

Join our team

Surety Underwriting
Development Program

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About the Surety Industry – what is it anyway?

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A surety bond is a financial instrument that provides a guarantee to fulfill a contractual obligation. It's a three-party agreement that legally binds the principal who procures the bond, the obligee who requires the bond, and the Surety Company who supports the guarantee that the obligation will be fulfilled.



Surety bonds facilitate commerce, support economic growth and development, and protects taxpayers, consumers, and businesses in a number of ways, including but not limited to:

- Performance bonds guaranteeing the completion of construction projects such as schools, roads, office buildings, and hospitals;
- Payment bonds ensuring the payment to sub-contractors, vendors, and suppliers;
- License and permit bonds helping to achieve compliance with laws;
- Judicial bonds to limit loss that could result from a court ruling; and
- Fiduciary/Probate bonds that protect against breach of fiduciary responsibilities.

Annually, the U.S. Surety industry generates nearly \$8 billion in annual written premiums. The Surety & Fidelity Association of America (SFAA) is the industry's leading trade organization.

Careers in the Surety Industry

Whether you want to build your career in surety underwriting or surety claims, there are certain skills every surety professional needs to have.

You are:

- Passionate about building strong relationships
- Able to work well on a team as well as independently
- Excited about a finance career, and have a strong financial acumen including analytical aptitude and insight
- Able to apply and bring a working knowledge of legal concepts
- Are enthusiastic and take initiative
- Have strong project management skills
- Sales and marketing focused
- A strong communicator

Ideal majors for Surety Underwriters include but are not limited to:

- Finance
- Economics
- Business Management/Administration
- Accounting

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Why consider a career in Surety?

It's like winning the job lottery!

A little known secret in the financial services industry, a career in Surety often lasts a lifetime for those fortunate enough to join. Working in surety is unique in that you can use your financial, analytical and project management skills as well as your passion of working with people and developing and managing relationships. Surety underwriters realize extraordinary diversity and growth opportunities industry-wide, and appreciate the balance between structured process and creative, entrepreneurial spirit to business problem solving.

This is who we are!

Liberty Mutual Surety, a business unit member of Liberty Mutual Insurance, is the 2nd largest Surety in the United States, and the largest non-government global Surety Company. We specialize in providing surety bonds for construction firms, manufacturers and suppliers, and commercial enterprises for corporations and individuals on an account and transactional basis, and conduct business worldwide through fronting relationships and Liberty owned subsidiaries. With underwriting offices in 16+ countries and bonds issued in over 60 countries worldwide, we have the ability, experience, and resources to underwrite all types of contractors and corporations for local, regional, national, and multi-national customers.

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What makes us different?

- Our amazing team members
- Elite and industry-leading Surety Underwriting Development Program
- Continuous improvement and innovation
- Cutting-edge technology
- Advanced training tools and library
- Structured mentoring programs
- Global footprint
- Delivery of exceptional customer experience
- Comprehensive Surety products

Diversity & Inclusion

Diversity at Liberty Mutual, we value the differences of our employees and take pride in our diverse workplace. As a global organization, we effectively work across and navigate many cultures. We believe a diverse and inclusive workplace environment is about fostering employee engagement and innovation to enhance business results.

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Why Liberty Mutual Surety?

We know that your choice of employer and career is one of the most important decisions you can make, and we realize you want to build a career with a solid foundation with a company that offers an extensive career path, and superior mentoring and training to support your ongoing learning and advancement opportunities. That's why we are committed to educating aspiring and experienced professionals to excel in our industry, and provide you with an atmosphere of upward mobility and steady advancement to optimize opportunities for professional progression for decades to come.

Our Program

Our unparalleled Surety Underwriting Development Program is considered paramount to rival curriculum's, offers incredible development opportunities for recent graduates and experienced finance professionals, focusing on building future leaders for our Surety organization. The program includes a broad, 15 month training curriculum, uniquely designed to consistently prepare Associates for a finance career in the surety industry with a global surety leader.

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Your Experience

As an Associate Surety Underwriter, you will develop the necessary skills to accelerate your development as a Surety professional by:

- Gaining exposure to our Executives and Leaders
- Working with the support of an assigned Learning Advisor
- Engaging in a broad combination of on-the-job training, formal instruction, cutting-edge learning tools, and job shadow/rotations across our organization.
- Participate in a collaborative social learning platform, in which you will build strong relationships with your peers nationwide and around the world.
- Meeting with owners and/or key executives of construction companies and other major industries, and develop marketing and sales skills.
- Obtaining your Associates in Fidelity and Surety Bonding Certification.
- Learning about and develop expertise and skills in:
 - Financial credit analysis
 - Contract evaluation
 - Project risk assessment

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