



SENTINEL  
RISK ADVISORS

## Surety Services

The Carolinas trusted provider of contract  
and commercial surety bonds.

**In a world where business partnerships and opportunities can turn on a dime, it's essential to have access to the very best surety bond services available in the industry today.**

Sentinel's Surety Practice Group delivers tailored bonding solutions that meet your company's unique challenges.

Your surety team at Sentinel is comprised of the Carolinas' leading bond professionals; experts in their field with more than 30 years of experience executing even the most technically complex bonds swiftly and successfully.

Your Sentinel team not only develops the best bonding solutions to fit your firm's distinct contract and commercial bond needs, but delivers a level of service that fosters the growth and development of future opportunities.

After all, the bond that you need today is more than a one-time transaction. It's a step taken to develop and strengthen a partnership that will have long-lasting implications on your business and your future.

Sentinel's surety team is committed to superior solutions, unparalleled service, and to high-performing partnerships that stand the test of time.

Sentinel's Surety Practice Group works with businesses of all sizes and types, from mom and pop shops to entrepreneurs to multinational corporations.

**Our team marshals the highest level of expertise and intelligence in the industry today.**

Sentinel's Surety Practice Group is led by certified public accountants who understand the financial infrastructure of business and industry, from the board room to the balance sheet. We begin our process with an analysis of your financial position from the perspective of a surety

underwriter, and then develop goals and strategies to drive the results you need and the performance you desire.

Sentinel's team-based approach to programmatic development and service ensures that your needs are not only met, but rather, your expectations are exceeded in each and every interaction.

**Our industry leading platform offers unparalleled protection and uncompromising service.**

Sentinel's premier service platform is technically savvy, operationally efficient and high-touch, ensuring that your bond is delivered on time, with the capacity you need to be competitive in today's marketplace. The service platform is led by an account executive who has decades of experience in the surety space.

Sentinel utilizes the industry's leading bond platform, SurePath, so your firm can rest assured that every detail of the bond agreement is firmly in place, protecting the products, services and timelines needed to guarantee a smooth and successful business transaction. This specific technical platform serves as a library for required forms, repository for data and continually updated as changes occur within the industry. We continually invest in systems that support our national presence to ensure that your needs are met regardless of the state or region that they occur.

**Surety Relationships**

We are privileged to have relationships with most major surety providers. We are committed to the continual evaluation of the surety provider arena as it is a dynamically changing space, demanding an intentional focus on the constantly evolving trends and direction.

**The Sentinel Difference: A Balance of Strategy and Tactic**

- **Financial Analysis**
  - o Year End Analysis
  - o Key Metrics
  - o Forecasting

- **Strategic Planning**
  - o Establishment of goals and objectives
  - o Continual monitoring and guidance
- **Capacity**
  - o Per Project
  - o Aggregate
- **Rate**
  - o Develop strategies to minimize cost structure and provide a competitive advantage
- **Analysis and Development of Indemnification Strategies**
  - o Corporate
  - o Personal

## Bond Types and Definitions

- **Bid Bonds**  
A bid bond assures that the successful bidder will enter into the contract as bid and provide the required performance and payment bonds.
- **Performance Bonds**  
A performance bond guarantees that the contractor will successfully complete the project in accordance with the terms and conditions of the contract agreement. It provides an owner with a guarantee that, in the event of a contractor's default, the surety will complete the contract.
- **Payment Bonds**  
A payment bond guarantees that the contractor will pay the subcontractors, material suppliers, and laborers on the bonded project.
- **Supply Bonds**  
A supply bond guarantees that a supplier will deliver all materials, equipment and other supplies as mandated in the contract.
- **Subdivision Bonds**  
A subdivision bond guarantees to a municipality that the principal named in the bond will complete

## Sentinel's Comprehensive Surety Services include:

### Contract Bonds

- Bid
- Performance and/or Labor and Material Payment
- Maintenance/Warranty
- Site Improvement/Subdivision

### Commercial/Miscellaneous Bonds

- License/Permit
- Court/Judicial
- Fiduciary
- Fidelity
- Supply
- Service contracts

mandatory public improvements, such as streets, sidewalks, and waste management systems, according to governmental specifications.

- **Site Improvement Bonds**  
For renovation contractors, this surety bond covers the completion of contracted improvements to renovation projects that update older structures or other existing properties.
- **Environmental Bonds**  
For contractors, this specialty bond guarantees that they adhere to state and federal rules and regulations aimed at remediating environment damage. It also serves to mitigate perceived contractor notions as "environmental risks."
- **Maintenance Bonds**  
Maintenance bonds guarantee that any workmanship and material defects found in the original construction will be repaired during the warranty period.



**SENTINEL**  
RISK ADVISORS

**For more information, and to see how  
the Surety Practice Group can help you  
meet your bonding obligations, contact us at:  
[bonds@sentinelra.com](mailto:bonds@sentinelra.com) or call 855.490.2528.**



**SENTINEL**  
RISK ADVISORS

Charlotte, NC

Greenville, NC

Raleigh, NC

Winston-Salem, NC

Columbia, SC

Sentinel Risk Advisors is the Carolinas premier risk management firm. Our reputation is built on exceptional client experience. Our greatest endeavor is investing in the success of the clients we represent. Sentinel offers a broad scope of property, casualty, and risk management services for today's global marketplace.

For more information, visit [sentinelra.com](http://sentinelra.com)

**855.490.2528 toll-free**