



COATS
Surety Services

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CONTRACTOR QUESTIONNAIRE

I. ORGANIZATION

Company Name _____
 Address _____
 Telephone # _____ Fax # _____
 Date Business Started _____ Year of Incorp. _____ Tax I.D. # _____
 Contractors License No. _____ State _____

Principals of Company

Name	DOB	Spouse's Name	% Owned	Position	Yrs w/ Co	Yrs in Const	Social Security Number

- Have there been any changes in ownership over the past two (2) years? If so, what changes have occurred?

- Do the above principals have a majority (50% or more) ownership position in any other companies? If so, what is the ownership %, name of company and type of business? _____
- Is the company a beneficiary of any life insurance policies? _____ If so, what amount? _____
- Do you have a continuity plan? _____ Who will be your successor and what are his/her qualifications?

- What type of construction do you consider your company's core type of business? (primary trades, type of work, typical owner, acquisition process, number of jobs, etc.) _____

- Type of work done with own forces: _____
- Type of work subcontracted: _____
- Is your company union? _____ If yes, which union(s)? _____
- What percentage of work is performed as a prime? _____ Subcontractor? _____
- What is the normal geographic area in which your company solicits work? _____

• Have there been any significant changes or anticipated changes in the type of construction performed over the past couple years? _____ If so, please explain. _____

• What is the largest backlog carried by the company: \$ _____ # of Jobs _____ Year _____

• Are there any projects in the early stages of completion that had a bid spread in excess of 10%? If yes, please provide a brief explanation. _____

Key Personnel (Attach brief resumes if available)

Name	Position	Yrs w/ Company	Yrs in Construction	Previous Employer
	Estimator			
	Project Manager			
	Project Manager			
	Superintendent			
	Superintendent			
	Superintendent			
	Controller			

Please check YES or NO in answer to the following questions:

<i>Has the company or any officer, owner or partner ever:</i>	Company		Any officer, owner or partner	
	Yes	No	Yes	No
Declared bankruptcy, including successful and unsuccessful Chapters 11 and 13?.....	Yes	No	Yes	No
Had an ownership interest in a company that declared bankruptcy, including successful and unsuccessful Chapters 11 and 13?.....	Yes	No	Yes	No
Failed to complete a job or been assessed with delay damages?.....	Yes	No	Yes	No
Had a bond cancelled by a Surety?.....	Yes	No	Yes	No
Been in claim with a Surety?.....	Yes	No	Yes	No
Had any disputes within the last 5 years? <i>Disputes include disagreements about accounts receivable and payable, bond claims, and other job or contract related disagreements. Disregard minor disputes which were completely resolved within 30 days</i>	Yes	No	Yes	No
Been involved in any lawsuits in the last 5 years?.....	Yes	No	Yes	No
Been delinquent in the payment of any taxes? <i>Taxes include income taxes, withholding taxes like FICA and FUTA, sales tax, B&O tax, excise taxes, real and personal property taxes and any other taxes owed to any government entity.</i>	Yes	No	Yes	No
Had any tax liens?.....	Yes	No	Yes	No
Been audited by the IRS?.....	Yes	No	Yes	No
Been delinquent in any contributions to any trust funds? <i>Trust funds include any pension and/or profit sharing funds, union trusts, insurance funds (state or private) and similar funds.</i>	Yes	No	Yes	No
Placed or participated in placing any business or personal assets in a trust or escrow?.....	Yes	No	Yes	No

If the answer to any of the above questions is yes, please attach a full explanation.

II. REFERENCES

Suppliers/Subcontractor

Name of Suppliers/Sub.	Contact Person	Phone #	Material/Service
1. _____			
2. _____			
3. _____			

Architect/Engineer

Name	Contact Person	Phone #	Project
1. _____			
2. _____			
3. _____			

III. THREE LARGEST PROJECTS COMPLETED AS OF TODAY'S DATE

Year	Name of Project	Contact Person	Phone Number	Job Description	Contract Price	Gross Profit
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

IV. BANK CREDIT

Name of Bank _____ Account Exec. _____
Address _____ Phone # _____
Account Information: Checking Acct. # _____ Savings Acct. # _____
Working Capital Line _____ Amount Outstanding _____ Exp. Date _____
Security on Line _____
Numbers of years your firm has utilized the above named bank? _____

V. ACCOUNTING

Name of Accounting Firm _____
Contact Person _____ Phone # _____
Number of Years with Accounting Firm _____ Fiscal Year End Date _____
Revenue Basis of Financial Statement: Cash Straight Accrual Comp. Contract %
Revenue Basis of Tax Return: Cash Straight Accrual Comp. Contract %
Is your company a "Sub S" Corp.? _____ If yes, when did corp. obtain "Sub S" status? _____
Does your company maintain individual job cost records? _____

How often is financial information produced by your CPA? _____ In-house? _____
Does your company reference all invoices/payments with a specific job #? _____
How often is the cost to complete adjusted on open jobs? _____
Who is involved in the adjustments regarding the cost to complete on projects? _____

VI. CURRENT OR PREVIOUS SURETY

Name of Surety Company	Agent/Broker	Has Surety incurred any losses?
_____	_____	_____
Program: Single \$ _____	Aggregate \$ _____	
Rate: _____	Conditions: _____	

VII. SURETY NEEDS

Individual Project Size _____
Aggregate uncompleted backlog at any one time _____
(cost to complete on open jobs)
Typical mix of work: Bonded work _____ % and non-bonded work _____ %
What is the optimum number of projects on hand at any given time? _____
Frequency of Bid Bond Requests _____

VIII. BUSINESS MANAGEMENT

Does your firm prepare any of the following? (Please check where applicable):

Monthly Balance Sheet	Manpower schedule
Monthly Profit & Loss Statement	Equipment utilization schedule
Cash Flow Analysis	Equipment maintenance schedule
Create and Monitor a Fiscal Budget	Monthly Work in Progress schedules
Monthly Aging of Accounts Receivable	

How many projects/crews are you running as of the last year? # _____ And current year? # _____
Number of field employees: Currently _____ Last Year _____
Number of Project Managers: Currently _____ Last Year _____
Number of Superintendents/Foreman: Currently _____ Last Year _____
What computer software system is being utilized by your firm? _____
How long has the system been in place? _____

IX. INFORMATION REQUIREMENTS

In order for us to respond timely to your request for credit, please enclose:

1. Last three (3) CPA fiscal year end statements
2. Most recent in-house balance sheet and profit & loss statement
3. Most recent work-in-progress schedule
4. Copy of current ACORD certificate of insurance
5. Resumes on key personnel

In order for the Surety to assess the Applicant in connection with the possible issuance of a surety bond, it may be necessary to obtain information from third party sources. We hereby authorize the Surety to secure consumer credit reports from consumer reporting agencies and/or make such pertinent inquiries as may be necessary from other sources in order to verify the information supplied to the Surety. "Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, knowingly includes any false or misleading information on an application for an insurance policy is guilty of insurance fraud and is subject to criminal and civil penalties." Please have the Principals of the company sign below:

Signed and Dated

Signed and Dated

Thank you for your thoroughness in completing this application as well as attaching the necessary information. Your efforts will enhance and maximize the potential surety credit available for your company.