


The banner features a background image of a hand typing on a laptop keyboard. Overlaid on this is a blue rectangular box containing the NASBP logo (a circular seal with 'PROFESSIONALS IN SURETY BONDING' and 'EST. 1942') and a stylized infinity symbol logo. To the right of these logos, the text 'NASBP 2020 Virtual Event: Bonding with Bandwidth' is written in white. Below this box, the title 'Moving Toward an Electronic Bonding World: Will COVID-19 Be the Impetus?' is displayed in large black font. Underneath the title, the names and affiliations of the speakers are listed in a smaller, grey font.

# Moving Toward an Electronic Bonding World: Will COVID-19 Be the Impetus?

JULIE ALLEYNE, SFAA  
GREG DAVENPORT, *LIBERTY MUTUAL SURETY*  
CORBAN ENNS, *SURETY SOLUTIONS, A GALLAGHER COMPANY*

## The Request for Emergency Action

- What does it mean to you, your customers, and obligees?
- What are NASBP and SFAA doing to help?
- Where are electronic bonds already being utilized?
- What response have we received?
- Are you finding acceptance or resistance?
- COVID-19: A catalyst for change?
- What should our strategy be to drive long term change?
- Questions



The footer of the slide features a blue rectangular box with the NASBP logo and the stylized infinity symbol logo, followed by the text 'NASBP 2020 Virtual Event: Bonding with Bandwidth' in white.

# The Request for Emergency Action- What Does It Mean To You?

- SFAA / NASBP Survey – Significant Concerns: Execution, Corporate Seal, Notary & Technology
- Joint SFAA, APCIA and NASBP Request for Action
- Two asks
  1. Mandate Acceptance of all Electronically Executed and Issued Construction and Commercial Surety Bonds
  2. Waive the Notary Requirement



April 2, 2020

Via Electronic Mail

Re: Emergency Action Needed on Electronic Execution and Delivery of Surety Bonds during the COVID-19 Pandemic

Dear Governor:

The COVID-19 pandemic has necessitated remote working arrangements and social distancing standards making it unworkable to meet the traditional requirements for the issuance of surety bonds on essential and legally-authorized national, state and local construction projects, and other commercial transactions – largely due to physical-to-person process requirements that still exist. On behalf of the surety industry, while operating during the COVID-19 pandemic, the Surety & Fidelity Association of America (SFAA), the National Association of Surety Bond Producers (NASBP) and the American Property Casualty Insurance Company (APCIA) respectfully urge public officials at the state and local level to issue guidance (1) accepting electronic execution and delivery of both construction bonds and commercial surety bonds, to the extent this guidance is not already officially adopted by state or local officials and (2) waiving notary requirements consistent with this request on all surety bonds.

Construction bonds have far-reaching impacts. They guarantee the performance of and payment to small business contractors on thousands of public construction projects nationally and in the states, thereby providing critical protection of significant state and federal tax revenue and interests. Commercial bonds have an equally important impact and provide financial security for millions of consumers across the country in every state through, for example, lease and rental bonds, guardian and conservatorship bonds, appeal bonds, lease bonds, utility bonds, and public

The Surety & Fidelity Association of America (SFAA) is a trade association of more than 425 insurance companies that issue, guarantee and deliver surety bonds in the U.S. SFAA is licensed as a broker or advisory organization in all states and it has been designated by state insurance departments as a national agent for the reporting of liability and surety experience.

Members of the National Association of Surety Bond Producers (NASBP) are bonding agencies that specialize in providing surety bonds to construction contractors and other projects in corporate and individual settings. The association is a member of the National Association of Insurance Commissioners (NAIC) and is active in the industry through the United States, Pacific Rim, China, and a number of other countries.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the interests of policyholders in the face of catastrophes and disasters, with a legacy dating back 150 years. APCIA monitors regulatory of rates, conditions, and requires governing families, construction, and business in the U.S. and across the globe.



