

Tinubu Releases Surety Outlook 2025, Revealing How Tech-Forward Firms Are Capturing Industry Growth

Manual processes, fragmented broker-carrier connectivity, and legacy systems constrain efficiency and profitability, creating a widening productivity gap.



Tinubu logo

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-- [Tinubu](#), a global leader in Surety technology solutions, today announced the release of Surety Outlook 2025: Tech & Ops Benchmarks, an in-depth research report conducted by research firm Everest Group.

Everest Group estimates the global Surety market at US\$20-21 billion in 2024, with a 5-7% Compound Annual Growth Rate (CAGR) to US\$29-32 billion by 2030. The study reveals that growth is not being captured equally. Manual processes, fragmented broker-carrier connectivity, and reliance on legacy systems continue to constrain efficiency and profitability, creating a widening productivity gap in which the most efficient firms achieve 2 to 3 times the productivity of the least efficient.



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*Yaron Ben-Zvi, General
Manager of Tinubu Surety*

Key themes from Surety Outlook 2025 include:

- The cost of slow modernization: Efficiency varies widely across firms, with most processing 250-999 bonds per FTE and requiring 2-7 FTEs per US\$10M premium.

- Legacy systems hold firms back: Technology spending is concentrated in the 3-5% of GWP range, with much of this allocation directed toward sustaining legacy systems.
- Growing disconnect in expectations between carriers and brokers: For repeat business, brokers overwhelmingly expect same-day issuance, yet fewer than 40% of carriers consistently deliver. In commercial surety, while small bonds can be issued in hours, only 12% of insurers achieve a same-day turnaround.

"Surety continues to be one of the most resilient and profitable segments of specialty insurance, but the industry is at a pivotal moment," said Yaron Ben-Zvi, General Manager of Tinubu Surety. "With strong growth tailwinds, the real differentiator will be how effectively carriers and brokers can scale while competing for new business. This research is our contribution to a dynamic, high-impact industry and the first comprehensive benchmark defining high-performing, modern Surety operations."

The report provides actionable insights for carriers and brokers, including practical benchmarks, investment priorities, and strategies to capture outsized growth in a rapidly evolving market.

See where your peers stand on modernization, growth, and efficiency—and discover what it takes to lead in the next era of Surety. [Download the Surety Outlook 2025: Tech & Ops Benchmarks report.](#)

About Tinubu

Tinubu is the leading provider of enterprise software solutions for the global specialty insurance industry, driving the industry's digital transformation and growth with best-in-class cloud technology and deep domain expertise. Tinubu provides end-to-end solutions across the entire insurance value chain, including policy or bond administration, underwriting, distribution, and claims. Tinubu brings 25+ years of sector experience and assets across carriers and distribution.

[About Everest Group](#)

Everest Group is a leading research firm helping business leaders make confident decisions. We guide clients through today's market challenges and strengthen their strategies by applying contextualized problem-solving to their unique situations. This drives maximized operational and financial performance and transformative experiences. Our deep expertise and tenacious research focused on technology, business processes, and engineering through the lenses of talent, sustainability, and sourcing delivers precise and action-oriented guidance.

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