

Liberty Mutual Group – Financial Strength and Stability

Liberty Mutual Group is a diversified global insurer offering a wide range of insurance products and services backed by strong and solid financial foundations.

Key facts – Liberty Mutual Group

- Rated 'A' by Standard and Poors and AM Best
- Is a mutual company and therefore removed from the volatility of the stock market
- Operates exclusively as a Property and Casualty insurer
- Is ranked 94th on the Fortune 100 listing of largest US companies
- Has a strong balance sheet:
 - Policyholders' equity of \$12.3b as at 30 June 2008
 - Conservatively reserved
 - Conservative investment strategy
- Employs over 41,000 staff in 900 offices worldwide

What is Liberty Mutual Group's financial strength?

- In the year ended 31 December 2007, Liberty Mutual Group had:
 - Annual revenues of \$26.0b
 - Net income of \$1.5b
- As at 30 June 2008 Liberty Mutual Group had:
 - Total Assets of \$99.9b
 - Policyholders' Equity – \$12.3b

Key facts – Liberty Mutual Insurance Europe Limited

- Regulated by the UK's Financial Services Authority
- Rated 'A' by Standard and Poors
- Benefits from a parental guarantee from Liberty Mutual Insurance Company
- In the year ended 31 December 2007 had:
 - Annual revenues of \$524m
 - Net income of \$66m
- As at 31 December 2007 had:
 - Total assets of \$2.9b
 - Capital and surplus of \$600m

www.liueurope.com

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Registered Office: 3rd Floor, Two Minster Court, Mincing Lane, London EC3R 7YE.
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Registered in England.
Registration No. 1088268.

Authorised and regulated by the Financial Services Authority

Liberty Mutual Insurance Europe (LMIE) is a wholly owned subsidiary of global insurer Liberty Mutual Group and trades under the Liberty International underwriters name.

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