NASBP 2020 Virtual Event:  
Bonding with Bandwidth



## Colorado Mortgage Loan Originator Bond

Bond Number: 1245

KNOW ALL PERSONS BY THESE PRESENTS, That [redacted] as Principal, and [redacted] as Surety, a surety company authorized to do business in the State of Colorado, are hereby bound unto the State of Colorado Division of Real Estate as to any person or persons who may have a cause of action against the Principal under the Colorado Mortgage Loan Originator Licensing Act for the payment of Twenty-Five Thousand Dollars (\$25,000.00), lawful money of the United States of America, for the payment whereof well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, and finally by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, that, whereas, the above bounden Principal have applied to the Colorado Division of Real Estate for a mortgage loan originator license under the requirements of the Colorado Mortgage Loan Originator Licensing Act this bond is to cover the term of said license. This bond becomes effective on the [redacted] day of [redacted], 2020, and shall continue until the expiration of the license or the cancellation of the bond by the surety as set forth below.

NOW, THEREFORE, the condition of this bond is such that if the Principal shall pay persons damages incurred by such persons result of the Principal's acts of fraud, forgery, criminal impersonation or fraudulent impersonation while conducting business as a Mortgage Loan Originator or under any other occupation which requires licensure as a mortgage loan originator, then this obligation shall be void, otherwise to remain in full force and effect. Such damages shall be based on a final determination of fraud, forgery, criminal impersonation or fraudulent misrepresentation made by a court of competent jurisdiction.

In the event either the Principal or the Surety under this bond are served with notice of any action commenced against the Principal under the bond, said Principal and Surety, as each is served with notice of action, shall respectively and within 30 days, give written notice to the Colorado Division of Real Estate.

The Surety shall have the right to terminate this bond by giving the Principal and the State of Colorado, Colorado Division of Real Estate thirty (30) days written notice of cancellation, however, such written notice of cancellation will not nullify or void any liability incurred or accrued by the Principal and Surety named herein prior to said date of termination.

The total aggregate liability of the surety herein shall be limited to the payment of Twenty-Five Thousand Dollars (\$25,000.00). Regardless of the number of years or license periods this bond remains in effect, the number of premiums paid or the number of claims made, the total aggregate liability of the surety shall not exceed the penal sum of the bond.

Signed, sealed and dated this [redacted] day of [redacted], 2020.

[redacted] Principal

[redacted] Business Address

[redacted] Surety

ATTEST

By [redacted] Attorney-in-Fact

Katrina Egger Fearn

Arthur J. Gallagher Risk Management Services, Inc.

[redacted] Surety Producer

(Seal of Corporate Principal of Applicable)



By
Attorney-in-Fact
Katrina Egger Fearn
Surety Solutions, a Gallagher Company
Surety Producer



# What Are NASBP and SFAA Doing To Help?

## Federal and State Advocacy - E-bonding

- Joint SFAA, NASBP and APCIA Request for Action
  - Congressional and Federal Request by Construction Procurement Coalition
  - Governors, State DOIs, and Specific Agencies
  - All Commissioners of Insurance + Senior DOI staff
  - Emails to Mayors across the U.S.
- Follow-up in conjunction with NASBP
  - Board of Directors and CBOs: Letters to Governors
  - NASBP: Local Member Outreach to Governors / Public Officials
  - Local Surety Associations: Letters to Governors / Public Officials



NASBP 2020 Virtual Event:  
Bonding with Bandwidth

**NASBP**

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## Coronavirus (COVID-19) Resources & Information

**Resources for NASBP Members and their Clients**

With the uncertainty of the novel coronavirus and of its impact on the surety industry, NASBP wants to ensure that NASBP members have the most up-to-date and relevant information that pertains to their businesses and clients.

Below are resources with relevant COVID-19 information for your business including:

- NASBP Blogs
- NASBP Virtual Seminars
- NASBP Podcast "Let's Get Surety"
- NASBP SmartBrief newsletter articles
- CARES Act information
- Electronic execution of surety bonding information, and more

Please check this webpage often, because NASBP will be updating it regularly with additional information and articles.


