



# Atradius Bonding

Multinational bonds provider  
with local service orientation

# Secure your performance, increase your liquidity and boost your business development with Atradius Bonding



In today's challenging and constantly changing business environment, managing market risk is crucial. It is vital that you ensure your ability to fulfil your contractual obligations in order to maintain a positive relationship with your partners and grow your business.

Industries such as construction are filled with risk, and even capable and well-established contractors can face unexpected difficulties. Throughout the years, Atradius has provided comprehensive and reliable products and services to help manage those risks.

We appreciate and understand first-hand the challenges and economic risks that make bonding, and the protection it provides, a necessity.

Our promise is simple: we will help you secure your performance and support your business development by working with you, your way. We are able to craft tailor-made solutions that fit your needs and strategies.

A handwritten signature in black ink, appearing to read 'Pietro Lanzillotta', written over a horizontal line.

Pietro Lanzillotta  
Atradius Bonding Director

# Bonds are an important part of your business

A bond is an agreement that provides monetary compensation to the beneficiary if you, the principal, fail to meet your contractual or legal obligations.

Bonds are a valuable alternative to bank guarantees and cash retention, as well as an effective way to increase your capital base. Bonds secure your performance without requiring you to provide tangible assets, thus enhancing your liquidity.

#### **Bonds provide several benefits**

- Secure your performance.
- Increase your credibility and improve your relationship with your partners.
- Increase your liquidity and flexibility. There is no impact on your bank limits.
- There is no need to provide tangible security. This can free up your working capital and allow you to undertake new projects.



## Atradius is a leading bond provider in Europe

At Atradius Bonding, we serve a wide portfolio of businesses of all sizes across a wide range of industries, looking for a unique bonding partner to support them locally and internationally.

The knowledge and reputation of the people who work at Atradius Bonding are vital to our success. We have long-standing bonding expertise, deep local market knowledge and the ability to seize niche market opportunities. We have grown steadily over the last decade and earned the trust of major organisations, which has propelled us as a leading bond supplier in Europe.

### **Multinational provider with local service orientation**

Atradius Bonding is active and can issue bonds directly in 12 European countries: Belgium, Denmark, Finland, France, Germany, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain and Sweden. Bonding requests related to other countries are evaluated on a case-by-case basis.

We have a dedicated team that identifies international business opportunities and harmonises the Atradius proposition to international customers. One of our strategic priorities is to further develop

domestic and international business in order to maintain our position as a leading international bonding provider and to meet our customers' expectations of a pan-European line of bonds. In addition to continuously looking for opportunities to cooperate with banks, we also strengthen our relationships with brokers on an international level, to further provide cover for risk and develop distribution.



### **Customer-focused culture**

At Atradius Bonding, we are constantly monitoring the markets we operate in, seeking new opportunities and offering flexible solutions that meet the needs of our customers. Building a strong portfolio and maintaining good customer relationships are key priorities for us.

*“Atradius has become a strong partner within the Vinci Construction France financial framework, competing on equal terms with our historic bond suppliers.”*

- Tony Carron, Vinci Construction France

### **Wide range of bonding products**

We work with different industries and maintain relationships with a wide range of companies by providing niche products, online services and know-how to our customers. We are active in various sectors, primarily transportation, construction, logistics, capital goods manufacturing, import and export, and food and beverage. In addition to those traditional industries, we also see demand growing in new sectors such as environmental services.

We offer various types of bonds, including bid bonds, performance bonds, advance payment bonds, payment bonds, maintenance bonds, custom bonds, compliance and other commercial bonds, judicial bonds, and EU bonds/contribution bonds. Our wide range of bonding products enables you to select the most ideal, customised solution for your business and puts you in a stronger financial position when dealing with your business partners.



# Examples of standard bonding products and how they work for your business

Imagine that you are a construction contractor and want to participate in a government project. First, you need a **bid bond** in order to participate in the tender. A bid bond insures the original bid, guaranteeing the project owner (the beneficiary) that you are able to enter the contract at the bid price stated and to provide the required performance and payment bonds if you are awarded the contract.

Upon winning the tender, you need a **performance bond** to secure the contractual obligations of your performance as it relates to agreed-upon conditions (e.g. price, timeline and quality).

You might need to request some funds in advance in order to meet your start-up or procurement costs. In this case, you need an **advance payment bond**, which guarantees a refund to the project owner if delivery or performance does not take place.

To insure project quality and protect against problems with defective materials or workmanship, you need a **maintenance bond**.



## Facts and figures

- We have more than 50 years of experience in the surety market.
- We support more than 55,000 customers.
- We issue more than 400 types of bonds.
- We issue more than 140,000 new bonds per year.



### **Flexibility and customisation**

We know that no two businesses are the same. That is why we design solutions for businesses of different sizes and types, always with the aim of supporting your business performance and guiding you towards profitable growth. With a flexible yet consistent approach, we tailor our bonding proposal to your business strategy and goals, while still providing simplicity. Our presence in local markets allows us to customise policies and meet the bonding needs of local customers as well as provide master policies and local services for our multinational clients.

### **Commitment to innovation**

Innovation is essential to our business strategy. As the bonding market becomes increasingly technologically advanced, we have made it a priority to provide up-to-date products and tools for our customers. Our local web portals enable you to efficiently handle your bond and view our catalogue of

products. The web portals allow you to access your policies and bond limit information at the click of a button, 24/7.

