

Atradius Surety

Confidence to build,
freedom to grow



Secure your performance, increase your liquidity and boost your business development with Atradius Surety.

In today's complex and constantly changing business environment, managing risk is crucial to maintaining strong partnership and driving growth.

Capital-intensive industries face ongoing operational and financial uncertainties and even capable and well-established contractors can face unexpected difficulties.

At Atradius Surety we support businesses in meeting their contractual obligations and navigating the risks attached with confidence.

With decades of experience, we offer reliable and tailored surety solutions that help protect commitments and enable growth.

Our promise is simple: to help you secure your performance and support your business development, every step of the way.

Pietro Lanzillotta
Director | Atradius Surety





The importance of surety bonds

A surety bond goes beyond meeting contractual obligations, it strengthens your strategic position. Bonds are a valuable alternative to bank guarantees and cash retention and they give you greater flexibility and enhances the credibility of your business.

What does this mean for you?

- Free up working capital for investment and growth.
- Strengthen credibility with customers and partners.
- Avoid tying up assets or impacting bank credit limits.
- Compete for and secure new profitable projects.

In short, surety bonds are more than risk mitigation tool: they are growth enabler.





About Atradius Surety

Atradius is a leading Surety provider, built on expertise, reliability and innovation, steadily expanding its footprint in Europe and beyond.

We understand the risks businesses face and design solutions that turn those risks into opportunities.

Financially sound guarantor

Atradius combines strong financial performance with top-tier credit ratings:

A

(Excellent)
by A.M. best

A1

(Stable outlook)
by Moody's

>200%

Solvency II ratio

Indicating our leading competitive position, good financial performance, robust capitalisation and low financial debt ratios.

Facts & Figures

+50

Years of experience

+46k

Customers

+400

Types of bonds

94%

Customer retention





Footprint

We are present in 14 countries: Belgium, Denmark, Finland, France, Germany, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, United Kingdom and Canada.

Surety requests related to other countries are evaluated on a case by case basis.

Our local presence allows us to deliver tailored solutions to local customers while provide master policies and local services to our multinational customers.

Industries we serve

From construction and transportation to manufacturing and environmental services, our customers operate in sectors where performance and reliability are essential.

Whether you are bidding for a major infrastructure project or securing compliance in a regulated industry, we provide the support you need to move forward with confidence.

Product portfolio

A comprehensive range of bonds, including:

- Bid bonds
- Performance bonds
- Advance payment bonds
- Payment bonds
- Maintenance bonds
- Customs and compliance bonds
- Judicial bonds
- EU contribution bonds



Our customers are at the heart of our business

We focus on building strong, lasting relationships by understanding your goals and supporting you with solutions that truly fit your business.

Customer-focused approach

We don't just provide surety capacity, we stand beside you as your trusted surety partner. By taking the time to understand your goals in depth, we develop bespoke solutions and offer expert support at every stage of your project. We actively monitor the markets where we operate, identify new opportunities and deliver solutions that adapt to your needs. We believe long-term collaboration creates the strongest results. That's why we work closely with you to deliver customised support, responsive service, and solutions designed to help your business grow over the long term.

Flexibility, tailored solutions

Every business is unique, and we believe your surety solution should reflect that. Our approach combines flexibility with consistency, ensuring that every proposal aligns with your strategy and goals. Whether you operate locally or internationally, we tailor our policies to meet specific market requirements and support customers with cross-border needs where possible. This way, we simplify complexity while supporting your performance and guiding you towards profitable growth.





Online portals

Time is money: we help you save both. Our web customer portals simplify every step of the surety process providing speed, transparency and control, so you can spend less time on administration and more time on running your business.

CautioNet

In France, our digital platforms streamline the bond management process for both customers and partners. CautioNet, our customer platform provides access to a comprehensive library of standard and tailor-made bond wordings designed to meet a wide range of market requirements. It enables the automated processing of approximately 90% of bond requests, delivering speed and efficiency.

CyCaución

With CyCaución our customers, brokers and agents in Spain & Portugal can manage their surety activities online anytime, anywhere from requesting new bonds, and tracking their status, download the bond documents or invoices to managing all the different aspects of their contracts.