For information on the operating status of NASBP, click [here](#)

Join us for the **NASBP Virtual Event: Bonding with Bandwidth** on **Wednesday, May 20** from 1pm-4pm Eastern. For more information and to register for this complimentary event, click [here](#). (Requires NASBP login.)

For information on the NASBP Annual Meeting & Expo, click [here](#).

**NASBP  
BLOG**

**VIRTUAL  
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[Get A Bond](#)
[Attend Events](#)
[Stay Informed](#)
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[Is the Coronavirus Event a Force Majeure or Changed Condition Event?](#) *Published March 26, 2020*

[COVID-19 Impacts on Federal Government Contracts—Protecting Your Rights Associated with Delays & Suspensions of Work](#) *Published March 26, 2020*

[Coronavirus and Force Majeure Provisions in Construction Contracts: May I Be Excused?](#) *Published March 24, 2020*

[Potential Surety Coronavirus Defenses](#) *Published March 24, 2020*

[COVID-19 Impact on Federal Contracts: Confirming Acceptability of Performance Delays](#) *Published March 23, 2020*

[Planning Now to Prove Your COVID-19 Damages and Delays Later](#) *Published March 22, 2020*

[Signing a Construction Contract in the Middle of the Coronavirus Pandemic . . . Two Contract Clauses to Consider](#) *Published March 19, 2020*


[Construction Project Team Considerations Regarding COVID-19](#) *Published March 19, 2020*

[Coronavirus and Construction Contracts](#) *Published March 18, 2020*

[Coronavirus Is Here: What Does That Mean for Your Project and Your Business?](#) *Published March 13, 2020*

[Coronavirus \(COVID-19\)—Guidance for Contractors](#) *Published March*

### NASBP AND SFAA URGE EMERGENCY ACTION REQUIRING ACCEPTANCE OF ELECTRONIC EXECUTION OF SURETY BONDING DURING THE COVID-19 PANDEMIC



**Update April 30, 2020:** U.S. Department of Defense issues Class Deviation—Original Documents, Signatures, Seals, and Notarization. Contracting officers shall utilize the deviations from the Federal Acquisition Regulation (FAR) and the Defense Federal Acquisition Regulation Supplement (DFARS) to provide flexibility with regard to original documents, manual signatures, seals, and notarization in order to facilitate certain essential contracting procedures. Among the documents included in the Class Deviation to the Federal Acquisition Regulation and to the Defense Federal Acquisition Regulation supplement are federal bonds and related forms, including **SF 24, Bid Bond, SF 25, Performance Bond, and SF 25A, Payment Bond**. Read the class deviation: <https://www.acq.osd.mil/dpap/policy/policyvault/USA000941-20-DPC.pdf>

Read the joint NASBP and SFAA press release: [DOD Joint release SFAA NASBP Final 5 5 20.pdf](#)


**Update April 20, 2020:** Letter to Chief Acquisition Officers Council: [CAOC Letter 42020.pdf](#)

**Update April 10, 2020:** GSA issues order to accept e-signatures for surety bonds during the COVID-19 Pandemic. Read the order [GSA CD-2020-](#)

# SFAA COVID-19 Resources

- **SFAA Requests for Emergency Action**
  - State, Federal, & Municipal
  - Resources for Interactions With Procurement Officials
  - Links to Executed Orders / Agency Guidance
- **SFAA COVID-19 Resources**
  - SBA PPP Loan Step-by-Step Guidance
  - 50 State Reference Chart for Non-Renewal/Cancellation Moratoriums
  - Fidelity Advisory to Protect Against Increased Cyber Exposure
- **External Links and Resources to Help you Navigate the Crisis**
  - 50 State Construction Delays Map (Construction Connect)
  - 50 State Map Where Construction Deemed Essential (Construction Connect)
  - NAIC, NCOIL, & AGC COVID-19 Resources

#### COVID-19 RESOURCES



SFAA Resources for the COVID-19 Pandemic

Request for Emergency Action Documents



- SFAA-NASBP Municipal Request for Emergency Action
- SFAA-NASBP Request for Emergency Action Municipal Memo
- SFAA-NASBP Congressional Request for Emergency Order
- SFAA-NASBP State COVID-19 Pandemic Resource
- SFAA-NASBP Request
- SFAA-NASBP Request
- SFAA-NASBP Request
- SFAA-NASBP Request
- NAIC Request for Emergency Action
- SFAA Request for Emergency Action
- Federal Surety Bond

