade, specialty, heavy highway, subcontractors, etc.

- Work programs supporting single jobs of \$50M and aggregate programs of \$100M
- Local long-term relationships and knowledge of local contractor marketplace
- Licensed in all 50 states with offices around the nation
- Competitive rate structure
- Superior customer service

SPECIALTY

- Support for contractors* who do not fit the “standard” surety model
- Flexible service and underwriting criteria through a knowledgeable staff of underwriters
- Broad single job and aggregate program capability
- Licensed in all 50 states
- Funds Control to provide maximum bond capacity to construction firms
- Multiple forms of collateral like cash, an Irrevocable Letter of Credit, Cash Value of Life Insurance and Real Estate

*Contractors with adverse financial conditions; infrequent bond users; firms with limited financial presentation like tax returns or internal statements

Our resources are dedicated to four major lines, making us one of the most comprehensive sureties in the industry.

COMMERCIAL

- We support a broad range of clients including Fortune 2000, all sizes of privately held companies (including Private Equity sponsored holdings), and applicants needing more transactional bond types
- Our offerings include various non-construction performance bonds, self-insured workers comp bonds, court bonds (including appeal bonds), traditional financial guarantee bonds, US Customs, L&P, and a wide range of miscellaneous bonds both in the public and private sectors, including not-for-profit enterprises
- Single bonds up to \$30M and aggregate limits up to \$100M with a willingness to extend beyond these limits when circumstances allow
- Well-trained underwriters that make prompt, well-thought-out underwriting decisions with all parties' best interests in mind

SUBDIVISION

- IFIC is a leading writer of subdivision bonds across the US with a strong history dating back to the late 1960's when we wrote our first “civil” surety bond
- Subdivision capacity for commercial developers and large regional and national home builders
- Single bonds up to \$15M and aggregate programs up to \$75M



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