



March 26, 2020

First and foremost, I hope you and your family are healthy and are managing well in these unprecedented times. Secondly, I want to assure you that Liberty Mutual Surety has the comprehensive business plans in place to provide you with the responsive underwriting and excellent claims service you are accustomed to receiving from us. We are fully equipped to meet your needs.

Liberty Mutual Surety is open for business. Our underwriting appetite has not changed, despite the challenging situation we are all facing.

Business Continuity

In keeping with our customer service commitment, we are rapidly adapting our business service model to address COVID-19 challenges such as air travel restrictions, governmental shelter-in-place directives, and other similar measures that have been implemented, or will be implemented, across the country.

Specifically, Liberty Mutual has made it mandatory for all employees to work from home until further notice. Also, as communicated March 6, Liberty Mutual has prohibited all travel until the end of April, possibly longer. Rest assured, all Surety employees have laptops and are continuing to conduct business and building relationships, albeit virtually, ensuring there is no business interruption to you or our mutual customers.

Claims Response

We have developed a cross-functional task force that has further galvanized Liberty Mutual Surety Claims personnel around our meticulous customer service standards. For example, we have undertaken an extensive resource mapping initiative which allows for business service coverage across the entire country, regardless of travel restrictions. Business service coverage will be addressed either through our Surety Claims team directly, or by way of a select group of outside surety consultants in whom we have a high level of confidence. Related, all claims can be submitted to <https://claims-intake.libertymutualsurety.com> and all questions can be directed to hoscl@libertymutual.com.

Proactively Enabling Business as Usual

While we are far from business as usual, there are some positive changes we have implemented to make it easier to still do business with us.

Digital Seals

Agencies that have POA can now begin issuing bonds with the Liberty Mutual Surety corporate digital seal instead of the traditional seal. Please contact SURPOA@libertymutual.com if your agency has a POA and you'd like the digital seal.

Issuing Bonds at Home

Agencies can now issue bonds from a Liberty underwriter-approved contract bond request right from [eBonding](#), our online bond system. Through eBonding, contract agencies can view all open bond requests, issue bid and final bonds from approved bond requests, and print or email the bond directly to customers.

Payment Extensions

If you or your customer is experiencing hardships due to COVID-19, we are allowing payment extensions, upon request. Please reach out to your Liberty Mutual Surety representative if you or your client needs assistance in this capacity. Related, we will not cancel any bonds at this time due to non-payment.

Our underwriting assistants are also available to assist or train you with any of the above tasks.

Resources

Liberty Mutual has developed a comprehensive website, [Viewpoint](#) to house its COVID-19 information. Included on this site is Liberty Mutual Surety's [POV on the impact COVID-19 will have on U.S. contract surety](#) which you can download and send to your construction customers.

While other articles may not be as specific to surety, they could still be very relevant to your customers including information on supply chains and workers' compensation. Feel free to forward the website to your clients.

Helpful Links

- [Viewpoint](#)
- [Impact of COVID-19 on U.S. Contract Surety](#)
- [eBonding](#)
- [Liberty Mutual Surety Agents' Portal](#)

If you need assistance accessing the portal or eBonding, please email AISGSuretySupport@libertymutual.com

Please know that Liberty Mutual Surety is collaborating daily both internally and with our insurance colleagues to provide you with comprehensive and proactive business solutions to help you through this difficult time.

I wish you and your loved ones the best as we work together to navigate our

present challenging situation. Please put your families first and stay safe and healthy.

Best Regards,

A handwritten signature in black ink that reads "Tim Mikolajewski". The signature is written in a cursive style with a large, looping initial "T".

Tim Mikolajewski