• Do you expect EXPERIENCED underwriters?
• Are you looking for MORE out of your program?
• Do you want a program that will GROW with your contractor?

First Step and Next Step gives you all that and more — with a streamlined process and quick turnaround.

10,000 AGENCIES CAN'T BE WRONG!
Review the program guidelines and give us a try — we appreciate your business!

TRY THE IMPROVED FIRST STEP AND THE NEXT STEP PROGRAMS:
• First Step — Underwriting primarily based on business and personal credit profiles up to $400,000 single or aggregate (cost to complete or amounts left to bill on bonded projects)
• Next Step — Program for projects or bonded aggregates to $1,000,000
• Added 20 additional experienced underwriters nationally
• Fill the gap between credit-driven surety programs and the traditional standard surety market approach without changing surety companies or underwriters

CONTACT US TODAY:
P: 800.645.2402
F: 309.683.1646
E: contractbonds@rlicorp.com

Rated A+ by A.M. Best
Rated A+ by Standard & Poor's
RLISURETY.COM
**FIRST STEP PROGRAM**

First Step — A Credit Driven Program

- Quick turnaround
- No financial statements required
- Credit report driven

**Instructions**

To expedite the process, please provide:

- Application — A fully completed application.
- Indemnity Agreement — A completed indemnity agreement must be signed by all owners and spouses.
- Contract/Agreement — A copy of the entire agreement is necessary for us to determine project acceptability. For bid bonds, please include bid specifications provided by the Obligee. Please include all required bond forms for review and acceptance.
- Additional underwriting could be requested depending on the specific circumstances of the risk submitted.

**Important Information**

Credit and reference checks may be required. Contractor should be your valued client with solid credit and a great reputation.

The following types of work cannot be considered for this program:

- Subdivision
- Site Improvement contracts
- Completion
- Multi-year service programs
- Computer software
- Hazardous materials
- Consulting or design
- Stand-alone maintenance contracts
- Personal/Residential work

(This list is subject to change and may not be all-inclusive.)

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**NEXT STEP PROGRAM**

For single jobs and bonded aggregate programs up to $1,000,000

- One market, no gaps
- No CPA review statements required
- Streamlined process
- Ability to grow bonding limits with same underwriter as the contractor grows

Next Step builds on the First Step small contract bond program. Your valued contractor customers with solid credit, a good reputation and adequate liquidity will be considered for bonded aggregates up to $1,000,000. Our enhanced program fills the gap between credit-only surety programs and the traditional standard surety market approach which includes lengthy and detailed underwriting information.

**Instructions**

To make it simple, we only need the following information to consider projects under this program:

- Two page application
- Business tax return and financial statement (compilations or in-house statements are acceptable)
- Personal financial statements and tax returns for all owners
- Completed indemnity agreement
- For bid requests, please furnish a copy of the bid invitation document
- Requests for final bonds should include copies of the bid results, contract documents and any required bond forms

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