Liberty Mutual SURETY

Win in the marketplace

Surety producers and their customers select Liberty Mutual Surety as their surety of choice, due to our financial strength, stability, powerful resources, and extensive knowledge of commercial surety. While Liberty Mutual Surety is known for bonding Fortune 1000 companies, we are also a market for small and mid-size customers.

Commercial Bond Solutions

for businesses of all sizes

Our commercial underwriters understand multiple, diverse business sectors and their unique surety needs. We provide bonds for individuals, mid-size companies, and Fortune 1000 public and private equivalent companies. We provide customized, flexible bond solutions, which help protect businesses from financial loss. We can provide your customer with a number of commercial surety products, including (but not limited to):

- Court and fiduciary
  - Appeal
  - Tax appeal
- Self-insurer workers compensation
- License and permit
- Reclamation
- Lost instrument
- Utility payment
- Fuel tax

Common industries served

- Agriculture
- Auto
- Aviation
- Chemical and energy
- Churches
- Construction
- Entertainment
- Financial institutions
- Food processing
- Healthcare
- Hospitality
- Manufacturing
- Private schools
- Professional services
- Retail
- Service contractors
- Transportation
- Wholesalers/distributors

Superior claims handling

Our underwriting culture is strengthened by the close collaboration between our underwriting, claims, and dedicated legal teams, which work together to address challenges if they arise, and recommend innovative solutions. We pride ourselves on our best-in-class claims handling and commitment to resolving claims efficiently and effectively.

1st largest surety in the U.S.[1]	**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

1 Based on 2024 SFAA direct written premium

Surety bonds and guarantees that **power global progress.**

Visit **libertymutualsurety.com** for more information, or contact your underwriter to get started.

Follow us on LinkedIn and be in the know on emerging trends, legislative updates, and announcements.

Liberty Mutual SURETY

Bonds as alternatives to letters of credit

In some cases, there may be an opportunity to consider a bond in lieu of a letter of credit from a bank. Such cases may involve international obligations, performance obligations, or paid loss retro programs — to name a few — which typically require some form of collateral. In those instances, a bond may be an attractive alternative to a letter of credit. Unlike letters of credit, surety bonds are not typically listed as contingent liabilities within financial statements. Surety bonds provide additional advantages not afforded by letters of credit, including:

Greater credit capacity — Surety bonds are not credited against a company's bank line, whereas a letter of credit limits a company's credit capacity.

Stronger default defense — Sureties investigate to find proof of default, whereas letters of credit may be drawn upon at any time.

Experienced claims handling — Unlike most banks, sureties maintain claims specialists and legal teams, which handle disputes and assist with the claims process.

Stable and transparent rates — Surety rates generally remain upfront and steady, whereas letters of credit often include additional costs such as commitment, utilization, and issuance fees.

Enhanced security — Sureties generally require only a receipt of signed indemnity agreements to issue a bond, whereas banks can opt to take a security interest in the company's assets as a condition of issuing a letter of credit.

Local connections, global reach

Our underwriters are located in more than 40 field offices throughout the United States to provide the necessary local market knowledge. Additionally, our Global Risks division specializes in international and reverse flow operations. Through affiliated companies and fronting relationships, we have facilities in almost 20 countries worldwide, making us a leading provider of foreign bonds for U.S. companies, and domestic bonds for foreign companies operating in the United States.

This document provides a general description of this program and/or service. See your policy, bond, service contract, or program documentation for actual terms and conditions. Insurance and surety are underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries.

© 2026 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116. 63-5295 08/26