

Global Reporting Initiative (GRI) Disclosures

As part of disclosing our environment, social and governance practices, Liberty Mutual has reported the information cited in this GRI content index for the period January 1, 2022 to December 31, 2022, unless otherwise stated, with reference to the 2021 GRI Standards.

GRI disclosure	Disclosure description	Location or relevant information
General Disclosures		
GRI 2-1	Organizational details	Liberty Mutual Insurance Company Our Business Company Profile Fact Sheet
GRI 2-2	Entities included in the organization's sustainability reporting	Legal Entity Structure Liberty Mutual's sustainability reporting includes our legal entity structure in alignment with our financial reporting. Except where noted, the information covered in the 2022 Sustainability reporting discusses our performance and initiatives in fiscal year 2022.
GRI 2-3	Reporting period, frequency and contact	2022 Sustainability Review : About this report (p. 4) Report published date: April 8, 2023 Liberty Mutual reports financial results each quarter on a calendar year basis. The period for our sustainability report aligns with our full-year 2022 financial results which are accessible on our website: Financial Reports Sustainability@LibertyMutual.com
GRI 2-4	Restatements of information	GHG inventories have been restated to reflect the acquisitions of State Auto and AM General and improved calculations methodologies.
GRI 2-5	External assurance	The data in this report has not been externally verified.
GRI 2-6	Activities, value chain and other business relationships	Our Business Fact Sheet Liberty Mutual has relationships with more than 71,000 suppliers and partners who provide products and services for use in our business. Key products and services that we procure include: professional services, including marketing, legal, financial and business services; contract and contingent labor; information technology, such as telecommunications, hardware, cloud storage and business applications; data, ratings and market information; real estate and facilities; office support services; training and professional development services; and transportation and travel. We are committed to fostering procurement relationships that extend the positive impact of our business and manage potential risks. In 2022, Liberty Mutual increased the total number of owned and leased buildings by 1 due to the State Auto acquisition and decreased the number of leased buildings by 10 in the United States. In aggregate, rentable square feet decreased by 742,000.

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GRI disclosure	Disclosure description	Location or relevant information					
GRI 2-7	Employees	Number of employees		Number of temporary employees		Number of permanent employees	
		Women: 54%	Men: 46%	Women: 54%	Men: 46%	Women: 54%	Men: 46%
		North America	35,808	North America	72	North America	35,736
		South America	4,761	South America	45	South America	4,716
		Europe	4,509	Europe	119	Europe	4,390
		Asia	6,103	Asia	69	Asia	6,034
		Oceania	305	Oceania	4	Oceania	301
		Total	51,486	Total	309	Total	51,177
		Number of part-time employees		Number of full-time employees		Average age of employees	
		Women: 80%	Men: 20%	Women: 53%	Men: 47%	Under 30 years old	16%
		North America	198	North America	35,610	30-50 years old	66%
		South America	206	South America	4,555	Over 50 years old	18%
		Europe	301	Europe	4,208		
		Asia	6	Asia	6,097		
Oceania	25	Oceania	280				
Total	736	Total	50,750				
Data compiled by head count as of the end of the reporting period, 12/31/2022.							
GRI 2-8	Workers who are not employees	Although Liberty Mutual receives services from workers employed by third-party vendors and/or service providers, none of those services are rendered by workers who meet the definition of "other workers" provided in the guidance associated with the Standard.					
GRI 2-9	Governance structure and composition	Liberty Mutual's Board of Directors Board Committees and Charters 2022 Sustainability Review : Governance and practices (p. 37) 2022 TCFD Report : Governance (p. 4) The Liberty Mutual Holding Company Annual Meeting of Members Proxy Statement					

