



You're SMART

And, you've spent four years and a lot of money getting even smarter!

The Excitement of Surety Bonding

An Industry with Opportunity



About the Industry

The industry served by The Surety & Fidelity Association of America consists of insurance companies that provide surety and fidelity bonds. These are the bonds that facilitate commerce, assist economic development and protect consumers in a variety of ways such as: guaranteeing the completion of construction projects such as schools, roads, office buildings and hospitals; assuring the payment of contractors; helping achieve compliance with state laws; protecting against breach of fiduciary responsibilities and employee dishonesty. Surety bonds are forms of insurance that provide security for an obligation to a third party. Fidelity insurance protects businesses against employee dishonesty.

Surety and fidelity bonds have been valuable tools for centuries. Annually, the industry generates approximately \$3.5 billion in written premiums from surety bonds and \$930 million from fidelity bonds. The industry has been in existence in the United States for over 100 years. Established in 1880 the first corporate surety company was the United States Fidelity and Casualty Company of New York. Since then the industry has been serving the needs of businesses, public bodies and individuals.

In December of 2001, The Surety & Fidelity Association of America's Board of Directors voted to enter into a Memorandum of Understanding with INROADS, Inc. a renowned, national intern program whose mission is to develop and place talented minority youth in business and industry and prepare them for corporate and community leadership. Established in 2003, The Surety and Fidelity Industry Scholarship provides awards of up to \$2,500 to outstanding minority students to support their studies and to encourage their consideration of the surety and fidelity industry and surety and fidelity underwriting as career choices. Both of these programs are administered by The Surety Foundation.

For more information on the SFAA/INROADS Summer Intern Program or the Surety and Fidelity Industry Scholarship Program, please visit The Surety Foundation website (www.thesuretyfoundation.org).



Surety and Fidelity - A Promising Career

A Broad Array of Career Opportunities



We want to attract aspiring professionals - for a career in an outstanding industry.

THE SURETY AND FIDELITY industry is an industry that will intrigue you! We strive to prepare individuals for rewarding careers in the industry - a specialized niche of the insurance industry. Surety and fidelity are exciting business lines and as a bond professional you'll have the opportunity to learn about an array of industries—construction, international trade, health care and financial services.

Are you seeking to define and carve out a successful professional pathway for yourself? If so, we seek to provide you with an atmosphere of upward mobility and steady advancement to optimize opportunities for professional placement and progression.

The strength of the bond industry is its people, some of the nation's top thinkers; people like you, looking for a career they deserve. The industry provides tremendous opportunities for training, growth and advancement throughout the country in organizations with decades of experience and solid reputations as industry leaders. Bottom line; we want you to have the chance to build the career of your dreams.

Your choice of a career is one of the most important decisions you'll make. You want to know that you'll be building a career in an industry with a solid foundation – one you can be proud of – an industry that is committed to educating aspiring and experienced professionals to excel.

Are You Up to the Challenge?



How far can you go?

The first job in your career should be rewarding in all kinds of ways. If you start your career in the surety and fidelity industry, it will be. Ambitious, analytical individuals with a strong relationship building orientation will find a broad selection of career opportunities in the Fidelity and Surety lines of business. You'll find a lot more than a highly competitive starting salary with the chance to build a career that provides exciting opportunities beyond a typical career in finance or insurance. Because we are a global industry, you can take your career nearly anywhere you want to go, close to home or around the world - in a home office or field office environment.

So you ask, how far can you go? As far as your talents, hard work and motivation will take you. In fact, we'll encourage you to develop your skills and enrich your knowledge so you can keep moving forward. If you find that exciting, then we should talk.

KEY COMPETENCIES

- Ability to Build Strong Relationships
- Ability to Function as a Part of a Team
- Ability to Function Independently
- Analytical Aptitude
- A Working Knowledge of Legal Concepts
- Enthusiasm
- Initiative
- Project Management Skills
- Sales/Marketing Skills
- Strong Written & Oral Communication Skills

IDEAL MAJORS

- Accounting
- Business
- Economics
- Finance
- Law
- Management
- Marketing
- Risk Management & Ins.

