Mike Ito took part in a few Zoom meetings with his sons.
Joshua Etemadi enjoyed a trip to the beach with his family.
Matt and Susan Cashion are all smiles with their grandchildren.

Michael Zisa’s children showed him how to work from home.

Devin Moore volunteered to help support Indianapolis small businesses.

Jennifer Salm relaxed after completing a 42-mile bike ride.

Mike Specht took up painting this year.

Tracy Tucker played ball with his grandsons.

Florence McClellan celebrated with her nieces, nephews and a few fireworks.

Nick Newton grilled up some tasty burgers.

Tracy Tucker played ball with his grandsons.

Florence McClellan celebrated with her nieces, nephews and a few fireworks.

John Bustard rode the waves aboard his ocean kayak.

NASBP explored what it means to “Be Present” with self, family, friends, and community.
Dear NASBP Members, Affiliates and Associates,

I do not have to tell you that 2020 has been a most unusual and challenging year that, by necessity, changed the very definition of what it means to be “present.” I certainly did not anticipate the COVID-19 pandemic when I first conceptualized my presidential year theme, Must Be Present To Win, but I have grown convinced of the appropriateness of that theme as we navigated this year. Remote work arrangements and social distancing restrictions have brought home that “presence” certainly is much more than just physical presence or proximity. When I was thinking of my theme, I did intend it to mean that all of us in the surety industry should be present for our product, for our association, and for our industry. I’m proud that the NASBP has adapted to these times and adopted new technologies to remain visible and relevant.

Over these months as NASBP President, I have come to think of “presence” as having additional characteristics: we, as surety professionals and as a collective group, must have both an inward presence and an outward presence. These “presences” are complimentary and are so vital to us connecting with colleagues and with others. Building and maintaining our credibility as professionals and as an industry has been the motivation for much of what we accomplished. This 2020 NASBP Highlights—Year in Review is organized around those ideas, showing how NASBP met this most challenging year of 2020 in new ways that connected each of us and underscored our continued presence as a surety community and our resolve to enhance our credibility with clients and other surety bond stakeholders. I am proud to state that, in 2020, NASBP redoubled its efforts and made sure it was present to win for ourselves and our industry. Doing good work for our clients, co-workers, and communities remains my priority commitment, and I know that all of you feel the same way. I wish you safety and well-being personally and professionally, and I look forward to being present with you in the New Year!

Yours sincerely,

Mark Munekawa
NASBP President (2020–2021)
Availability through Outward Presence

Outward presence conveys our projection of being present to the world. It directs energy, purpose, and intentionality to those interested in, benefiting from, or impacted by the surety product. See how NASBP overcame the limitations of in-person meeting restrictions and related the message of surety bonding to the surety community and beyond with new resources, communication tools, and educational offerings.

I am grateful for the NASBP Virtual Seminars this spring and summer addressing force majeure clauses and other COVID-19-related issues. As the world scrambled to figure out what was going on and tried to predict the potential implications from a pandemic, we were able to get out ahead of it and advise our surety clients on how best to protect themselves and their companies. In times like these I am pleased to be a member of NASBP and have access to its many resources.

Nicole Coty, CISR
SR ACCOUNT MANAGER, MANAGER OF SURETY
North Risk Partners
Mendota Heights, MN

Media and Outreach

NASBP’s Popular Podcast

NASBP’s Podcast Let’s Get Surety — Let Me Hear Your Bonding Talk launched in March of this year and has had tremendous success with more than 4,500 downloads already! New episodes air on the second and fourth Tuesday of each month, featuring exciting and engaging guests. Join us and bond by sharing stories, insights, and expertise on the world of surety!

Surety Story Videos

The NASBP video PR Campaign targeted hospital administrators, contractors, engineers, and lenders. NASBP promoted NASBP members’ expertise and guidance in construction, engineering, and lending industry print and digital publications. NASBP video ads ranked 3rd, 4th, and 6th most viewed videos in the months they were placed with ENR.

Public Relations

NASBP released six new NASBP Surety Story videos in 2020.

NASBP tripled its social media outreach on all its channels, including its most recent addition, Instagram.

ENR ranked this NASBP video ad the fourth most viewed video in May.

