



**FOR MUTUAL
ADVANTAGE**


libertyspecialtymarkets.com

As part of the Liberty Mutual Insurance Group (LMIG), we take a long-term view and are wholly devoted to our policyholders, brokers and the communities in which we live and work. Founded more than a century ago, we have a profound sense of purpose. Our services help make the world a safer place, and we offer welcome continuity in an unpredictable world.

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| <p>1.
Our structural stability offers continuity and a long-term view</p> | <p>2.
We build sustainable relationships to deliver reliable outcomes</p> | <p>3.
We make time for what matters most</p> |
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We call it For Mutual Advantage.

Liberty Mutual Insurance Group

<p>1912 </p> <p>In business since 1912</p>	<p>6th</p> <p>Headquartered in Boston</p>	<p>78th</p> <p>Largest global property and casualty insurer globally</p>	<p>\$48.2_{bn}</p> <p>Annual consolidated revenue</p>	<p>A</p> <p>Standard & Poor's rating (strong)</p>
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Our financial stability

As part of LMIG, we are structured to be there when our clients need us. Our profits are reinvested to build a secure future for our brokers and clients, our people, and the communities within which we live and work.

In challenging times, strength and stability is more important than ever.

For the full year of 2021, [LMIG reported](#) the following preliminary estimated information:

<p>\$43.7_{bn}</p> <p>Net Written Premium</p>	<p>100.8%</p> <p>Combined Ratio</p>	<p>\$3.1_{bn}</p> <p>Net income</p>	<p>\$27.8_{bn}</p> <p>Total equity</p>
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We are confident in the strength and resilience of our business to endure these uncertain times and to continue to serve our policyholders, broker partners and our communities.

Our Communities

A part of our identity is rooted in a purpose that's bigger than ourselves. Our Corporate Social Responsibility (CSR) focus is clear – to support organisations and charities, both locally and globally, who:

1. Improve education and employment outcomes	2. Advance health and wellbeing	3. Provide food and shelter for those in need
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In 2021:

\$55.1_m

Given to communities (Liberty Mutual)

137

Charities supported globally (Liberty Specialty Markets)

954

Serve with Liberty: 954 LSM employees from 11 offices contributed to 55 projects, globally

Environment, Social and Governance (ESG)

We are committed to social good. We make environmentally conscious decisions and uphold the highest standards in corporate governance.

We are committed to being a responsible global citizen.

Our key focus is environmental sustainability and climate change. An example of our commitment, as set out in our first [ESG report](#), is responsible underwriting; we no longer underwrite companies where +25% of their exposure arises from the extraction and/or production of energy from thermal coal.

Claims Commitment

Our integrated service is built on a simple principle: we aim to deliver superior value by supporting our clients at every stage of the relationship.

We do this by:

1. Working together as one team	2. Acting decisively when and where it matters	3. Paying out fairly and dependably
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As a result, our clients feel confident, involved and cared for – knowing that we are their partners.

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