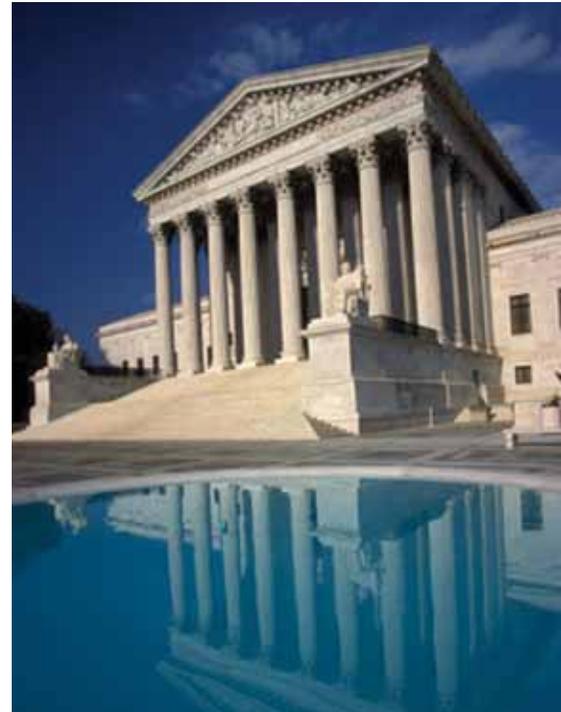
COMMON POSITIONS

- Account Executive
- Account Manager
- Actuary
- Branch Manager
- Claims Analyst
- Claims Attorney
- Claims Representative
- Client Advisor
- Government Affairs Rep.
- IT Professional
- Underwriter

Underwriting

ESSENTIAL TEAM PLAYERS

Underwriters play a key role in their companies' most fundamental business decisions. Exercising independent judgment, initiative and problem-solving skills, underwriters take a disciplined, informed and solution-oriented approach to underwriting that delivers value to the customer. Underwriters evaluate the financial, legal and technical risk of customers and determine the terms under which the applicant should receive surety credit or a fidelity bond. The underwriter develops new business, fosters relationships with agents, brokers and customers and underwrites the individual risk. The underwriting professional is focused on making smart risk decisions and cultivates open lines of communication and free exchange of ideas.



UNDERWRITING, IS IT FOR YOU?

If you're a team player with excellent analytical skills and the ability to build strong interpersonal relationships, an underwriting career may be for you. You'll also need to have strong project management skills and excellent written and oral communications skills.

WHERE DO YOU GO FROM HERE?

Once you gain some experience and continue your education through internal and external industry-related courses the sky's the limit. Opportunities with this additional experience can lead almost anywhere within a company.

Information Systems

COMMITMENT AND ENTHUSIASM

Information Systems professionals develop world-class solutions and e-business initiatives for companies and their customers. They develop and enhance software from detailed specifications; they assist with upgrades, rollouts and more. Information System professionals provide unique opportunities to participate in business and system development and technical training in a team environment. Some are assigned to an active project team where they learn through on-the-job and specialized technical training.



The bond industry is a dynamic and growing business; invest your time with us so we can invest in you!

IT, IS IT FOR YOU?

If your background is in information technology, and you're a team player with strong analytical skills, commitment and enthusiasm, you're a good candidate for an Information Systems team.

WHERE DO YOU GO FROM HERE?

Insurance companies realize that technology is absolutely critical to our continued success. We're depending on it to help set the course for the future. Companies offer excellent training and a wide range of career development opportunities in both IT and business.

Claims

A WORKING KNOWLEDGE OF LEGAL CONCEPTS

The claims professional investigates, evaluates and resolves surety and fidelity claims and settles them within prescribed limits, terms and conditions. Claims professionals also communicate with principals, obligees, insureds and independent agents and brokers in order to gather information regarding claims. Their goal is to resolve problems before they mature into claim losses. The claims professional also must be analytical and assess the claim relative to what is covered under the bond or policy. These experienced claims professionals have proven to be critical in helping our industry's customers solve complex problems, thereby avoiding unnecessary expense and needless litigation.



Claims professionals investigate, evaluate and resolve bond claims before they mature into bond claim losses.

CLAIMS, IS IT FOR YOU?

“People Skills” are vital for a Claims Professional - negotiating skills, the ability to work closely with others and the ability to resolve disputes fairly and creatively. A working knowledge of legal concepts and strong written & oral communication skills also are essential.

WHERE DO YOU GO FROM HERE?

There are many opportunities within the Claims department, including paths leading to management or claim-handling careers.