Official Federal, State and Local Directives and Orders

- 2020 Official of Governmentwide Policy Issues Memo Allowing for e-Signatures and Waiving the Seal Requirement
- Office of Management and Budget Memo Managing Contract Performance Issues Due to COVID-19 and Emergency Action Orders (03/05/2020)
- HHS/OPHS COVID-19 Construction Contract Administration Guidance
- AGC Compilation of Federal Guidance Related to COVID-19

Related Media Releases

- SFAA-NASBP Construction Coalition Request to Further Clarify Construction as Essential Infrastructure
- News Release: SFAA and NASBP Request Emergency Action Resulting in Electronic Execution of Surety Bonding During the COVID-19 Pandemic
- News Release: GSA Issues Order to Accept e-Signatures for Surety Bonds During the COVID-19 Pandemic

**NASBP 2020 Virtual Event:**  
Bonding with Bandwidth

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## COVID-19 RESOURCES

**Coronavirus Disease 2019 (COVID-19)**  
Contact for Disease Control and Prevention

SFAA Resources for the COVID-19 Pandemic

Request for Emergency Action Documents

- SFAA-NASBP Municipal Request for Emergency Action
- SFAA-NASBP Request for Emergency Action Municipal Memo
- SFAA-NASBP Congressional Request for Emergency Order
- SFAA-NASBP State Request for Emergency Action
- SFAA-NASBP Request for Emergency Action State Memo
- SFAA-NASBP Federal Request for Emergency Action
- SFAA-NASBP Request for Emergency Action Federal Memo
- NAIC Request for Emergency Action Memo
- SFAA Requests Chief Acquisition Officers Council to Provide Flexibilities for Signatures and Seals on Federal Surety Bonds

COVID-19 Related Resources

**Covid-19 Industry Updates**  
from SFAA Communications

**Covid-19 Industry Updates**

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Forgot your password?

Haven't registered yet?

What's New [more](#)

9 hours ago  
Federal Legislative Tracking Report posted

9 hours ago  
Federal Regulatory Report posted

5/11/2020  
Surety & Fidelity Weekly newsletter

5/11/2020  
Construction Coalition Successfully Requests delay in PPP Payback Deadline

5/8/2020  
Case Summary Law Library updated

5/8/2020  
Draft Meeting Minutes posted

5/7/2020

## Where Are Electronic Bonds Already Accepted?

- Federal GSA & DOD Deviations - Flexibilities for Signatures and Seals on Bonds
- Companies / Brokers Using SFAA Materials to Address Any Issues
- States With Formal Action Specific to Electronic Execution & Delivery:
  - TN Governor's Executive Order
  - MN Department of Commerce Regulatory Guidance
  - VA Bureau of Insurance Statement
  - MI Governor's Executive Order
  - IL Governor's Executive Order
- 20+ States With Action to Allow Virtual Remote Notarization
- States Working Directly With Agencies to Confirm Acceptance of Electronic Signatures With Virtual Remote Notarization
- Continued Active Engagement With States – Many are Close



NASBP 2020 Virtual Event:  
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## The Response - State Agencies & e-Bonding

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- Excellent Responses and Reception to Request of Action
- Many Ongoing, Productive Conversations
- Questions/pushback:
  - Isn't Remote Online Notarization (RON) Sufficient?
  - Isn't the Uniform Electronic Transactions Act (UETA) Sufficient?
  - What Statutes and Rules Would We Need to Suspend?
  - Specific Examples of Electronic Bonding Not Being Accepted in Our State?