Video ads placed in Independent Banker e-blasts in July and August had a total of more than 7,000 opened emails, for an open-rate of 17% on the first deploy and 90% on the second deploy.
2020 NASBP Virtual Seminars & Virtual Events

NASBP Virtual Seminars

NASBP’s 2020 Virtual Seminar Series had record-breaking numbers—more than 250 annual subscribers of the NASBP Virtual Seminars had access to 27 live and more than 220 recorded sessions! NASBP began and has continued to make discount codes available to all NASBP Virtual Seminar Registrants. To date, 620 registrants have taken advantage of this to share these timely and informative sessions and gather together virtually with those they would have gathered with in person in previous years.

2020 Virtual Seminar Attendees
Site Registrations
(more than double 2019)
6,542
Average Attendee Rating
4.5

Top 5 Virtual Seminars by Site Registrations

<table>
<thead>
<tr>
<th>Seminar Title</th>
<th>Registrations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Force Majeure: Navigating the Impact of the Coronavirus Pandemic on Contract Performance Obligations</td>
<td>481</td>
</tr>
<tr>
<td>The Ten Riskiest (And Most Negotiated) Construction Contract Terms</td>
<td>375</td>
</tr>
<tr>
<td>The Financial Implications of COVID-19 on the Bonded Project</td>
<td>367</td>
</tr>
<tr>
<td>False Claims Act and Enforcement Risks of the Paycheck Protection Program (PPP)</td>
<td>364</td>
</tr>
<tr>
<td>PPP Loans—Impacts and Planning Around Lean Forgiveness</td>
<td>355</td>
</tr>
</tbody>
</table>

SuretyLearn

This year, NASBP expanded the offerings of the SuretyLearn educational platform with 2020 NASBP Virtual Events, NASBP Virtual Board Meetings, and the Bonding Awareness Program, to name a few!

SuretyLearn’s numbers

- Number of “active” products: 237
- Registrations: 7,698
- Number of user accounts: 2,380
- Total unique site visitors: 86,215
- Total unique user page views: 99,398

Attracting Advertisers

A surge of advertisers sought out NASBP communications to display their ads in digital and print. Surety Bond Quarterly, NASBP SmartBrief, and NASBP websites. The NASBP Coronavirus Resource webpage at nasbp.org was frequently visited and appealed to advertisers. The spring Surety Bond Quarterly had the most advertisers in the history of the NASBP magazine. NASBP SmartBrief e-newsletter also increased its number of advertisers and maintained its outstanding engagement, which is among the highest of the public SmartBriefs with an open rate of 34.1% (the SmartBrief average is only 25.09%) and a click through rate of 22.77% (the SmartBrief average is only 3.25%).

NASBP Surety School

The 2020 NASBP Winter William J. Angell Surety School session included Levels I and II and the Sales and Marketing Workshop. The session led more than 130 students through the two to five days of immersive learning!

NASBP Third VP Patrick Pribyl welcomed economist Scott MacDonald, Ph.D. as a keynote for the September Virtual Event.

This year’s newly expanded Sales Workshop was hosted for the first time in conjunction with the NASBP Surety School.

MOP Award Winner Danette Beck, USI Insurance Services, with the faculty and leadership (L to R) Chad Martin, Chris O’Hagan, Jim Lareau, John Bustard, Nick Newton, Tom Padilla, Mike Lischer, Mark McCallum, and Mark Munekawa.
Building Community through Inward Presence

Inward presence is at the core of being present. It denotes the self-awareness of what makes up a professional community—that community’s sense of self, its pride in its identity and accomplishments, and its resilience in the face of challenge. See how NASBP showed who and what makes its community special and how it is moving assertively toward its future.

NASBP Leadership
Recognizing Outstanding Leaders in the Surety Industry

At the May NASBP Virtual Event, Bonding with Bandwidth, then NASBP President John Bustard presented the following awards: the NASBP Bruce T. Wallace Award, the John ‘Jack’ J. Curtin, Jr. President’s Awards, and the Tiger Trust Award.

Bill Cowan (pictured far left) of Insurance Associates, Inc. in Rockville, MD, received the Bruce T. Wallace Award for his 43-year career of service to NASBP and to the surety industry. Cowan was also featured in a NASBP Surety Bond Quarterly article.

