



Surety bonds and guarantees that power global progress.

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Liberty Mutual Surety Plus™

Flexible bond programs for small to mid-sized construction projects

While Liberty Mutual Surety has the capabilities and resources to provide bonds for all-sized contractors, our Liberty Mutual Surety Plus underwriters focus only on contract bond programs up to \$25 million, subdivision bonds, and bonds requiring specialized underwriting.

Whether you're just starting out and seeking your first bond, or you're a contractor with frequent bond needs, the Surety Plus underwriting team works with you every step of the way.

Surety Plus advantages

- **Long-term relationships.** If your contractors grow, our underwriters can seamlessly transition them to the next segment, ensuring a long-term Liberty, agency, and customer relationship.
- **Field and home office focus.** With field and home office underwriters dedicated solely to this sized business, Surety Plus underwriters understand your clients' needs.
- **Expedited decision making.** Because our field offices have significant authority levels, you get a faster response.
- **Product breadth.** Surety Plus' appetite exceeds that of many other carriers.

Surety target appetite¹

General contractors	Subcontractors of all trades	Engineering contractors
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¹ Projects not in our appetite include residential construction contracts, design/build, computer software, and hazardous materials.

1st largest surety in the U.S. ²	Serving 40 contractors on the ENR Top 100	Combined Treasury listing, \$3.1 billion
Can issue bonds in 60+ countries	95th on the Fortune 500	"A" from A.M. Best Company; "A2" from Moody's; "A+" from Standard & Poor's
2 Based on 2024 SFAA direct written premium		

Surety Plus

Providing you with the contract bonds you need.
From small to mid, transactional, alternative, to subdivision.

Small to mid-sized construction bond programs

Surety Plus is the optimal solution for clients with cost-to-complete needs up to \$25 million.

Our underwriters are skillful and easy to work with. With a common-sense approach to decision-making, flexibility on limits, potential to consider personal indemnitor wealth, and the authority to provide fast answers, they'll help you keep business moving.

We use all of our resources available to help you maximize your contractor's success. We use our local knowledge about industry conditions and regional trends with advanced metrics of economic and construction data to enhance our relationships and provide a successful experience.

We're ready to work with a wide range of trades. We have the flexibility and appetite to satisfy the occasional, one-off bond need or establish a long-term bonding relationship with your account.

Vista Surety

Liberty Mutual Surety is one of only a few carriers that offers both standard and alternative contract surety.

Our Surety Plus Vista program provides bond solutions for:

- Emerging businesses
- Established businesses facing new challenges
- Contractors with nontraditional business models that may not appeal to other surety providers

Vista also allows businesses to stay competitive and bid bonded- work, with a specialized suite of underwriting tools that includes:

- Funds administration
- Collateral: ILOC, cash, CVLI and first-lien positions on real estate
- Small Business Administration and other bond-guarantee programs

Contract Transactional bonds

Our Contract XPress and XPress+ programs are geared specifically for clients who need small or occasional bonds quickly. Contact us via email to get started. Once an application is received, we often can respond within a business day.

In just hours

	Contract XPress	Contract XPress+
Target size	Up to \$3,000,000 single/aggregate	Up to \$5,000,000 single/aggregate
Flexible limits?	Yes	Yes
Response time	Less than 4 hours	Less than 8 hours
Financial statements required?	No	Yes, but don't need to be CPA-reviewed or can be supplemented with personal statement
Dedicated underwriters?	Yes	Yes
Indemnity	One page, scanned	One page, scanned

Subdivision bonds

With decades of subdivision experience, our Surety Plus underwriters have seen the ups and downs of the housing markets, and have the expertise and insights to guide and support today's real estate developers and home builders.

Many municipalities require subdivision bonds, also known as plat bonds, for development projects. Surety Plus provides capacity to handle the subdivision needs of any privately held builder.

Target markets:

- Private and public home builders
- Commercial developers
- Land and lot developers