



Make the connection

**Where expertise
meets your needs**

**Create a connection that helps you
build stronger client relationships**

100%
here
for you



Responsibility. What's your policy?™



Turn to read about our two phase process.



An appetite for successful collaboration

Who's a good match with Liberty Mutual National Market? We have a broad appetite for accounts, across many industries, with \$1.5 million or more in potential total cost of risk.

Our best clients are financially viable customers who recognize that losses are the primary cost driver and value a focus on loss cost outcomes versus price. They are willing to share risk and believe in sustained relationships based on common goals.

Support your clients with

Workers Compensation
General Liability
Commercial Auto
Property
Umbrella
Global Programs
Group Benefits

Our target accounts include

WC, GL, Auto:

- Retail
- Wholesale
- Hospitality
- Restaurant
- Services
- Healthcare
- Commercial Real Estate
- Manufacturing
- Warehousing
- Construction Accounts
- Construction Wrap Ups
 - CCIP/OCIP/ROCIP/RCCIP/MOCIP

Restricted classes of business

WC, GL, Auto:

- Asbestos & Roofing Contractors
- Tobacco
- Explosives/Ammunitions Manufacturers
- PEOs/Temporary Staffing
- Professional Sports Team Players
- Underground Coal Mining

GL:

- Critical Auto Parts – Braking and Steering
- Aircraft Parts
- Daycare Centers
- Invasive Medical Products
- Healthcare (Product Liability)
- Ambulatory Services

In attitude and action, Liberty Mutual National Market puts you at the core of the Broker Connection.

This is where you'll find flexible products and services responsive to evolving client needs. Working together, we complement our programs with sophisticated tools and deep industry expertise that help your clients lower their total cost of risk—and help you manage accounts more efficiently.

In essence, it's where we connect with you to serve accounts with a potential total cost of risk of \$1.5 million for WC, GL, Auto and Property. In practice, it's where you'll find a willing partner ready to help you satisfy client needs and expand your book of business.

Welcome to the Broker Connection.

Liberty Mutual National Market currently services over 650 accounts and manages more than \$11 billion in incurred losses.

Sophisticated services for you and your clients

To build client relationships that last, you need a partner who works with you over the long run. Liberty Mutual National Market provides sophisticated risk management services and resources that fulfill your requirements and those of your clients. Your clients get the capabilities, tools and programs that competitively lower their total cost of risk. And you get a flexible partner who improves your retention and operating margins.

Expect integrity, fairness and stability—the enduring qualities we demand from ourselves.



National Market Services

Plan Design and Analysis

We look at insurance from your client's point of view, balancing their needs against their financial resources and appetite for risk. For their unique circumstances, we create a plan with the most appropriate lines of coverage, rating scheme structure, and cost/risk profile. Then year after year, we collaborate with you to make any needed adjustments.

Benchmarking

What really works? Take a look at Liberty Mutual's benchmark comparisons of customers within your client's industry or among different operating divisions within its organization. With these measurements, you and your clients can identify better practices and urgent priorities.

Claims

Liberty Mutual's National Market claims operations has \$11 billion of incurred losses under management. We provide designated claims teams and knowledgeable experts to every customer, applying quality controls with a focus on outcomes.

Loss Control

Liberty Mutual's loss control services include programs for encouraging workplace safety, mitigating injury and illness, and integrating your clients' efforts into their overall business strategy, helping them reduce costs. Our Liberty Mutual Research Institute for Safety, for example, provides loss control methodologies that translate into invaluable safety training for employees.

Third Party Administration

For self-insured clients who turn to you for claims services, Liberty Mutual offers third-party administrative claims and loss control through Helmsman Management Services. We currently manage over 150,000 open claims for more than 350 customers, representing in excess of \$1 billion of incurred losses under management.

Risk Management Information Systems

Our user-friendly Web applications, RISKTRAC® and Claims Status Plus, give you and your clients easy access to powerful account management tools, including:

- Online claims status inquiries
- Real-time claim file notes and email alerts
- Customized and standard reporting
- Data integration from previous carrier(s)



Offering two phases of support toward one goal—your business success

We understand insurance from your point of view. First, you grow your business by designing plans customized for each client. Then you retain and expand that business by keeping your promises through precise execution.

It's never simple, but Liberty Mutual National Market can make your work easier. We offer the support you need to address customer requirements at every stage in the process, from initial contact through plan execution.

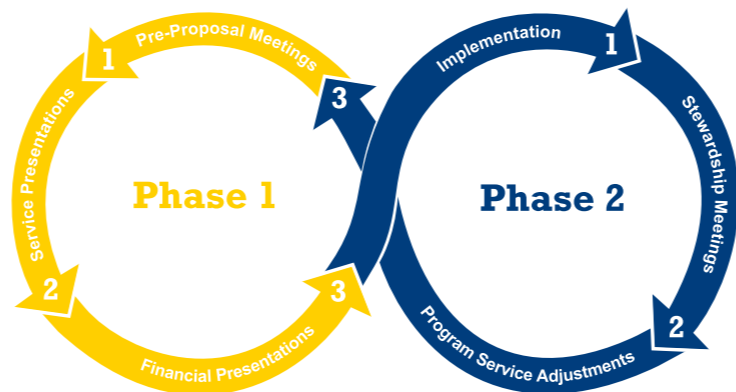
Committed partners every step of the way

Step by step, we walk with you and your clients. We can meet together to clarify their needs. To define service objectives. And to create an integrated plan of products and services that fits within your clients' financial expectations.

But that's just the beginning. We stay involved to help you meet plan terms and conditions. And we take your commitments as seriously as you do—you can count on us for regular stewardship reviews and a readiness to make appropriate service adjustments.

Flexible support that fits your needs

How deeply involved will we be? You tell us. As your client relationships evolve, we respond with the level of involvement most comfortable to you—and most amenable to a successful client account.



Phase 1

1. Pre-Proposal Meetings

- Define the financial product and service needs and expectation of your client

2. Service Presentations

- Define and outline our proposed service objectives and commitments
- Confirm they meet your client's needs and expectations

3. Financial Presentations

- Clearly identify the financial parameters of the products and services agreed to above

Phase 2

1. Implementation

- A planned and phased execution of sold product and service terms and conditions

2. Stewardship Meetings

- Annual review of all aspects of our sold products and services to ensure conformity to our agreed to commitments

3. Program Service Adjustments

- Agreed to service adjustments based on our stewardship meeting results

Putting strength at your disposal

Liberty Mutual Group is a leading global insurer with more than \$94.7 billion in consolidated assets, \$82.3 billion in consolidated liabilities and \$25.9 billion in annual consolidated revenue, as of December 31, 2007. The sixth largest property and casualty insurer in the United States, we employ over 41,000 people in more than 900 offices throughout the world. Today, Liberty Mutual ranks 94th on the Fortune 500 list of the largest U.S. corporations.