Jason Gusso (pictured left above) of Gusso Surety Bonds in Sioux Falls, SD, and Rusty Lear (pictured far right) of Flood & Peterson in Greeley, CO were each awarded the John “Jack” J. Curtin, Jr. President’s Award for their outstanding service contributions during the President’s term to the Association and to the surety industry.

Mark Munekawa of Woodruff-Sawyer & Co. in San Francisco, CA was awarded the Tiger Trust Award for his diligence in convincing his client to bond the general contractor on a $79 million project. The client obtained performance and payment bonds for the full amount of the project, and only a few weeks later, the client came back for subdivision bonds for another project.

NASBP Young Leaders Participated in First-Ever Virtual Home Office Visit

The 5-15 Leadership Committee members embraced the “virtual world” with Zoom committee meetings, quarterly calls, and the first-ever Virtual Home Office Visit, hosted in October by Argo Surety. Over 40 committee members attended and learned about Argo, participated in a Q&A, and enjoyed a virtual wine tasting.

Jenni Waggoner, AF5B
VICE PRESIDENT, BOND MANAGER
M.J. Schuetz Insurance Services, Inc.
Indianapolis, IN

Our agency has always taken advantage of the NASBP tools, such as the Surety Schools, online/virtual educational opportunities, and the NASBP network of members across the country to help us address unusual bond and statute questions. These benefits pale in comparison to the enjoyment I’ve had while volunteering for NASBP committees. Seeing the members and staff work hard on issues related to our industry has greatly increased my opinion on the importance of maintaining our membership. I strongly encourage all our members to find a way to volunteer on at least one committee.

Jenni Waggoner, AF5B
VICE PRESIDENT, BOND MANAGER
M.J. Schuetz Insurance Services, Inc.
Indianapolis, IN

The 5-15 Leadership Argo wine tasting event.

John Bustard recognized members who demonstrated outstanding leadership.

Must Be Present To Win
Member Recruitment Recognition Program

The new NASBP Member Recruitment Recognition Program (MRRP) has awarded its first “Recruiter Enthusiast” designation to Wayne McCartha of McCartha, Cobb & Associates, Inc. The MRRP was launched this year by the Membership Committee to acknowledge members for their recruitment efforts. Find out more at www.nasbp.org/join/recognition.

Virtual Regional Steering Committees

Regional Directors participated in the NASBP Virtual Regional Steering Committee meetings to discuss issues, including the impact of the COVID-19 pandemic, that members and their clients were facing in their region and how they could be resolved.

Virtual Steering Committee Meeting Attendance 9/20/2020
Regions 1, 2 & 3 Meeting
Regions 4, 5, 6 & 7 Meeting
Regions 8, 9, 10 & 11 Meeting
Total combined for all three meetings was 82 attendees

Understanding Bankruptcy

NASBP was pleased this year to have the good fortune of having bankruptcy experts: Chad L. Schexnayder, a partner at Jennings, Haug & Cunningham and the current chair of the Fidelity & Surety Law Committee of the American Bar Association’s Tort Trial & Insurance Practice Section, and Alana Porrazzo, an associate at the same firm, providing NASBP an assortment of materials and programs on bankruptcy.

The Crystal Apple Service Award

Chad Martin of TIS Insurance presented NASBP Surety School Faculty members NASBP Second Vice President Nick Newton, Newton Bonding, and Susan Hecker, Arthur J. Gallagher, a crystal apple in recognition of their five years of service.

