



Liberty
International
Underwriters.

Member of Liberty Mutual Group

PROVEN ABILITY **LONG-TERM STABILITY**

AN OVERVIEW OF OUR SERVICES

ADDED EXPERTISE



EXPERTS IN LIABILITY **MASTERS IN RELIABILITY**

AVIATION | ENERGY/POWER GENERATION | CONSTRUCTION | MARINE
CASUALTY/GENERAL LIABILITY | PROPERTY | ENVIRONMENTAL
PROFESSIONAL INDEMNITY | FINANCIAL INSTITUTIONS | DIRECTORS & OFFICERS
CRISIS MANAGEMENT | SURETY | TRADE CREDIT/POLITICAL RISK | LEGAL EXPENSES

ADDED EXPERTISE

You would expect an insurer of our size to offer the wide product range clients need, helping them minimise risk wherever possible.

What might surprise you, however, is the expertise that we bring in everything we do. You can see this both in the strength of our individual products, and in the way we deliver them.

We develop our solutions from the bottom up, building on a detailed understanding of real industries in real locations. Liberty is not just a global presence; we're also sector and local experts, dedicated to finding the most efficient ways to protect your clients' assets and businesses.

Our products are designed by drawing directly on local market knowledge, gained through a close and highly interactive association with brokers. The result is a range of carefully constructed, competitively priced products that give clients the security they need, helping them plan ahead more confidently in today's challenging business environment.

We sell our products exclusively through independent brokers, doing everything we can to make life easy for our insureds. Our products are well targeted, comprehensive, and easy to explain and sell. And they're backed up with expert technical support, claims handling, customer service, financial strength and significant capacity.

TECHNICAL EXPERTISE

Underwriting

Underwriting drives everything we do, and we are committed to industry-leading innovation. By taking calculated risks, we create responsive and creative solutions for brokers and clients. This is true wherever your client is based, as we have multilingual underwriting teams.

Thanks to a commitment to recruit and develop the best talent, we can underwrite a wide range of risks. Indeed, we welcome higher risk industries such as construction, telecommunications and technology, and other businesses with complex or international insurance requirements.

Our underwriters have the local authority and the experience to provide imaginative solutions to even the most difficult risks – with no need to refer up through a complex structure.

Claims

One of our greatest strengths is the first-class claims handling service we provide our policyholders in the event of a loss.

Our claims philosophy is to work in close partnership with our clients and brokers to achieve a fair, timely and effective resolution of potential claims. We adopt a common-sense approach but are innovative and flexible in order to achieve the best possible outcome.

We employ a team of professional claims experts including qualified lawyers and market professionals with years of industry experience both locally and internationally. They are well versed in dealing with technical issues arising from even the most complex claims.

Our European and Regional offices include dedicated claims professionals who have a great breadth and depth of experience in handling claims emanating from their respective markets, which means they can be fully responsive to a wide range of client needs.

Risk Management

Risk management is fundamental to our underwriting strategy, and to developing positive relationships with clients over the long term. That's why we field experienced teams of loss prevention specialists: experts who work closely with clients to identify exposures and assess risks. These teams can then provide bespoke recommendations on loss prevention and control issues.

Based on our deep understanding of the technical aspects of clients' businesses, we have developed new concepts and ideas to improve overall risk control. Here, we draw on the expertise of our regional engineers, each of whom has a strong background in both industry and insurance. The end result is an approach tailored to specific needs – giving you rather more than just the application of standard insurance industry practices.

PRODUCT EXPERTISE

Aviation

Our highly experienced aviation team concentrates on serving second-tier and smaller international flag carrier airlines, with a specific focus on start-ups. We also write a substantial book of industrial aid and rotor wing equipment. Other specialist areas include 'total loss only' and non-critical products liability cover.

Energy/Power Generation

We offer an innovative, flexible service closely geared to the needs of the energy sector including onshore, offshore and power generation. Our clients benefit from cross-class products and bespoke policy cover from our underwriting, risk engineering and claims teams.

Construction

Our global construction team of engineers and underwriters combine technical expertise with significant underwriting capacity to deliver risk transfer solutions for a wide range of heavy industries, as well as for building and civil projects.

Marine

We cover ocean cargo, project cargo, marine liabilities, hull and shipbuilder's risk with the support of a network of global marine professionals, claims and risk engineering services.

Casualty/General Liability

We offer an extensive range of liability products to commercial clients in construction, manufacturing, leisure, motorsport, transportation, and film and TV production. These include both primary and excess public and product liability and employers' liability.

Property

Our specialist team has an in-depth understanding of property insurance and can tailor cover to meet your clients' specific needs. We also employ risk control engineers who provide an effective consultative risk service including on-site visits combined with years of industry experience.

Environmental

With environmental issues an increasing concern, and with legislation mounting year by year, we give you the benefit of a knowledgeable team to underwrite a broad range of environmental exposures. Our products offer providers of environmental services broad and comprehensive coverage for pollution liability.

