

The leading light
in insurance



**Liberty
Mutual**
INSURANCE

We Insure. You Prosper.

Our products and services

You would expect an insurer of our size to offer the wide product range clients need, helping to manage risk wherever possible. Technical expertise is the foundation of our reputation in the market but in addition we always recognise the opportunity to go a step further for our clients. To provide a broader solution, for instance, by packaging multiple lines of business and responding effectively to local needs through our regional network.

We sell our products exclusively through a select panel of brokers, offering expert technical support, risk management and responsive claims handling. And it's all backed by the financial strength and significant capacity of the Liberty Mutual Insurance Group, a Boston-based US Fortune 100 company.

OUR PRODUCTS

Commercial property

Our commercial property team has an in-depth understanding and proven track record in leading property insurance programmes by delivering an underwriting and risk engineering approach. We offer clients a tailored service and look to work with them on a long-term basis.

We are able to offer:

- ▶ lead capability using our underwriting, risk engineering and claims teams
- ▶ large capacity tailored for individual risks of up to GBP100 million on a PML basis
- ▶ primary and excess capability
- ▶ tailored policy coverage
- ▶ deductible structures to suit your risk profile

Commercial casualty/general liability

Business is written for commercial clients in the UK across the following product lines:

- ▶ general/public liability – on a primary and excess basis
- ▶ product liability – on a primary and excess basis
- ▶ employers' liability – on a primary and excess basis for both on and offshore risks

Our underwriting approach involves a thorough analysis of the risk and industry sector integrated with claims management so our clients receive an all encompassing risk transfer solution.

We are willing to consider liability risks which are challenging and more difficult to place provided the client has taken steps to ensure loss prevention and risk control measures are in place.

Commercial combined

We understand that buying insurance for a business needs to be as straightforward and easy as possible. For this reason we are pleased to offer, in addition to our stand alone products, an efficient combined policy for commercial property and casualty business.

Liberty's commercial combined product can also include the following additional covers and extras under the one policy:

- ▶ Money and assault
- ▶ Goods in transit
- ▶ Deterioration of stock
- ▶ Computers including breakdown
- ▶ Legal expenses
- ▶ Employee rehabilitation
- ▶ Risk Reduce – our online risk management portal



Motor

Our underwriting team is focused on writing fleet business and has particular expertise in the coach and bus sector. We have a strong commitment to service in terms of policy administration and claims.

Financial lines

Professional Indemnity

We offer a comprehensive suite of products suitable for all key professions. Our highly experienced underwriters recognise that each business is different and work with clients and brokers to arrange cover with the specific needs of each profession in mind.

Cover is arranged on a primary or excess basis for both traditional and emerging professions including accountants, architects, brokers, designers, engineers, design and build, estate agents, property managers, independent financial advisers, technology providers and many more.

Directors & Officers

We can arrange cover, on a primary or excess layer basis, to encompass plc's, private companies, non-profit organisations and charities across the UK. Our product range includes:

- ▶ Directors' and officers' liability
- ▶ Pension fund trustees' liability
- ▶ Employment practices' liability
- ▶ Commercial crime
- ▶ Management liability

Financial Institutions

Cover can be arranged for regulated organisations across the UK from asset managers through to stockbrokers.

Products available are:

- ▶ Professional liability
- ▶ Directors' and officers' liability
- ▶ Pension fund trustees' liability
- ▶ Employment practices' liability

“We are strongly committed to the UK regional market. Our branch network combined with broad commercial product range, underwriting capabilities and accessible service, means we are strongly positioned to support brokers and clients.”

Sean Rocks

Chief Underwriting Officer, Commercial,
Liberty Specialty Markets

ADDITIONAL SERVICES

Claims management

First-class claims handling is important and is a major factor when choosing an insurer. Liberty's claims service includes the use of the latest technology, tailored to the needs of our clients, with the aim of reducing claims costs and speeding up the claims process.

Property and casualty policyholders are given automatic access to the C-LIVE system and motor policyholders to the CARAT system. Both are secure innovative online systems allowing clients to track their claim in real-time and give 24/7 access to claims management information.

Rehabilitation services

Employers' Liability policyholders can also access the services of Corpore, an absence, injury and risk management provider who will work with employers and their injured employees to create a pathway back to work.

Risk management

Managing risk is fundamental to Liberty's strategy. Together with our underwriters, our experienced risk engineers work with clients to identify exposures, assess risk and provide recommendations on a wide range of loss prevention and control issues. Clients can access www.Risk-Reduce.co.uk, our risk management portal, providing a suite of interactive tools, services and guidance documents aimed at reducing risk.