In France for example, our customers web-portal, CautioNet, allows us to process 90% of bonds requests automatically.

***“With the CautioNet, Atradius Bonding Web portal in France, we saved time, improved our agility and reduced costs.”***

- Jean-Philippe Negrevertgne, Demathieu & Bard

***“Although Atradius is leading the insurance-backed surety market in France, our team of bonding specialists is constantly innovating to support our customers in France and internationally through our local branches. With our brokers and partners supporting us, we are confident in our ability to provide best-in-class bond service to our customers.”***

- Marc Cambourakis, Country Manager of Bonding France



We also provide a web-portal, CautioP@rtner, to our brokers and partners facilitating the management of their clients' bonding lines as well as monitoring their commissions.

In Italy, our webportal Bond@Net offers our customers new digital technology such as digital signature and online payment. This provides safety, efficiency and transparency to our customers.

***“We have used and are using the Bond@Net program and we believe it is a useful tool to save time and money.”***

- 2P Asfalti S.R.L. (Italian Construction company)



***“Bond@Net facilitates relationships with our customers offering a very effective IT platform closer to the business and the ability to increase productivity for all parties involved.”***

- Giuseppe D'Avenio, Country Manager of Bonding Italy

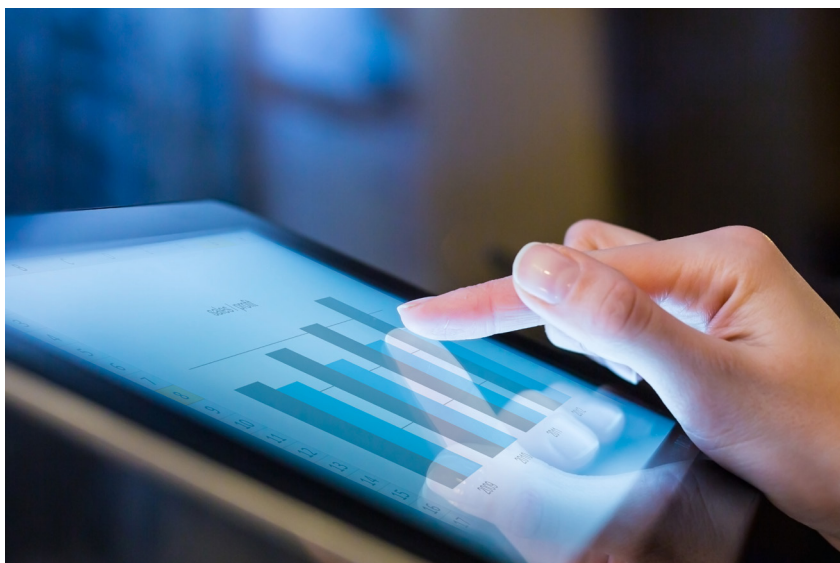
Our customers in Northern Europe are using Guarantee@Net to request bonds and manage write downs and releases of their bonds. Furthermore, Guarantee@Net offers our customers the opportunity to get an overview of their bond portfolio and display the conditions for their bond facility with us.

In Spain, we offer our customers an online tool, CyCaución, which is the

most advanced online management tool on the bonding market in Spain. The tool is accessible by customers, brokers and agents from any place, at any time. Via CyCaución our customers can manage their contract, request new bonds and follow up on their status. Furthermore, we provide our customers with free information on tenders and awards via the Public@ucion portal.

#### **A financially sound guarantor**

In today's volatile economic environment, it is vital that Atradius remains financially strong to face potential challenges. We are a financially sound company with solid growth and a good risk profile. We ensure that our accessible capital is more than enough to meet our obligations. Steady revenues have supported Atradius's profits over recent years, as well as good claims ratio and solid cost control. Our financial strength and stability are reflected in the strong credit ratings assigned by A.M. Best and Moody's, an indication of our strong competitive position, good financial performance, robust capitalisation and low financial leverage.



# Manage operational risk and grow your business with Atradius Bonding

## How does Atradius make a bonding risk assessment?

Atradius Bonding combines your risk of default with individual and independent performance risks. Our experienced financial underwriters assess your ability to provide the beneficiary with recourse or compensation. Our knowledgeable technical underwriters assess your ability to perform on an individual obligation taking into account factors such as national legislation, local market standards and local trade sector background. Two separately organised underwriting teams produce opinions and then collaborate on a joint decision, allowing the maintenance of a well-balanced portfolio.

Growth in the international marketplace comes with inherent risk. Atradius Bonding can help you do more than just manage that risk and protect against worst-case scenarios. We will work with you to create a customised strategy that helps you increase your credibility with your customers, maintains your flexibility and liquidity and, perhaps most importantly, gives you peace of mind, freeing up your resources to grow your business and take on new projects.



#### **Why choose Atradius?**

- We can quickly and easily handle your bonding needs.
- We create tailor-made solutions and offer flexibility on bonding policy wording.
- We have long-standing bonding expertise and market knowledge to adapt to your needs.
- We will assist you with technical and financial advice that might prevent default on your obligations.

#### **In addition, Atradius offers...**

- A wide range of products and services offered by our specialised trade credit insurance, credit risk management and business debt collections providers;
- A strategic presence in more than 50 countries.
- A range of publications to help you stay up-to-date with the current economic situation and the trading outlook of major industries.

Visit our webpage to contact the local Atradius team in your region and find out how we can support your business.

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