



Small Bonds...In Record Time

By: Lori Olson, Goldleaf Surety Services Small Business Intake Manager



On smaller bid, performance and payment bonds, Big "I" Markets partner Goldleaf Surety may be able to help your insured get the bonds they need with just a one-page application through its Short Cut Bond Program. **And now, Goldleaf's Short Cut Bond Program has sureties that will entertain up to a \$500,000 single and aggregate program.**

Goldleaf works with a variety of sureties under its Short Cut Bond Program - and each of these sureties has their own unique underwriting requirements. So even if one surety is unable or unwilling to entertain a particular risk, Goldleaf does have other options. Because Goldleaf has access to several surety markets with similar programs, they may be able to assist your insured even if they have already been denied due to the owners' personal credit scores or the type of work being performed.

And if necessary, Goldleaf has access to over two dozen surety markets - ranging from "standard" surety markets, to those with departments having strong "commercial" expertise, to "specialty" surety markets - giving Goldleaf the ability to redirect and find a different way help your insured obtain the bonding support they need.

Finally, Goldleaf's staff will do a good job of helping clients migrate out of these programs to get expanded surety lines of credit - rather than allowing contractors to get "trapped" in these small programs where they do not receive any surety counsel that is needed to help them grow.

For more information on Goldleaf's **Short Cut Bond Program** - or about helping your clients with their bond needs - log in to www.bigimarkets.com or email us at bigimarkets@iiaba.net and an underwriter will contact you.