

**AFTER FOUR YEARS OF COLLEGE
YOU ARE READY TO START A
CAREER, NOT JUST A JOB —
A CAREER THAT OFFERS A
COMPETITIVE SALARY AND THE
OPPORTUNITY FOR ADVANCEMENT,
ONE WITH A CHALLENGING AND
REWARDING WORK ENVIRONMENT.**



**THE SURETY & FIDELITY
INDUSTRY OFFERS ALL OF THIS AND
MORE.**

**LEARN MORE ABOUT YOUR
OPPORTUNITIES AND FIND OUT
WHAT YOUNG PROFESSIONALS
HAVE TO SAY ABOUT JOINING THIS
EXCITING INDUSTRY!**



ABOUT THE INDUSTRY

The surety and fidelity industry is critical to American commerce and a great place to begin a fulfilling career. Surety and fidelity bonds are written by insurance companies. These bonds 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.

Since 1880, the industry has been serving the needs of businesses, public bodies and individuals. Each year, the industry generates approximately \$3.5 billion in written premiums from surety bonds and \$930 million from fidelity insurance.

INTERNSHIP & SCHOLARSHIP

In December 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.

The Surety and Fidelity Industry Scholarship provides awards of up to \$2,500 to outstanding minority students to support their studies and 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).

JOBS IN THE INDUSTRY

Are you seeking to define and carve out a professional pathway for yourself? If so, the surety and fidelity industry can 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 fulfilling career. 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!

From underwriting, to producing bonds, to marketing, to IT, there are abundant opportunities in the surety and fidelity industry.

Key Competencies:

- Ability to Build Strong Relationships
- Ability to be a Team Player
- 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

Ideal Majors (Continued):

- Finance
- Law
- Management
- Marketing
- Risk Management & Insurance

Common Positions:

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

SEE WHAT YOUNG PROFESSIONALS HAVE TO SAY ABOUT WORKING IN THE SURETY & FIDELITY INDUSTRY.

Career Growth & Earning Potential

With very few young people in the industry, the advancement opportunities for recent college graduates are unlimited. Having access to senior members of companies also allows new hires to learn about the industry from those who know it best.



Sarah Thomas
Executive Underwriter

“One of the most important ways to learn a career is to draw from the veterans in your industry. I am fortunate to be surrounded by talented and experienced underwriters. This industry

offers a good career track and opportunities to advance and grow.”



Joshua Etemadi
Surety Bond Producer

“Initially, the income potential was particularly appealing to me. However, since joining the industry, I have discovered that enjoying what you do is the most important.

Being my own boss and helping my clients grow is what really excites me about being in the industry. When you enjoy what you do, the income will follow.”

Not Your Typical 9-5

Forget spending eight hours a day at your desk. You will meet with agents, clients and even heads of companies. An ever-changing market and growing industry means that you will not be doing the same thing every day.



Hannah Niziolek
Underwriting Consultant

“I get to wear a lot of different hats in the industry: finance, accounting, legal. I love that I build and maintain lasting relationships, not only with agents and others in the

industry, but also CEOs and CFOs—individuals most people don’t normally have access to—from all different types of companies, both big and small and public and private. I gain insight into their business plans and how they run these companies. It truly is a very multi-faceted industry.”



Kyle Brown
Underwriter

“Working in the field is a good way to interact with and meet different types of professionals and networks. It’s fun meeting with clients and talking to them about the different types of risks they face and how we expect these to change in the future. It’s a very dynamic environment

that keeps your interest by teaching you new things every day.”

Rewarding

Providing a service to businesses and communities, many surety professionals feel passionate about giving back through their jobs. Because of this, industry professionals tend to stay in the industry for decades.



Jessica Grasso
Senior Underwriter

“While interviewing, I noticed a common theme. Most people who joined the industry did not leave, indicating they loved their jobs. Seeing that so many people I talked with have been involved in surety for many years and still find their jobs challenging and exciting was a major consideration for my choosing this profession.”



Nancy Gaitan-Bonilla
Surety Underwriter

“The surety and fidelity industry is very rewarding in many ways. There are opportunities for growth and learning, to work in a highly specialized field, and for advancement. It is no coincidence that people who enter the surety and fidelity business tend to stay in this industry.”