Professional Indemnity

Our market-leading underwriters can arrange cover on a primary or excess basis for both traditional and emerging professions. These include accountants, architects, brokers, designers, estate agents, property managers, solicitors, independent financial advisers and many more.

Financial Institutions

As a leading insurer in this sector, we offer tailor-made cover for financial institutions ranging from specialist banks to global giants. Products include blanket bonds for banking organisations, crime, electronic and computer crime, professional indemnity for all types of financial institutions, and Directors & Officers liability policies.

Strategic Assets

We provide specialist insurance solutions to companies operating in environments dependent on intangible assets and subject to non-physical perils.

Directors & Officers

Both brokers and clients can benefit from our first-class service. Covers include Directors & Officers liability, pension trustee liability, employment practice liability, commercial crime, and placement of securities indemnity.

Crisis Management

Rely on our experienced team to help your clients avoid or – if necessary – manage a major crisis. Liberty's Contaminated Products and Product Recall policies can help to manage and mitigate the risk of product contamination and recall as well as covering some third party recall costs and liability. Our kidnap and ransom cover provides international corporations and private individuals worldwide with prevention, training and response services to combat this growing threat.

Surety

We provide surety bonds and guarantees predominantly for large quoted or privately owned organisations. We specialise in serving the construction, engineering, manufacturing, electronics, defence, shipbuilding, oil and gas, transportation and retail industries. As these typically need a fast resolution to problems caused by loss, we do everything possible to deliver solutions promptly.

Trade Credit/Political Risk

We insure trade credit and political risks in emerging markets. Our focus is on insurance against default by individual buyers or suppliers. We also protect against the non-honouring of letters of credit. Coverages underwritten can include pre-shipment risk, currency inconvertibility, expropriation, and unfair bond calling.

Our comprehensive product range can cover virtually all the insurance needs of even the largest and most complex clients. All are available through our London operation and local office network.

THE PEOPLE WE EMPLOY AND THEIR APPROACH TO
RISK ALLOWS US TO OFFER CLIENTS THE COVER THAT
PRECISELY MATCHES THEIR NEEDS

IT'S MORE THAN UNDERWRITING IT'S ABOUT REAL UNDERSTANDING



LOCAL & INTERNATIONAL EXPERTISE

London

Our London headquarters are the base for some of the most highly skilled specialty insurance professionals in Europe. Our commitment to this market means that we have the capacity and expertise to underwrite a wide range of complex risks.

UK and Ireland

We have a strong commitment to the UK regional and Irish markets, providing a broad range of commercial insurance products through independent and national brokers. Our expanding branch network, combined with our underwriting capabilities and accessible service, means we are strongly positioned to support brokers and clients.

Continental Europe

Through independent and affiliated brokerage firms we offer a growing suite of specialty insurance products in Europe's key strategic markets. Our customers are large and medium-size companies operating in a variety of industry sectors.

Our local knowledge, backed by global underwriting and claims expertise, presents us with real competitive advantage.

International

Our increasingly global presence gives local brokers and insurance companies the capacity to meet demand from some of the world's fastest-growing markets. With experience of the local trading environment and a wide product offering, our highly qualified teams have the underwriting authority and global expertise to meet customer needs in many different sectors.

Liberty Syndicate Management

We work closely with our sister company, Liberty Syndicate Management Ltd, one of the largest and most respected operations in the Lloyd's market. Through this arrangement, our clients can access additional products, including terrorism, international property and contingency.



OUR EXTENSIVE INTERNATIONAL
CAPABILITIES ALIGN US BETTER WITH
OUR MARKETS AND ALLOW US TO BUILD
STRONGER RELATIONSHIPS WITH
CUSTOMERS AT A LOCAL LEVEL

GLOBAL STANDING
LOCAL UNDERSTANDING

SERVICE EXPERTISE

We recognise that our skills are in underwriting and managing risk. And that placing cover should be left up to the professionals best equipped to do that.

Whether we are dealing with national or smaller regional brokers, our approach is the same – responsive and relevant support on a personal basis. And at a local level. We take a close interest in understanding how our brokers like us to work with them – making sure we ask for feedback, and act on it. And we always try to understand the challenges faced by the businesses we insure so that the solutions we provide are relevant and appropriate.

With the backing of the Liberty Mutual Group and an 'A' (Excellent) rating from A.M. Best Co., we have the resources and expertise to provide the comprehensive insurance solutions our broker partners are looking for. In fact, everything we do is about supporting brokers, and forging strong, long-term partnerships. Which is why we only ever distribute our products through this medium.

We are committed to building a strong and growing network of offices – both regionally in the UK and internationally throughout Europe, Asia and the Middle East. A network that will help us to continually improve the support we offer to those we deal with.

