

A guide to our products and business appetite

Regional operations	Australia / New Zealand	Hong Kong (SAR)	Singapore	Rest of the world
Distribution channel	Ability to issue bonds & guarantees in 60+ countries directly and through bank fronting partners			
Appetite	<div>▶ Construction</div> <div>▶ Mining</div> <div>▶ Rehabilitation</div> <div>▶ Engineering</div> <div>▶ Commercial/licensing</div> <div>▶ Workers' compensation</div>	<div>▶ Construction</div> <div>▶ Engineering</div> <div>▶ Commercial</div> <div>▶ Ship building</div> <div>▶ Transport</div>	<div>▶ Construction</div> <div>▶ Engineering</div> <div>▶ Commercial</div> <div>▶ Ship building</div> <div>▶ Transport</div>	<div>▶ Construction</div> <div>▶ Engineering</div> <div>▶ Commercial</div>
Limited appetite	<div>▶ Property development</div> <div>▶ Renewables</div>	<div>▶ Property development</div> <div>▶ Renewables</div>	<div>▶ Property development</div> <div>▶ Renewables</div>	<div>▶ Property development</div> <div>▶ Renewables</div>
What we do not underwrite	<div>▶ Financial guarantees</div> <div>▶ Aviation</div> <div>▶ Commodity traders</div>	<div>▶ Financial guarantees</div> <div>▶ Aviation</div> <div>▶ Commodity traders</div>	<div>▶ Financial guarantees</div> <div>▶ Aviation</div> <div>▶ Commodity traders</div>	<div>▶ Financial guarantees</div> <div>▶ Aviation</div> <div>▶ Commodity traders</div>
Minimum underwriting criteria	<div>▶ P.A turnover AUD250m min (AUD1.0bn for Rehabilitation)</div> <div>▶ Minimum facility size AUD30m</div> <div>▶ Years operating profitably: 5-10</div>	<div>▶ P.A turnover HKD1.0bn min</div> <div>▶ Minimum facility size HKD150m</div> <div>▶ Years operating profitably: 5-10</div>	<div>▶ P.A turnover SGD250m min</div> <div>▶ Minimum facility size SGD30m</div> <div>▶ Years operating profitably: 5-10</div>	<div>▶ P.A turnover AUD250m / FGN equiv</div> <div>▶ Minimum facility size AUD30m / FGN equiv</div> <div>▶ Years operating profitably: 5-10</div>
Bonds Issued	<div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention.</div> <div>▶ Selectively: Workers Compensation, Lease bonds, Rehabilitation</div>	<div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention, Refund Guarantees – ship building</div>	<div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention, Refund Guarantees – ship building</div>	<div>▶ Performance & Maintenance (defects), Advance Payment, Off-site Materials, Bid, Retention, Refund Guarantees – ship building</div>

Contacts

ASIA PACIFIC

**Greg Wright**

Head of Surety, Asia Pacific

T +61 2 8047 3373**E** greg.wright@libertyglobalgroup.com

ASIA

**Tian Gu**

Senior Underwriter, Surety

T +852 3655 2665**E** tian.gu@libertyglobalgroup.com

BRISBANE

**Alicia Barnes**

Senior Underwriter, Surety

T +61 7 3235 8852**E** alicia.barnes@libertyglobalgroup.com**Yannick Norman**

Assistant Underwriter, Surety

T +61 7 3235 8837**E** yannick.norman@libertyglobalgroup.com

SYDNEY

**Martin Ripoll**

Senior Underwriter, Surety

T +61 2 8298 5893**E** martin.ripoll@libertyglobalgroup.com**Suff Saleem**

Senior Underwriter, Surety

T +61 2 8298 5833**E** suff.saleem@libertyglobalgroup.com**Cathy Kennedy**

Underwriter, Surety

T +61 2 8047 3332**E** cathy.kennedy@libertyglobalgroup.com**Jessica Josifoski**

Assistant Underwriter, Surety

T +61 2 8298 5866**E** jessica.josifoski@libertyglobalgroup.com

View our Office Locations

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