In addition, we provide our customers with free information on public tenders and awards via the Public@ucion portal.

Guarantee@Net

With Guarantee@Net our customers in Northern Europe and UK can efficiently manage their bonds online, monitor their bond portfolio and access key facility information.

Our secure online portals provide you 24/7 access to your policies, bond limits and product catalogue, giving you full visibility of your surety arrangements whenever you need it. Easily manage bonds, review policy information and access key documentation through intuitive digital platforms designed to support efficient day-to-day operations and informed decision-making.





Manage operational risk and grow your business with Atradius Surety

How does Atradius Surety make a risk assessment?

Atradius Surety combines technical and financial underwriting to provide a complete performance risk assessment.

Our knowledgeable technical underwriters assess your ability to perform on an individual obligation considering factors such as relevant experience, national legislation, local market standards and trade sector background.

Our experienced financial underwriters assess your ability to provide the beneficiary with recourse or compensation, analysing historical data and forward-looking indicators.

Two separately organised underwriting teams collaborate on a joint decision, supporting responsible bonding throughout the lifecycle of the obligation.





Why choose Atradius?

Prudent risk management

We value long-term partnerships over short-term growth. As a dedicated surety underwriter and not just a capacity provider, we combine financial and technical expertise to make informed, responsible decisions and support you, our customers, throughout the lifecycle of your obligations. Our goal is to support your performance, strengthen your competitive position and enable sustainable business growth.

Rapid, efficient bond issuance

Time is crucial in competitive markets. Our streamlined processes and digital platforms ensure bonds are issued quickly and accurately, helping you meet deadlines and secure opportunities without delay.

Tailor-made solutions aligned with your strategy

No two businesses are the same. We design Surety solutions that reflect your objectives, industry requirements and risk profile.

Local expertise backed by global resources

Our teams combine deep knowledge of local regulations and market practices with the strength of an international network. This means you benefit from personalised service and consistent standards across borders.





Customers testimonials

Vinci

“Atradius Surety has demonstrated excellent flexibility and professionalism, in order to offer the technical solutions which perfectly meet our expectations.”

Tony Carron
Treasury Director at VCF

Porr AG

“In addition to expertise, the ability to exert control over the processes involved is crucial. There are few companies that have mastered both, Atradius is one.”

Alfred Gabler
Head of Finance at Porr AG

OX2

“Atradius always go the extra mile to make us satisfied. We value their ability to understand our business and financial risk and provide advice on the solutions we need.”

Paul Stormoen
CEO of OX2

VESTAS

“Atradius’ good credit rating is important, as well as their competitive price and speed of delivery. Atradius tends to be quicker to provide a bond than banks.”

Petter Lindblad
Vestas Group Treasury





Connect with
Atradius on
social media
[youtube.com/
user/atradiusgroup](https://www.youtube.com/user/atradiusgroup)
[linkedin.com/
company/atradius](https://www.linkedin.com/company/atradius)



Contact us



Copyright Atradius N.V. 2026
Disclaimer
This publication is provided for information purposes only and is not intended as sale of an insurance product, investment advice, legal advice or as a recommendation or advice as to particular transactions or insurance products, investments or strategies in any way to any reader. Readers must make their own independent decisions, commercial or otherwise, regarding the information provided and must, if applicable, read their insurance policy conditions. While we have made every attempt to ensure that the information contained in this publication has been obtained from reliable sources, Atradius is not responsible for any errors or omissions, or for the results obtained from the use of this information. All information in this publication is provided 'as is', with no guarantee of completeness, accuracy, timeliness or of the results obtained from its use, and without warranty of any kind, express or implied. In no event will Atradius, its related partnerships or corporations, or the partners, agents or employees thereof, be liable to you or anyone else for any decision made or action taken in reliance on the information in this publication or for any loss of opportunity, loss of profit, loss of production, loss of business or indirect losses, special or similar damages of any kind, even if advised of the possibility of such losses or damages. Copyright Atradius N.V. 2026

Atradius
David Ricardostraat 1
1066 JS Amsterdam
P.O. box 8982
1006 JD Amsterdam
The Netherlands

www.atradius.com/surety