



# NICHE SHEET

## CONTRACT SURETY

### Commercial Surety Products

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- Lost Instrument Bonds
- Court Bonds including:
- License & Permit Bonds including:
- Professional Services Bonds
- Transportation Bonds
- Tax & Excise Bonds

### Appetite

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At Trisura we underwrite all risks on an account by account basis taking into consideration the unique risk characteristics of each opportunity. The following points are some guidelines on the types of accounts Trisura will focus on:

**Size** - We target small to mid-size contractors and manufacturers that operate primarily in Canada. Generally these firms will have annual revenues of approximately \$100 million and under, however, we will also consider larger corporations with smaller surety requirements relative to their annual sales.

**Classes of Business** - Our focus is on the following classifications of contractors however, with the experience of our staff, Trisura can consider other classes of business as well:

- General Contractors
- Road Builders (paving, grading)
- Sewer and Watermain Contractors
- Mechanical Contractors
- Electrical Contractors
- All Other Sub-trades (such as Painters, Drywallers, etc.)
- Manufacturers
- Developers

### Submission Requirements

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1. A Contractors Questionnaire.
2. A copy of the last three annual financial statements and most recent interim financial statements.
3. Work in Progress report and aged listings of accounts receivable and accounts payable for the latest year-end statement and interim financial statement.

4. A personal net worth statement for each shareholder.
5. A copy of the terms and condition agreements pertaining to all lending facilities.

### About Trisura

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Trisura is a member of the Surety Association of Canada and is licensed across Canada to provide the commercial surety bonds required by your clients.

### Trisura Differentiation

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Trisura is uniquely positioned to deliver Canadian brokers and contractors with surety solutions and expertise that are truly Canadian - Trisura is Canadian owned and managed and decisions are made in Canada. Our team is comprised of the most seasoned and knowledgeable surety professionals with unique industry knowledge gained from a cross section of experience.

Made in Canada surety solutions, expertise and partnering with brokers by providing service that is "a step above" are attributes that provide Trisura with an innovative edge in the Canadian marketplace.

### Contacts

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Additional information is available on-line at [www.trisura.com](http://www.trisura.com)