2020 NASBP Producer Members

2020 New Producer Members

- Multiple Office Dues Cap Participants: 9 new members
- Single Office Participants: 4 new members
- 2 Office Participants: 0 new members
- 3+ Office Participants: 1 new member
- Agency Satellite Offices: 0 new members

13 total new Producer Members as of November 4, 2020

2020 Producer Members Community

- Multiple Office Dues Cap Participants: 248 members
- Single Office Participants: 194 members
- 2 Office Participants: 20 members
- 3+ Office Participants: 33 members
- Agency Satellite Offices: 20 members
- International Participants: 11 members (24 total – 13 are dues cap participants counted above)

Producer Members by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>AK, ID, MT, OR, WA, BC, AB, SK</th>
<th>44</th>
<th>7%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region 2</td>
<td>AZ, CA, HI, NV, MX, AL, GU</td>
<td>69</td>
<td>29%</td>
</tr>
<tr>
<td>Region 3</td>
<td>CO, NM, UT, WY</td>
<td>27</td>
<td>64%</td>
</tr>
<tr>
<td>Region 4</td>
<td>KS, MO, NE</td>
<td>20</td>
<td>4%</td>
</tr>
<tr>
<td>Region 5</td>
<td>IA, MN, ND, SD</td>
<td>22</td>
<td>4%</td>
</tr>
<tr>
<td>Region 6</td>
<td>AR, LA, OK, TX</td>
<td>75</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>IL, IN, MI, OH, WI</th>
<th>55</th>
<th>6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region 8</td>
<td>AL, FL, GA, KY, MS, TN</td>
<td>61</td>
<td>43%</td>
</tr>
<tr>
<td>Region 9</td>
<td>DC, MD, NC, SC, VA, WV</td>
<td>49</td>
<td>37%</td>
</tr>
<tr>
<td>Region 10</td>
<td>DE, NJ, NY, PA, ON, UK</td>
<td>74</td>
<td>6%</td>
</tr>
<tr>
<td>Region 11</td>
<td>CT, ME, MA, NH, VT, RI, NB, PQ</td>
<td>24</td>
<td>2%</td>
</tr>
<tr>
<td>Region 12</td>
<td>PR, BR, SA</td>
<td>6</td>
<td></td>
</tr>
</tbody>
</table>

Dues Cap Participating Offices

Participating Corporate Agencies: 10
Total Participating Offices: 248

Producer Members by State

<table>
<thead>
<tr>
<th>State</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA</td>
<td>52</td>
</tr>
<tr>
<td>TX</td>
<td>53</td>
</tr>
<tr>
<td>IL</td>
<td>22</td>
</tr>
<tr>
<td>PA</td>
<td>19</td>
</tr>
<tr>
<td>NY</td>
<td>31</td>
</tr>
</tbody>
</table>
Constant Connectivity through our Presence

Connectivity is the resonance of being present. Confidence in the worth of the surety product and intentionality in messaging and in action bring connection, engaging key stakeholders and decisionmakers in seeing shared interests in surety bonding. See the many ways in which NASBP engendered these critical connections.

I’ve done about 10 personalized email campaigns over a two- to three-month period, using messaging and videos from the Toolkit 2.0. I’ve also used the Toolkit for LinkedIn and Twitter.

Zach Mendelson
Principal
Bonds/Insurance/Construction
EPIC | Edgewood Partners
Insurance Center
Pittsburgh, PA
NASBP Industry Relations Committee Chair

Be Guaranteed To Succeed Campaign

The Toolkit 2.0 includes a large collection of industry-positive graphic images and text for members to use in their communications and social media posts. All promote the value of the surety product to stakeholders.

NASBP Released PR Campaign Toolkit 2.0

NASBP released the new NASBP PR Campaign’s Producer Communications Toolkit 2.0, which is packed with resources for NASBP members to help discuss surety with owners, lenders, architects, contractors, and other stakeholders. The Toolkit 2.0 has an elevator speech members can customize to give clients a succinct introduction to surety. There are talking points, social media images, and post copy, and other resources for each type of stakeholder. The NASBP Surety Stories are also included with descriptions to help members share them with clients. Download the NASBP Producer Communications Toolkit at the Be Guaranteed to Succeed website at www.nasbp.org/guaranteed.

Promoting NASBP Members’ Guidance in Print Ads

NASBP placed print ads promoting the NASBP Surety Pro Locator in construction industry publications.

The cover photo of each of the publications was provided by the respective organization. They are displayed here with each organization’s permission.

Must Be Present To Win
Guiding Architects and Owners

NASBP published four guides for architects and their owner clients on surety bonding and an SBQ article interviewing Mike Bomba of American Institute of Architects (AIA), who described how much the AIA Contract Documents Committee appreciated NASBP’s assistance and guidance when AIA was drafting its new Warranty Bond.