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## What Responses Have You Received? *Acceptance or Resistance?*

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CLICK ON CHAT WINDOW TO SHARE OR ASK QUESTIONS



# COVID-19: A Catalyst For Change?

- Brief history of our advocacy for electronic bonding
- Lessons learned: Electronic procurement drives electronic bonding!
- Industry coalition developed guidelines
- Successes to date
- Example: Electronic bond with the required characteristics




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Surety Automation

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[ACORD Surety Forms](#)
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Joint Automation Committee (JAC)
Surety Data Standards
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A CLEARINGHOUSE OF INFORMATION AND **BEST PRACTICES** REGARDING SURETY AUTOMATION ISSUES, TRENDS, DEVELOPMENTS AND TECHNOLOGIES.



### The Vision of Surety Automation

The objective of surety automation is to employ technology to streamline processes, reduce redundancies and increase productivity in the surety bond process, which spans the application for the bond, the execution and submission of the bond and the processing of premium. The objectives of surety automation are realized fully when methodologies involving transmission, security, verification and data integration encourage the broadest participation by surety companies, surety bond producers, contractors, project owners, risk managers and other parties in the bond process. Any methodology should seek to maximize interoperability among disparate systems. Broad participation in surety automation is the vision. Interoperability through open standards and systems is the way to that vision.

### Surety Data Standards

See a useful, brief infographic on the value of surety data standards. To learn about the Surety Data Standards Toolkit and how to realize value from its implementation, visit the Toolkit page. You can find out about the Standards Pledge [here](#). View the recorded webinar introducing the Toolkit. For more updates on surety data standards, please visit the [XBRL](#) and [ACORD Surety Forms](#) pages.

### Surety Innovation Center

The First Surety Innovation Center was held at the 2017 NASBP Annual Meeting in Boca Raton, Florida. Learn more by clicking [here](#).

### Latest Automation News

**The Dig In Podcast 003: Speeding up insurance digitalization post-COVID**

With insurers rapidly deploying digital capabilities in order to service socially distancing customers, Jamie Yoder of Snapsheet thinks these habits could stick and become status quo moving forward.



## Electronic Bonding

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[Supporting the Standards Pledge](#)

[Standards Adoption Toolkit](#)

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#### XBRL

##### Electronic Bonding

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[Best Practices: Electronic Bonding Technologies](#)

[eProcurement Bidding/Bonding Guidelines](#)

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#### Automation News

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findings on this site.

SFAA and NASBP do not endorse any commercial products or services offered by these vendors.

[Print](#) [PDF](#)

Electronic bonding replicates the bond execution process that exists today – the signing of the bond form by the principal and surety and physically delivering the form to the obligee electronically through the Internet or other electronic medium, or within a Web-based environment without paper or delay. The electronic filing of surety bonds reduces processing costs and increases efficiency for all parties involved in the bonding process: government agencies and other obligees, contractors and other bond principals, surety bond producers, and surety companies.

The practice of transmitting and receiving bonds electronically is a modern technology that we continue to monitor and update our

#### The Bond Execution Process

A surety bond is a three party agreement whereby the surety guarantees that one party (the principal) will perform its obligations owed to another (the obligee). Both the surety and the principal are liable to the obligee. Therefore, both the surety and principal sign the bond. When the bond is a paper document, the bond execution process generally follows the following steps:

- Surety agent completes the necessary information on the bond form.
- Surety agent signs the bond on behalf of the surety and attaches a power of attorney evidencing its authority to do so.
- Surety agent sends the bond form to the principal.
- Principal signs the bond form.
- Principal delivers the bond to the obligee.

An electronic methodology must translate these steps, which contain legal implications, from the "paper world" to the "electronic world."

#### Electronic Bond Execution Process

A major interest to sureties is that bond obligees implement methodologies that are not restricted to a technology provided by a specific vendor. Sureties desire the ability to choose the technology or vendor that best meets their needs rather than be required to use a particular vendor. If sureties are to have a choice, it is crucial that competition is fostered and several vendors enter surety bond execution market. SFAA and NASBP seek to assist vendors by providing guidance as to the interests of principals, obligees, agents, and sureties, and the legal requirements implicit in the bond execution process. This guideline presents a checklist that is reflective of those interests.

