

Atradius guarantee certificate

A proof that you have
chosen a reliable
and financially
strong partner



Prudent risk management and selective approach

Atradius Surety is not merely a facility provider, but also a bond underwriter. We have undertaken a comprehensive assessment of our customer (the company we guarantee). We do this not only for our own sake, but also for you, as the recipient of the guarantee, to reduce the risk of adverse events. Our expert judgement and comprehensive evaluation are intended to augment the assessment you have made of our customer. This reduces the risk of the company not being able to fulfil their contractual obligations and offers you more confidence in your decision to take our customer on board.¹ For your security and our own, we believe in a selective approach towards companies we want to work with so we both feel comfortable with the choice of partner. Building a long-term business relationship is more important to us than short-term growth. Others might say we are too careful, but we believe our approach is beneficial for all parties involved in the surety process.

Financially sound guarantor

As part of the Atradius Group, our financial rating has been affirmed by rating agencies A.M. Best as A (excellent) with a stable outlook, and Moody's as A1 with a stable outlook. This indicates our leading competitive position, good financial performance, robust capitalisation and low financial debt ratios. In addition, our operations are reinsured with some of the largest reinsurance companies, distributing the risk and premium income for commitments and enabling us to meet large demands for guarantees.

Long-standing expertise and market knowledge

Our expertise in sureties and in-depth market knowledge have allowed us to grow steadily over the last decade and earn the trust of major organisations. Our underwriting balances financial² and technical³ risk with a strong business focus, propelling us to become a leading surety bonds supplier in Europe.

¹ It is not the guarantor's primary duty under the surety bond to pay damages, but to ensure the performance of the principal's obligations.

A guarantor becomes liable to the beneficiary only if there is a breach of the principle or primary contract. (Moschi v Lep Air Services Limited [1973] AC331)

² Evaluation of customer's financial background and assessment of their risk profile

³ Assessment of customer's ability to perform on an individual obligation

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