Liberty Mutual Insurance Europe Limited (LMIE) (www.liueurope.com) is a wholly owned subsidiary of Liberty Mutual Group and trades under the Liberty International Underwriters (LIU) name. The Company provides a range of products and services distributed exclusively through the independent broker network. It is rated 'A' (Excellent) by A.M. Best Co.

Liberty Mutual Group (www.libertymutual.com) is a diversified global insurer and fifth-largest property and casualty insurer in the US based on 2008 direct written premium. Employing over 45,000 people in more than 900 offices throughout the world, the company ranks 71st on the Fortune 500 list of largest corporations in the US based on 2009 revenue. As of December 31 2009, Liberty Mutual Group had \$109.5 billion in consolidated assets, \$95.0 billion in consolidated liabilities and \$31.1 billion in annual consolidated revenue.

INTERNATIONAL NETWORK INTERLINKED EXPERTISE

LONDON OFFICE:

Head office

3rd Floor, Two Minster Court
Mincing Lane
London EC3R 7YE
Tel: 0207 860 6600
Fax: 0207 860 6290
mailbox.london@libertyiu.com

UK OFFICES:

Birmingham

Suite 213
Cornwall Buildings
45 Newhall Street
Birmingham B3 3QR
Tel: 0121 222 42641
Fax: 0117 376 3205
mailbox.birmingham@libertyiu.com

Bristol

4th Floor
11-12 Queen Square
Bristol BS1 4NT
Tel: 0117 930 7320
Fax: 0117 376 3205
mailbox.bristol@libertyiu.com

Cheltenham

Vision Underwriting
St James House
St James Square
Cheltenham
Gloucestershire GL50 3PR
Tel: 01242 244 499
Fax: 01242 244 445
info@visionunderwriting.co.uk

Manchester

15th Floor
Lowry House
17 Marble Street
Manchester M2 3AW
Tel: 0161 838 7900
Fax: 0161 819 1962
mailbox.manchester@libertyiu.com

EUROPEAN OFFICES:

Cologne

Im MediaPark 8
50670 Köln, Germany
Tel: +49 22 150 05 22 01
Fax: +49 22 150 05 22 99
mailbox.cologne@libertyiu.com

Dublin

Third Floor
Kestrel House
Clanwilliam Place
Dublin 2, Ireland
Tel: +353 1 818 0505
Fax: +353 1 818 0528
mailbox.dublin@libertyiu.com

The Hague

Koninginnegracht 21
2514 AB Den Haag
Netherlands
Tel: +31 (0)70 30 28 650
Fax: +31 (0)70 30 28 659
mailbox.den Haag@libertyiu.com

Madrid

c/ General Arrando, 7 - 1º / 2º
28010 Madrid, Espana
Tel: +34 (0)91 444 28 67
Fax: +34 (0)91 444 28 76
mailbox.madrid@libertyiu.com

Paris

5 boulevard de la Madeleine
75001 Paris
Tel: +33 1 53 05 90 59
Fax: +33 1 53 05 90 58
mailbox.paris@libertyiu.com

Zurich

Lintheschergasse 23
CH - 8001 Zürich
Switzerland
Tel: +41 44 285 10 00
Fax: +41 44 285 10 09
mailbox.zurich@libertyiu.com

INTERNATIONAL OFFICES:

Dubai

Office 8, Floor 4
Gate Village Building 5, DIFC
Dubai, United Arab Emirates
Tel: +971 4 302 8000
Fax: +971 4 323 0231
mailbox.dubai@libertyiu.com

Hong Kong

Suites 2401-04
Cityplaza One
1111 King's Road
Taikoo Shing, Island East
Hong Kong
Tel: +852 3655 2600
Fax: +852 3655 2699
mailbox.hongkong@libertyiu.com

Malaysia

Suite 9-7
Wisma UOA Damansara II
No. 6 Jalan Changkat Semantan
Damansara Heights
50490 Kuala Lumpur
Tel: +60 3 2082 4000
Fax: +60 3 2082 4050

India

Office No. 84
Maker Chamber VI
Backbay Reclamation
Nariman Point
Mumbai 400021
India
Tel: +91 22 6143 8000
Fax: +91 22 6143 8080

Singapore

One Raffles Quay
#37-02 North Tower
Singapore 048583
Tel: +65 6622 9160
Fax: +65 6622 9168
mailbox.singapore@libertyiu.com



Liberty
International
Underwriters.

Member of Liberty Mutual Group

www.liueurope.com

Liberty Mutual Insurance Europe Limited
Registered office: 3rd Floor, Two Minster Court, Mincing Lane, London EC3R 7YE
Tel: +44 (0) 207 860 6600 Fax: +44 (0) 207 860 6290
Registered in England
Registered Number: 1088268
Authorised and regulated by the Financial Services Authority
GEN118-01-11

© 2011 Liberty Mutual Insurance Europe Limited.
All rights reserved.