Possible methodologies for bond execution are:

- Transmitting an electronic bond with digital signatures using secure messaging technology; and
- Executing a bond electronically through a web based bond clearinghouse or "virtual signing room."

#### Checklist of Required Characteristics

Any electronic bonding methodology must possess certain essential characteristics. These are:

- The methodology maintains the existing legal relationships and obligations among the parties.
- The filing process ensures the validity and nonrepudiation of all aspects of the bond transaction.
- The process contemplates the requirements of the statute of frauds. The methodology includes or permits the inclusion of the language of the obligation and the signature of the surety and principal using digital signature technology.
- Permits the signing by two or more different parties at different points in time.
- Provides assurance to obligee that, aside from its signature, principal has not altered the bond transaction.
- Ensures the identity and authority of the surety's attorney-in-fact by incorporating or allowing the incorporation of unalterable electronic powers of attorney, which must be granted by the surety.
- The electronic bond transaction should be stored in a secure manner and retrieved only by those parties presenting appropriate permissions and credentials.
- The bond transaction must be transmitted using 128 bit encryption and/or SSL to avoid repudiation and tampering.

The following are suggested characteristics:

- Uses ACORD data standards.
- Integrates with the variety of systems and processes of the various parties involved in the bond transaction.
- Permits the use of a trusted third party to certify the delivery and signature.

SFAA and NASBP staffs are willing to meet and discuss these characteristics with any vendor interested in serving the surety bond market or obligees interested in establishing an electronic bonding methodology.

## eProcurement Bidding/Bonding Guidelines

[www.eaefoundation.org/eBidding/eProcurement-bidding/bonding-guidelines/](http://www.eaefoundation.org/eBidding/eProcurement-bidding/bonding-guidelines/)

**NOTE:** This document is also downloadable in PDF format by clicking the link at the bottom of the document. You can customize your results by clicking the header of the table or searching prior to printing.

### INTRODUCTION

A coalition of organizations deeply involved in the procurement and bonding processes of public projects, has joined together on a set of common principles addressing the use and impact of electronic methodologies in the procurement process. The **Associated General Contractors of America (AGC)**, the **American Road & Transportation Builders Association (ARTBA)**, the **American Subcontractors Association (ASA)**, the **Construction Management Association of America (CMAA)**, the **Surety and Fidelity Association of America (SFAA)** and the **National Association of Surety Bond Producers (NASBP)**, representing the supply side of construction industry stakeholders, have developed the following document to assist public owners implementing electronic procurement as guidance regarding methodologies and system characteristics that respect the interests of all parties. The stakeholders acknowledge that the advent of electronic procurement and bonding offers unprecedented opportunities to reduce processing costs, enhance transparency and increase efficiency for all parties. Such electronic methodologies, however, must be open, interoperable and have adequate security and privacy safeguards to preserve and promote the integrity of a competitive procurement environment. At a minimum, electronic methodologies within the procurement/bond process should adopt clear procedures that reduce confusion and that allow access to all qualified bidders. Further, any process should not affect the legal rights and responsibilities of all parties: owners, construction managers, contractors, sureties and bond producers. This document serves to establish common parameters for all public owners in the electronic procurement and bonding process.

### EPROCUREMENT BIDDING/BONDING GUIDELINES GENERAL PRINCIPLES

Public entities should work toward development of an open standard for electronic bidding that fosters interoperability. Ideally, such a standard would be implemented easily by any party working with any number of technology providers who have implemented the standard. Public entities should not require the exclusive use of proprietary authentication technologies, but rather they should require a protocol that can integrate with a variety of systems that meet the required standards. Implementation of proprietary authentication technologies may increase costs and limit bidder access by placing an undue burden on parties to obtain and implement multiple technologies and systems to satisfy the requirements promulgated by each public entity.

