



UNIVERSAL SHIELD
INSURANCE GROUP, INC.

Universal Fire & Casualty Insurance Company (UFCIC) Surety Bond Appetite

Bond Ramp

UFCIC's e-bonding portal, Bond Ramp, offers commercial and contract surety bonds in 47 states and D.C. (excluding OR, ME, MA) with **per principal aggregate limits up to \$1,000,000**. Our goal is to provide the best solution for transactional and small account-based bonds through advanced technology, automated workflows, competitive pricing, and exceptional customer service.

Bond Types

- Contract (Performance & Payment) Bonds
- License & Permit Bonds
- Fiduciary & Court Bonds
- Financial Guarantee Bonds
- Miscellaneous Bonds
- Public Official Bonds

Instant Issue Bonds

Compliance or Indemnity Bonds up to \$25,000

Bonds which fall in this category:

- License & Permit Bonds (no performance or payment obligations)
- Defective Titles/Lost Instruments
- Public Officials
- Notary

Credit-Only Underwriting

For most bond types, including performance & payment bonds, up to \$100,000

Underwriting will consider personal credit of owners, business credit, and experience.

Popular Bonds Categories

- Construction Performance, Payment, Maintenance, Supply Bonds
- Contractor License & Permits Bonds
- Auto Dealers
- Auctioneer Bonds
- Freight Broker BMC-84, Freight Broker Excess Bonds
- DoD Performance Bonds
- Mortgage Bonds (Brokers, Lenders)
- Billing Bonds (DMEPOS, Medicare Bonds)
- Fuel Tax Bonds
- Other Tax Bonds (Lotto, Liquor, Sales)
- Customs Bonds (International Carriers, Bonded Merchants, Importers)
- Wage & Welfare Bonds (Union Bonds)
- Well Drilling & Plugging Bonds
- Reclamation Bonds
- Defective Titles/Lost Instrument Bonds
- Probate Bonds (Executors, Administrators, Guardians)
- Notary Bonds

Bonds that are not currently written by UFCIC

ERISA*, Fidelity Bonds* (*coming in 2025)