Advancements through the Automation and Technology Committee

The Automation and Technology Committee formed a task force of members, staff, and other industry stakeholders to help members encourage the adoption and acceptance of e-signatures and e-bonding. Also, the Committee improved NASBP’s online content by making updates to nasbp.org and to the Be Guaranteed to Succeed Campaign website and made efforts to advance blockchain surety use cases and surety data standards. Also, NASBP broadened its efforts to advance the acceptance of machine-readable XBRL surety data.

Valued Relationships to Draw Upon

The AGC of America General Counsel, Mike Kennedy (pictured far left with Sandra and Rusty Lear), presented at the NASBP Industry Relations Committee May Virtual meeting. He described materials and guidance AGC was providing to its contractor members as well as how AGC corresponded with government officials about keeping construction an essential service during the pandemic.

Guidance on International Bonding

NASBP provided members guidance on International bonding with a publication and an insightful panel presentation.

Office of Surety Guarantees Virtual Event

Mark McCallum and Chris Downey of Downey & Co. were among several NASBP representatives who participated in panel discussions during the Office of Surety Guarantees two-day Virtual Event held in celebration of the Office’s 50 years.

SBA Recognizes NASBP

In September, Mark McCallum accepted the U.S. SBA Office of Surety Guarantees Director’s Award on behalf of NASBP.

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Guidance on International Bonding

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Maintaining Credibility through our Presence

Credibility gives range and depth to being present. Credibility strengthens the connections made, turning mere contacts into productive relationships through trust, believability, and responsiveness. See how NASBP demonstrated and strengthened its credibility so that its mission of promoting surety bonding was advanced.

Through our jointly drafted legislation and extensive Congressional outreach, NASBP and NSPS continue efforts to educate members of Congress and the Federal Communications Commission about the need to help small businesses close a “digital divide” and to offer alternative types of securities, such as surety bonds to help enable rural broadband infrastructure deployment, as well as to improve the National Broadband Map. NSPS has benefited from its collaboration and teamwork with NASBP and Larry LeClair.

John “JB” Byrd
VICE PRESIDENT
Miller/Wenhold Capitol Strategies, LLC
REPRESENTATIVE
National Society of Professional Surveyors
Fairfax, VA

Federal Level
NASBP, working jointly with Surety & Fidelity Association of America (SFAA), convinced the General Services Administration, the Department of Defense, and the U.S. Small Business Administration (SBA) to accept the electronic execution and delivery of contract and commercial surety bonds, including use of electronic signatures, seals, and powers of attorney and remote notarization.

State/Local Levels
NASBP undertook a state/local grassroots campaign to address stay-at-home/social distancing orders. During the height of the COVID-19 pandemic, NASBP, the SFAA, and construction allies contacted and spoke to state, local, and procurement officials about the potential health risks associated with personally delivering surety to owners. Background subject materials were delivered to public officials requesting public owners accept surety bonds and powers of attorney containing esignatures and ecorporate seals affixed to each document while also waiving the in-person notary requirement.

Free Access to ConsensusDocs® Bond Forms

NASBP provided Members and Affiliates free access to the 11 revised ConsensusDocs bond forms. The new, revised forms can be accessed for free from the SuretyLearn platform after logging in with a NASBP login and agreeing to the forms’ licenses.

2020 NASBP Blog Posts
- 188 total NASBP posts in 2020 (as of 10/8/20)
- 50 posts on the PPP
- 25 posts on Contracts & Force Majeure

An Extensive Library of NASBP Blog Posts

NASBP amped up its Blog posts this year by providing the NASBP membership an extensive library of posts on issues members and their clients faced this year.
Webinar Presentations
The NASBP CEO, General Counsel, and Director of Government Relations delivered a webinar presentation to the Northern California Surety Association in August 2020 on electronic bonding and fraudulent individual surety bonds to 90 attendees.

Creating the CPC
As an active member of the Construction Industry Procurement Coalition (CIPC) this year, NASBP created a congressional caucus called the “Construction Procurement Caucus” (CPC) to promote commonsense design and construction services and procurement reforms that benefit the government, taxpayers, and businesses.

