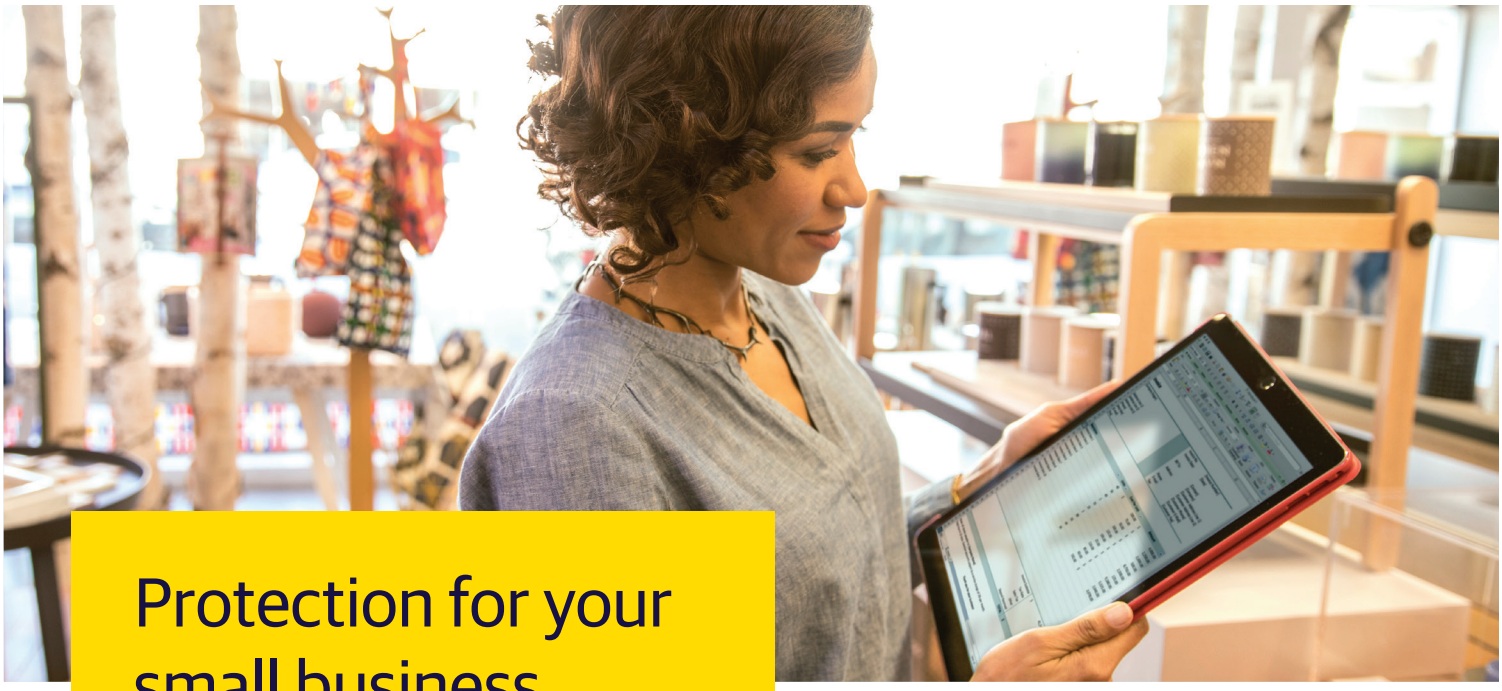


Protection for your small business

As a small business owner, you want peace of mind that your insurance coverage will protect what you've worked so hard to build. **As the #1 preferred property and casualty business insurance provider**[1], we have the expertise, coverages, and local resources to do just that.

Local advice and expertise

We know you're busy and don't want to spend your time figuring out the complexities of insurance. That's why we offer our products exclusively through independent agents in your community who are skilled at matching our coverages with your specific needs. **Contact your independent agent or broker for a quote today.**

Coverages designed for small businesses

We provide comprehensive insurance solutions for businesses like yours and offer a broad range of coverages, including:

- Business Owners Policy (BOP) and other packages
- Commercial Auto
- Equipment Breakdown
- General Liability
- Inland Marine
- Property
- Umbrella
- Workers Compensation

Financial strength you can trust

- Fortune 100 company
- 3rd largest property and casualty writer in the U.S.[2]
- 5th largest property and casualty writer in the world[3]
- 50,000+ employees
- Financial Ratings:
  - A.M. Best: 'A' (Excellent)[4]
  - Moody's: 'A2' (Good)[5]
  - Standard & Poor's: 'A' (Strong)[6]

Contact your local independent agent or broker or visit libertymutualgroup.com/business to find an agent.

Liberty Mutual INSURANCE

How we support you:

There when you need us most

If something goes wrong and you need to file a claim, you can count on us to take care of you by doing what's right.

- No matter the time of day, we're there for you with 24/7 claim reporting.
- Our experienced claims professionals make the process as quick and easy as possible.
- 90% of our policyholders are highly satisfied with their claims experience.[7]

Do business when you want, where you want

With mybusinessonline.libertymutual.com you have convenient online access to your account 24/7.

- Access and print policy documents
- View policy activity including renewals and endorsements
- Pay bills online quickly and easily
- Check the status of a claim

Keep your business running safely and smoothly

Tap into our broad offering of safety resources:

- Liberty Mutual SafetyNet™ — your one-stop online destination for safety tools, training, and resources to improve workplace safety, protect property, and prevent accidents
- Risk Control Consulting Center — our experienced safety consultants are just a phone call or email away. They can answer your safety questions, provide technical guidance, and make recommendations before or after a loss. Call 866-757-7324 or email rcconsultingcenter@libertymutual.com.
- Complimentary safety training seminars and webinars on current, trending topics

30.2 million
small businesses in the United States make up 99.9% of businesses in the United States.[8]

We understand small business, writing nearly
1 million
policies for businesses like yours each year.[9]

[1]Based on 2018 survey of business insurance buyers on preference of national carriers sold via independent agents
[2]Based on 2017 DWP, includes Ironshore full-year 2017 results
[3]Based on 2017 GWP, excludes state-owned companies
[4]A.M. Best Rating Services 2018
[5]Moody's Investors Service Ratings 2017
[6]Standard & Poor's Global Ratings 2017
[7]Based on Claims Customer Satisfaction Survey results 8/17 – 9/18
[8]United States Small Business Profile, 2018, SBA Office of Advocacy
[9] Liberty Mutual internal data as of 12/31/2017

This document provides a general description of this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

© 2018 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116.

CI3082 11/18