Health & safety training

Working with well-established health and safety solutions supplier, Safety Media, policyholders and their employees have access 24/7 to Rospa-approved health and safety video/interactive training. Training topics include personal protective equipment, slips/trips/falls, stress management, workplace safety, asbestos awareness, COSHH, working at height, fire safety and many more, delivered in a format to suit the user (iPad/tablet/mobile phone).

Business support

Access to Croner's business support helpline providing telephone advice on a range of employment, health and safety, commercial legal and tax and VAT issues. Policyholders can also access the Croner-*i* business essentials service, providing a detailed, comprehensive and practical view of UK legislation, regulation and best practice.

Additional services

Also available on Risk Reduce are loss lessons, industry specific risk management guidance, access to bespoke risk improvement programmes and online news updates on a range of health and safety topics.

DIVERSE PRODUCT RANGE

Being part of Liberty Specialty Markets* means we are also able to provide underwriting expertise in a full range of specialty products in addition to our commercial offerings of property, casualty, motor and financial lines. For a full list of products, please visit: libertyspecialtymarkets.com

Contact us

To find out more, please speak to your local Liberty contact:

Birmingham

7th Floor
45 Church Street
Birmingham B3 2RT
T: +44 (0)121 214 2100

Dublin

3rd Floor
Kestrel House
Clanwilliam Place
Dublin 2, Ireland
T: +353 1 818 0505

Leeds

5th Floor
2 Bond Court
Leeds LS1 2JZ
T: +44 (0)113 236 8280

Manchester

15th Floor
Lowry House
17 Marble Street
Manchester M2 3AW
T: +44 (0)161 838 7900

Bristol

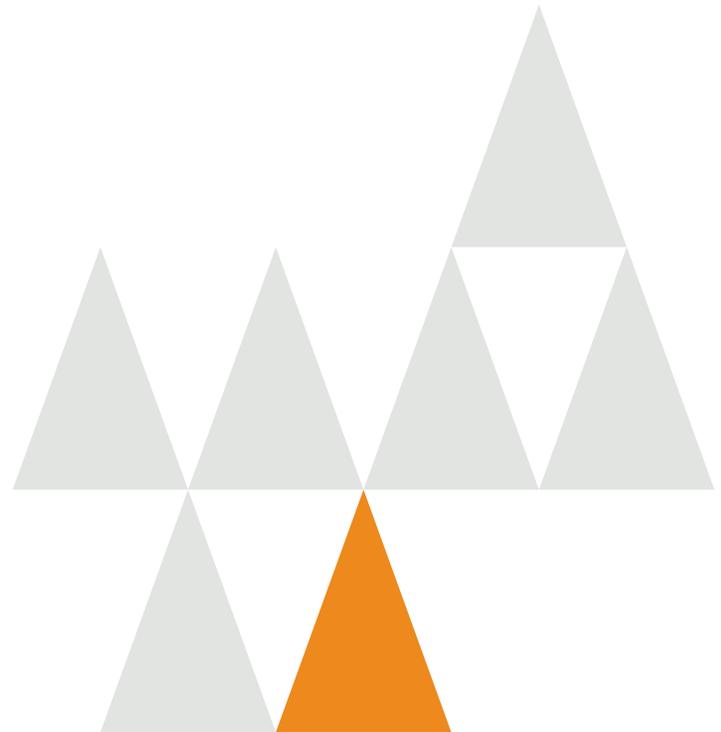
4th Floor
11–12 Queen Square
Bristol BS1 4NT
T: +44 (0)117 930 7320

Glasgow

144 West George Street
Glasgow G2 2HG
T: +44 (0)141 354 8060

London

20 Fenchurch Street
London EC3M 3AW
T: +44 (0)20 3758 0000



libertyspecialtymarkets.com

About Liberty

Liberty Mutual Insurance is the trading name for the UK commercial lines division of Liberty Mutual Insurance Europe Limited (LMIE), part of Liberty Specialty Markets* which offers specialty and commercial insurance and reinsurance products across key UK, European, Middle East, US and other international locations through both the Company and Lloyd's markets. We have 900 employees in 25 offices and benefit from the full financial strength of the Liberty Mutual Insurance Group, a Boston-based US Fortune 100 company rated 'A' (Strong) by Standard & Poor's.

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