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GRI 2-10	Nomination and selection of the highest governance body	<p>A Governance and Sustainability Committee is in place to evaluate prospects and recommend nominees for election to the Board of Directors at the Annual Meeting. The election process functions as follows: the Governance and Sustainability Committee in consultation with the Chairman of the Board and Chief Executive Officer identifies candidates for election. Following a thorough review and interview process, the Committee votes whether to recommend the candidate to the full Board. If the vote is affirmative, at the next full Board meeting, the Governance and Sustainability Committee recommends the nominee to the Board who then vote on the election of the nominee. The Governance and Sustainability Committee considers each member's ability to contribute to the diversity of background on the Board. We believe diversity at a Board level is a demonstrated critical factor for ensuring better decision-making, risk management, organizational performance, the ability to attract the best talent and better serving customers. We continually assess the composition of our Board to ensure its members have the diverse experience and capacity to guide the overall strategy of our business. Board members must be able to recognize and anticipate potential social, environmental and economic issues and their impact on our business and stakeholders. We consider such factors as character, judgment, diversity, age, expertise, business experience, length of service, independence and other commitments.</p> <p>The Liberty Mutual Holding Company Annual Meeting of Members Proxy Statement</p> <p>As part of the Board structure assessment in 2021, the Nominating and Governance Committee charter was amended, creating a new Governance and Sustainability Committee. Changes to the Board structure were effective April 2022.</p>
GRI 2-11	Chair of the highest governance body	David H. Long is Executive Chairman, Liberty Mutual Holding Company Inc.
GRI 2-12	Role of the highest governance body in overseeing the management of impacts	<p>Board Committees and Charters</p> <p>2022 Sustainability Review: Governance and practices (p. 37)</p> <p>2022 TCFD Report: Governance (p. 4)</p> <p>The Liberty Mutual Holding Company Annual Meeting of Members Proxy Statement</p>

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GRI disclosure	Disclosure description	Location or relevant information
GRI 2-13	Delegation of responsibility for managing impacts	2022 Sustainability Review : Governance and practices (p. 37) 2022 TCFD Report : Governance (p. 4)
GRI 2-14	Role of the highest governance body in sustainability reporting	Members of the Liberty Mutual Management Team review and approve the annual Sustainability Review, Sustainability Accounting Standards Board (SASB) report, GRI report and Task Force on Climate-related Financial Disclosures (TCFD) report. The Chief Sustainability Officer ensures that all material issues are covered. 2022 Sustainability Review : Governance and practices (p. 37)
GRI 2-15	Conflicts of interest	The Board of Directors of Liberty Mutual Holding Company Inc. has adopted a Resolution on Conflicts of Interest which includes a procedure for the disclosure of potential conflicts of interest and that disclosures be made annually, and at any time an actual or potential conflict of interest may arise. This also includes notification of changes in circumstances for primary employment or changes in personal or business circumstances. Liberty Mutual's Board of Directors The Liberty Mutual Holding Company Annual Meeting of Members Proxy Statement
GRI 2-16	Communication of critical concerns	Members of senior management, including Liberty Mutual's CEO and other executives, present to the Board throughout the year at both regularly scheduled and special meetings, and the Board receives regular updates. Board Committee members have the ability to raise concerns with the respective committee chairs, and the chairs will subsequently report those concerns to the full Board. No critical concerns were reported for the 2022 reporting period. The Liberty Mutual Holding Company Annual Meeting of Members Proxy Statement
GRI 2-17	Collective knowledge of highest governance body	2022 Sustainability Review : Governance and practices (p. 37) 2022 TCFD Report : Governance (p. 4)
GRI 2-18	Evaluation of the performance of the highest governance body	As part of the board structure assessment in 2021, the Nominating and Governance Committee charter was amended, creating the new Governance and Sustainability Committee. Changes to the board structure were effective April 2022. Board and committee evaluations take place in an ongoing and dynamic manner, with regular discussions during executive sessions of the Board and an annual discussion between the lead director and each director. These evaluations explored various elements of Board and committee performance including duration of meetings, scope and depth of information, exposure to key leaders and opportunities for dynamic discussions during meetings. The information gathered from these discussions are summarized and further discussed with the Governance and Sustainability Committee to explore potential opportunities to enhance overall performance. The results are shared with management and a "management response" is presented to the full Board.

