



# Surety

## Delivering shared success

As a mutual company, we focus not on shareholders and stock markets, but on our clients and partners. We take time to get to know your business and what you need from your surety solution.

Our long-term approach allows us to build strong market relationships, gain unique knowledge and understanding of your business, and provide specialty products and services that add value, helping you achieve your business goals.

## Solutions for your most complex risks

With business today moving fast, bonding requirements are often time-sensitive and vital to a company's success. Our approach is to be innovative and flexible, focusing on providing outstanding service to our clients.

Our surety products provide working capital efficient solutions supporting clients with their contractual obligations without utilising existing credit lines with lenders.

We have dedicated surety staff based in London (covering many European, Middle Eastern and African markets) and local surety operations in Cologne, Milan, Paris, The Hague, Sydney, and Hong Kong (covering Asia-Pacific), as well as more than 45 surety offices throughout North and South America.

As part of the Liberty Mutual Insurance Group (LMIG), we're one of the largest providers of surety bonds and guarantees globally – supporting both large publicly traded and privately owned companies.

With our global reach, we can provide local expertise, knowledge and significant capacity to assist with your bond and guarantee needs.

## Our typical industry sectors include:

Construction, Transportation, Engineering, Oil & Gas, Shipbuilding, Manufacturing, Power & Utilities, Defence, Pharmaceuticals.



## Typical types of surety bond:

A surety bond can be used to guarantee various types of contractual and non-contractual obligations.

Typical types include:

- Performance
- Appeal
- Advance payment
- Customs/deferred duty
- Retention
- Pension
- Decommissioning
- Reclamation
- Bid/tender
- Warranty
- Various other regulatory guarantees.

## With you for the long term

Being a mutual means we're consistent and here for the long term. Our experienced teams are resourceful, responsive, and empowered to make decisions quickly. You'll benefit from our technical underwriting capabilities, the strength of our relationships with our broker partners, and our unique approach to claims service.

Because what's good for you, is good for us.

## Continuity in a changing world

Some clients have been with us for over 20 years. Why do they stay so long? Because we have a culture of flexibility and transparency. Quite simply: we do the right thing.

Your business doesn't stand still and neither do we. We are constantly evolving our products and services, investing in people and resources, and building our global distribution network – bringing you continuity and reassurance in a changing world.

We're one of the largest providers of surety globally, offering significant capacity and superior service through our global network. You benefit from the full financial strength of LMIG, a Boston-based US Fortune 100 company rated 'A' (Strong) by Standard & Poor's – and the second largest surety provider in the US with long-term commitment to this market.

## Unlocking opportunities

With over a century of insurance experience, we've learned a thing or two about risk. We're dedicated to developing products and solutions for our clients, whether it's a variety of specialist coverages, a customised wording, or guidance on trends affecting your market.

Talk to us about the trends we're seeing in your industry and the products we offer to protect your business:

- Construction
- Directors & Officers

### Contact Us

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