

Contract Surety

Contract bonds for all-sized businesses



Who We Are

Liberty Mutual Surety™, a business unit of Liberty Mutual Insurance, is the 2nd largest surety in the U.S. and a leading global surety. With underwriting offices in 10 countries and bonds issued throughout the world, we have the capabilities and professionals to underwrite all types and sizes of contractors and corporations.

Liberty Mutual Insurance currently ranks 75th on the Fortune 500 list of largest U.S. companies and has an "A" (Excellent) rating from A.M. Best Company.

Why choose Liberty Mutual Surety for contract bonds?

Our ability to provide capacity is among the highest in the industry, with our U.S. Treasury Listing exceeding \$2 billion as of July 1, 2017. This capacity, coupled with our experience and expansive international presence, means we can fill the bonding needs of most construction projects in almost any country.

Our vast knowledge of the construction industry and its multiple sectors throughout the U.S. sets us apart from other sureties. Whether a general or specialized contractor, we understand that no two construction companies are the same. Our responsive underwriters become your trusted advisors by partnering with you to provide tailored, flexible, and innovative bonding solutions.

Contract Products and Services

Liberty Mutual Surety underwrites all types and sizes of contractors, including public and private local, regional, national, and multinational contractors. Whether your contractor is just starting out and needs a small bond, or is a multinational corporation with complex bond needs in various countries, Liberty Mutual Surety has the program they need delivered in the time frame they want.

Bond Products

- **Bid bonds** – ensure that contractors can comply with the bid contract and that they can accomplish the job as stated in the contract.
- **Payment bonds** – guarantee that contractors will pay their subcontractors, laborers, and material suppliers, leaving the project lien free.
- **Performance bonds** – affirm that contractors will complete the project to the specifications.
- **Supply bonds** – guarantee that the agreed-upon materials and supplies will be furnished and delivered by the supplier.
- **Maintenance bonds** – pledge that contractors will fix all maintenance issues of a project during a specified period of time.

Our customers include general builders, construction managers, design/builders, heavy equipment contractors, homebuilders, subcontractors, and specialty contractors. Sample bonded construction projects comprise schools, office buildings, hotels, hospitals, prisons, highways, bridges, airports, sewer and water lines, and water treatment plants.



Ease of Doing Business

Have a surety program need less than \$3 million? We have underwriters who specialize in servicing this business and will typically respond to you within eight hours. In many cases business within these limits does not require CPA financial statement presentations. Just submit a simple two-page application and strong internal statements!

Contact SmallContract@libertymutual.com with questions or to submit business.

QuickAccess™

Our QuickAccess program is perfect when you need a small bond fast! Get single bonds up to \$400,000 by submitting a simple application. The QuickAccess program also accommodates bond-only aggregate programs up to \$800,000 (some financial statements required). In most cases you will receive a response within four hours of your request!

Contact QuickAccess@libertymutual.com with questions or to submit business.

Global Surety

Our Global Risks division has experience in international and reverse flow operations. Through affiliated companies and fronting relationships, we currently have business in more than 40 countries worldwide, making us a leading provider of foreign bonds for U.S. companies, and domestic bonds for foreign companies operating in the U.S.

Value-Added Services

Our Professional Advisory Services team of in-house accountants and engineers works in partnership with your contractors to ensure that they are using best-in-class operating procedures as they grow. There is no charge for this service. By assessing contractors' internal processes and procedures, leveraging knowledge of best practices based upon industry experience, and providing insight from a surety's perspective, we assist contractors with mitigation of operational and financial risks.

Did you know?

- Our underwriters are located in more than 40 field offices throughout the United States to provide the necessary local market knowledge.
- With underwriting offices in Australia, Brazil, Canada, France, Germany, Hong Kong, Italy, Mexico, United Kingdom, and the United States, Liberty Mutual Surety writes bonds in more than 40 countries, providing global reach.
- Working in conjunction with other units of the company, Liberty Mutual can provide you with a full range of construction services, including property and casualty coverage (e.g., general liability, workers compensation, property, inland marine) and specialty coverage (e.g., builder's risk, umbrella/excess).
- We provide a variety of eBusiness solutions, including a comprehensive Agents' Portal, extensive bond form library, and state-of-the-art bond issuance platforms.
- Liberty Mutual Surety provides commercial bonds for individuals, and for all-sized businesses, including Fortune 1000 public and private equivalent companies.

Let's Talk

To learn more, contact your local field underwriter.

