



*Ragnar*





# ALL ABOUT BONDS



# FIDELITY BOND OR BUSINESS SERVICES BOND

- o What does this do?
- o Why do I need them?
- o What are the costs for me?

# BID & PERFORMANCE BONDS

- o What are they?







# BUSINESS INSURANCE TRENDS FOR THE RADON CONTRACTOR

## Email Scams

On average, an employee of a small business with less than 100 employees will experience 350% more phishing than an employee of larger enterprises.

## Check Scams

One-third of all small businesses in the U.S. were victims of check fraud in 2023.







# RAISING INSURANCE PREMIUMS

- o Why are insurance premiums rising?
- o Why do insurance premiums affect my taxes?
- o Why is business insurance different from personal insurance?





## THIRD PARTY VENDORS - CERTIFICATES OF INSURANCE (COI)

- o Frustrating to deal with.
- o Don't comply, don't get paid.
- o Remember to analyze the bid, understand what you're agreeing to.
- o To comply will cost you money.



The logo for Ragnar, featuring the word "Ragnar" in a white, elegant script font, set against a dark red, horizontally-oriented oval background.

*Ragnar*

"The Authority In Radon Insurance"



952-653-9700 Ext 3



mike@ragnarcompany.com



ragnarcompany.com