Further, AGC, ARTBA, ASA, AASHTO, CMAA, SFAA and NASBP recommend that the following be taken into consideration by public entities considering the utilization of electronic methodologies during the contract procurement process:

- ELECTRONIC PROCUREMENT/BONDING GENERALLY:** Implementation of an electronic procurement methodology should include requirements to file bonds electronically (either both at the time of the initial bid-bond and/or final bond). Such requirements should be phased in over a reasonable period of time so that parties not yet automated may continue to submit paper/hard copy documents. This will provide a needed transition period and ensure fair and equal opportunity to all bidders.
- INFORMATION AVAILABILITY:** Procurement information on proposed projects, including project announcements, project plans and specifications, addenda, reports of bid results, and the award itself must be readily accessible to all interested bidders. Bidders should be permitted to request any clarifications to plans and specifications in sufficient time to permit issuance of addenda. All addenda should be issued in sufficient time to allow processing by the bidders. Addenda and/or any changes to the proposed project should be publicly available and electronically issued to each registered holder of procurement documents.

## eBidding / eBonding Database

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The following chart shows what obligees are engaging in electronic bonding. It reflects information that currently is available to SFAA and NASBP. We will be seeking to compile additional information for each entry. In particular we hope to show the particular type of bond that can be submitted electronically and the contact information for the obligee. If you have this information, please contact us.

Enter your state in the Search box (located directly above the chart) to display more relevant results. SFAA and NASBP do not endorse any commercial products or services offered by these vendors. If you would like to submit an update, click here. Click here to read brief statements from participating vendors.

Search: <input type="text"/>			
STATE	OBLIGEE	TYPE OF BOND	VENDOR COMPATIBILITY
Alabama	Department of Transportation	Bid	Bid Express
Arizona	Department of Transportation	Bid	Bid Express, Surepath
Arizona	Department of Transportation Contracts & Specifications Section	Bid	BondPro
Arkansas	State Highway and Transportation Department	Bid	BondPro
Arkansas	Department of Transportation	Bid	Bid Express, Surepath
California	Department of Transportation	Bid	Bid Express, BondPro, Surepath
Colorado	Department of Transportation	Bid	Bid Express, BondPro, Surepath
Colorado	Boulder County Transportation	Bid	BondPro
Connecticut	City of New Haven Bureau of Purchases	Bid	BondPro, Surepath
Connecticut	City of Hartford	Bid	BondPro
Connecticut	Department of Transportation	Bid	Bid Express
Florida	City of Punta Gorda	Bid	BondPro, Surepath
Florida	City of Fort Lauderdale	Bid	BondPro
Florida	City of Gainesville	Bid	Bid Express, BondPro, Surepath
Florida	City of Zephyrhills	Bid	BondPro
Florida	Department of Transportation	Bid	Bid Express, BondPro, Surepath

BV72 No. 0464-000-XXXX-1111  
**STATE OF CALIFORNIA - DEPARTMENT OF TRANSPORTATION**  
**BIDDER'S BOND**  
 (REV 01-01-2019) (REV 04-01-2020)

Contract No. 0464-000-XXXX-1111  
 Bond No. 0464-000-XXXX-1111

We, test client  
1234 test st., test city, ca as Principal, and  
Travelers Casualty and Surety Company of America  
 as Surety are bound unto the State of California, Department of Transportation, hereinafter referred to as "Obligee". In the penal sum of ten percent (10%) of the total amount of the bid of the Principal submitted to the Obligee for the work described below, for the payment of which sum we bind ourselves, jointly and severally.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT:

WHEREAS, the Principal is submitting a bid to the Obligee, for construction on state highway in sample county  
city and the bond is to be used in the following manner, as it appears on the proposal

for which bids are to be opened at Sacramento, CA  
 on May 7, 2020  
10:00 AM (PST)

NOW, THEREFORE, if the Principal is awarded the contract and, within the time and manner required under the specifications, after the prescribed forms are presented to him for signature, enters into a written contract, in the prescribed form, in accordance with the bid, and files two bonds with the Obligee, one to guarantee faithful performance (if specified in the contract) of the contract and the other to guarantee payment for labor and materials as provided by law, then the obligation shall be null and void; otherwise, it shall remain in full force.

In the event a suit is brought upon this bond by the Obligee and judgment is recovered, the Surety shall pay all costs incurred by the Obligee in such suit, including a reasonable attorney's fee to be fixed by the court.