Support in the NDAA
NASBP delivered letters to the Chairs and Ranking Members of the U.S. Senate/ House Armed Services Committee supporting provisions included in the House National Defense Authorization Act, such as change order reforms for small businesses procuring federal construction contracts.

Big Contributions by Legal and Accounting Professionals
During this year of the Coronavirus pandemic, the accomplished legal and accounting professionals who serve on the AAC and the CPAAC provided outstanding content for articles in Surety Bond Quarterly and for NASBP Blogs; and they gave presentations on cutting edge topics for NASBP Virtual Seminars, Virtual Events, and Podcasts. NASBP is extremely proud of and deeply appreciative of the excellent content provided by these participants who are among the best and the brightest in their fields and who serve as superlative resource teams for the benefit of NASBP Members, Affiliates, Associates and subcontractors and other construction and surety industry stakeholders.

<table>
<thead>
<tr>
<th>Advisory Council Participants and Colleagues from their firms provided Outstanding Content to NASBP</th>
</tr>
</thead>
<tbody>
<tr>
<td>NABP Blogs</td>
</tr>
<tr>
<td>Surety Bond Quarterly</td>
</tr>
<tr>
<td>“Let’s Get Surety” Podcast</td>
</tr>
<tr>
<td>Virtual Seminars</td>
</tr>
<tr>
<td>Virtual Events</td>
</tr>
<tr>
<td>Pipeline</td>
</tr>
</tbody>
</table>

NASBP worked with Michael Oscar, Director of Government Relations of the American Subcontractors Association, and other CIPC partners on an amendment offered to the House FY21 National Defense Authorization Bill. For the NASBP November Virtual Event, Oscar served as a panelist who forecast how the election results will impact 2021 legislation.

Specific Matters Addressed by NASBP at the Request of Members
At the request of Members, Affiliates, and Associates, NASBP sent important letters to federal, state, and local agencies, commenting on contract and bond language and requirements. These letters concerned long-term warranties, onerous bond forms, resident agent countersignature requirements, and wet signatures.

<table>
<thead>
<tr>
<th>2020 NASBP Letters Sent to Federal, State, and Local Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term warranties</td>
</tr>
<tr>
<td>Onerous bond forms</td>
</tr>
<tr>
<td>Resident agent countersignature requirements</td>
</tr>
<tr>
<td>Wet signature requirements</td>
</tr>
</tbody>
</table>

I am proud to have worked with the NASBP this year in my capacity as the Ranking Member of the House Small Business Committee. Together, we advanced legislation that levels the playing field for small businesses in the federal contracting marketplace. The Committee also worked across the aisle and with the Administration to craft the PPP, which has supported over 50 million small business jobs to date.

U.S. Rep. Steve Chabot (R-OH)
RANKING MEMBER
U.S. House Committee on Small Business

NASBP SuretyPAC 2019–2020 Cycle
- Provided $42,500 to federal legislative candidates
- NASBP membership contributed $42,601 to SuretyPAC
- $24,999 cash on hand (as of October 2020)
Join, Participate, and Be Present to Win as a NASBP Surety Professional

www.nasbp.org

About the National Association of Surety Bond Producers

Founded in 1942, NASBP is the association of and resource for surety bond producers and allied professionals. NASBP producers specialize in providing surety bonds for construction contracts and other purposes to companies and individuals needing the assurance offered by surety bonds. NASBP producers engage in contract and commercial surety production throughout the United States, Puerto Rico, Guam, and a number of countries. They have broad knowledge of the surety marketplace and the business strategies and underwriting differences among surety companies. As trusted advisors, professional surety bond producers act in many key roles to position their clients to meet the underwriting requirements for surety credit.

NASBP’s Mission

To strengthen professionalism, expertise, and innovation in surety and to advocate its use worldwide.

Joshua Etemadi enjoyed a trip to the beach with his family.

Mike Ito took part in a few Zoom meetings with his sons.

#surety
#BeGuaranteedToSucceed
#WeAreNASBP

linkedin.com/groups/1400707
twitter.com/nasbp
facebook.com/NASBP
@nasbp

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LinkedIn: linkedin.com/company/national-association-of-surety-bond-producers