

Surety Bonds



Committed Service From a Professional Surety Agent

ALL CONTRACT BONDS, including:

- Environmental
- Small Business Assoc. (SBA) Set-aside Contracts
- International Contracts

COURT BONDS, DEVELOPER SITE IMPROVEMENT BONDS, LICENSE & PERMIT BONDS

HMS...we've got you covered.

WHY CHOOSE OUR TEAM?

Professionalism

HMS Insurance Associates Inc. was originally established in 1943 as a surety-only agency to provide surety bonds for area contractors. This service proved to be an integral part of the region's growth and development. Today, HMS is the largest independent provider of surety bonding for contractors in the Mid-Atlantic region and one of the most highly-respected bond agencies in the United States.

"HMS' results-oriented philosophy has been evident since the start of our relationship. They have been creative in resolving complicated circumstances in order to gain the surety's support of specific projects and our overall business plan. Whether it's financial advice, planning, or recommendations with surety-related language in contracts and bond forms, HMS has consistently proven itself to be an asset to our business." (HMS Client - Concrete Contractor)

Partnerships

Our surety team has partnerships with over 25 surety companies, including each of the top 10 companies in the country. We maintain strong relationships and large volumes of premium with the leading surety underwriters in the United States, enabling us to provide our clients with the most aggressive program terms relative to capacity, rate and indemnity. We partner with the highest-rated surety companies that will support a wide variety of bond needs.

Surety Services

As our surety clients' trusted advisors, HMS offers the following value-added services:

- Financial, ratio and trend analysis.
- Detailed narratives on underwriting submissions and financial updates.
- Presenting "outside-the-box" financial strategies and solutions to maximize surety credit.
- Review of contracts and bond forms.
- Assistance with prequalification of owners and project financing.
- Collaboration with business planning, including working capital maximization and continuity planning.
- Utilization of interactive surety database that ties our catalog of projects, bids, owners, sureties and billing information to our automated bond processing systems.
- Risk management claims consultation.



HMS Insurance Associates, Inc.
Phone: 410-337-9755
Phone: 800-356-6563
Website: www.hmsia.com