Dated: April 15, 2020.

test client 100 California St.  
 Principal San Francisco, CA 94111  
Travelers Casualty and Surety Company of America Address of Surety in California  
 Surety By See Attached Digital Signature Attorney-in-Fact

**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }  
 County of \_\_\_\_\_ } N/A - Electronic Bid Bond

On this \_\_\_\_\_ day of \_\_\_\_\_, 2020, before me, \_\_\_\_\_, a Notary Public in and for the State of California, personally appeared \_\_\_\_\_, known to me and not under duress.

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(SEAL) \_\_\_\_\_ Signature of Notary Public

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**BOND BID BOND REV 2**  
 Attached PKI Signatures

attorney in fact's name: Verified - Signature Valid  
 Certificate Issuer: TrustID CA A12  
 Valid from 2/13/2020 8:13:43 AM to 2/18/2023 8:13:44 AM  
 Signed on (local machine time): April 15, 2020 11:59:49 AM

**TRAVELERS** **Travelers Casualty and Surety Company of America**  
**Travelers Casualty and Surety Company**  
**St. Paul Fire and Marine Insurance Company**  
**Farmington Casualty Company**

**POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: That Travelers Casualty and Surety Company of America, Travelers Casualty and Surety Company, St. Paul Fire and Marine Insurance Company, and Farmington Casualty Company are corporations duly organized under the laws of the State of Connecticut (hereinafter collectively called the "Companies"), and that the Companies do hereby make, constitute and appoint name of AIF of city their true and lawful Attorney-in-Fact to sign, execute, seal and acknowledge any and all bonds, recognizances, conditional undertakings and other writings obligatory in the nature thereof on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law, including the following bond:

Surety Bond No. 0464-000-XXXX-1111  
 OR  
 Project Description: construction on state highway in sample city

Principal: test client  
 Obligee: Department of Transportation  
construction on state highway in sample city

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed, and their corporate seals to be hereunto affixed, this 6th day of May, 2019.

State of Connecticut }  
 City of Hartford, ss. }  
 By: Robert L. Raney  
 Robert L. Raney, Senior Vice President

On this 6th day of May, 2019, before me personally appeared Robert L. Raney, who acknowledged himself to be the Senior Vice President of each of the Companies, and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing on behalf of said Companies by himself as a duly authorized officer.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires the 30th day of June, 2021.

(SEAL) Kevin E. Hughes  
 Kevin E. Hughes, Notary Public

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of each of the Companies, which resolutions are now in full force and effect, reading as follows:

**RESOLVED**, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorney-in-Fact and Agents to act for and on behalf of the Company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her, and it is

**FURTHER RESOLVED**, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of the Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary; and it is

**FURTHER RESOLVED**, that any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority; and it is

**FURTHER RESOLVED**, that the signature of each of the following officers: President, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto, and the seal of the Company may be affixed by facsimile to any bond, recognizance, or conditional undertaking and all bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature thereof, and any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding on the Company in the future with respect to any bond or undertaking to which it is attached.

I, Kevin E. Hughes, the undersigned, Assistant Secretary of each of the Companies, do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which remains in full force and effect.

Dated this 15th day of April, 2020.

(SEAL) Kevin E. Hughes  
 Kevin E. Hughes, Assistant Secretary

To verify the authenticity of this Power of Attorney, please call us at 1-800-421-3880.  
 Please refer to the above-named Attorney-in-Fact and the details of the bond to which this Power of Attorney is attached.

## Strategy For Long Term Change

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- What we learned and may consider moving forward:
  - Evolve and build upon best practices for electronic bonding & procurement
  - Working group between NASBP and SFAA
- Provide information for where we are having success
- NASBP & SFAA Technology committees promote guideline-compliant solutions
- NASBP and SFAA can assist



NASBP 2020 Virtual Event:  
Bonding with Bandwidth

## Additional Suggestions? Questions?

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CLICK ON CHAT WINDOW TO SHARE OR ASK QUESTIONS