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GRI disclosure	Disclosure description	Location or relevant information
GRI 2-19	Remuneration policies	<p>1. Fixed pay and variable pay</p> <p>The total direct compensation paid to senior executives is currently comprised of three components: base salary, an annual incentive cash award and long-term incentive units that provide an opportunity to share in Liberty Mutual's value creation and long-term success.</p> <p>Base salary. Base salary levels for senior executives are intended to provide a secure base level of compensation reflecting the performance, skill and experience of each senior executive while also ensuring that a significant portion of their total compensation remains at-risk and linked to performance.</p> <p>Incentive Cash Award. Senior executives are eligible to receive a short-term cash incentive award based on a combination of individual and business performance during the plan year. The short-term incentive plan reinforces Liberty Mutual's pay-for-performance philosophy by linking individual and business performance to profitability and growth.</p> <ul style="list-style-type: none"> • Business unit performance targets and results under the short-term incentive compensation plan are subject to annual approval by the Chief Executive Officer and the Compensation Committee of the Board of Directors, with input from their independent consultant. • Individual performance <ul style="list-style-type: none"> – is determined by both results, the level of performance of the executive's respective business, and behaviors; and – all managers' individual performance will consider their contributions toward Liberty Mutual's global Diversity, Equity and Inclusion (DEI) objective. <p>Short-term incentive awards to senior executives are subject to approval by the Compensation Committee prior to payment.</p> <p>Long-term Value Plan Incentive Units. Assuming performance criteria have been met, senior executives receive annual grants of appreciation units ("AUs") and restricted units ("RUs") under the Liberty Mutual Long-term Value Plan. AUs provide a cash payment upon redemption based solely on an increase in the overall book value of Liberty Mutual Holding Company Inc. after the grant date. AUs can be exercised when vested at the personal discretion and timing of the senior executives (up to a 10-year term) within a defined redemption window each year. RUs reflect an interest in the overall book value of Liberty Mutual Holding Company Inc. and are automatically redeemed for cash as soon as practicable following the vesting period. AUs and RUs generally vest over a 3-year period – 25% on the first and second anniversaries of the grant date and 50% on the third anniversary of the grant date.</p>

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GRI 2-19	Remuneration policies	<p>In addition to total direct compensation, senior executives may be eligible to participate in Liberty Mutual's and other executive benefits and perquisite programs.</p> <p>Non-executive directors receive an annual retainer and additional retainer fees for serving as lead director or as a member or chair of separate committees of the board. Non-executive directors receive deferred compensation in the form of RUs pursuant to the Liberty Mutual Director Long-term Value Plan (Director LVP). RUs granted under Director LVP vest on the first anniversary of the grant date and non-executive directors who meet predetermined ownership guidelines can elect prior to the grant to redeem vested RUs either (a) following the 1-year or the 5-year anniversary of the vesting period or (b) upon termination of board service. Only non-executive directors receive compensation for their director services.</p> <p>2. Sign-on bonuses or recruitment incentive payments</p> <p>Liberty Mutual does not have a sign-on or recruitment incentive policy including for senior executives. Sign-on incentives may be provided on a case-by-case basis as needed to attract critical talent to Liberty Mutual.</p> <p>3. Termination payments</p> <p>Liberty Mutual does not have individual employment or change-in-control agreements with any senior executives. In the case of an involuntary termination of employment under certain circumstances, senior executives are eligible for severance under an executive severance program that provides cash payment(s) equal to a specified number of weeks of base salary depending on executive classification. Severance benefits are subject to compliance with restrictive covenants determined at the time of termination.</p> <p>If a participant's employment is terminated without cause in connection with a change in control, AUs and RUs granted under Liberty Mutual's Long-term Value Plan automatically vest.</p> <p>In addition, in the event of a change in control, RUs granted under the Director LVP automatically vest.</p> <p>4. Clawbacks</p> <p>Liberty Mutual has a comprehensive Clawback Policy to encourage sound risk management and individual accountability. The Clawback Policy covers all executives of Liberty Mutual and applies to covered compensation, which generally includes incentive compensation or employer contributions under a non-qualified deferred compensation plan.</p> <p>5. Retirement benefits</p> <p>Liberty Mutual sponsors a defined benefit pension plan covering substantially all of Liberty Mutual's U.S. employees (the "LM Retirement Plan"). If the benefit for an eligible individual exceeds the tax-qualified limits, the excess is provided from an un-funded, non-qualified plan (the "Non-Qualified Plan"). Given their level of compensation, the senior executives are all participants in the Non-Qualified Plan.</p>

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GRI 2-19	Remuneration policies	<p>The formula for determining an employee's, as well as a senior executive's, annual pension benefit at normal retirement under the Liberty Mutual retirement plans is a function of the sum of two distinct formulas.</p> <ul style="list-style-type: none"> • Final Average Pay (FAP): The FAP formula benefit is based on a participant's years of service as of December 31, 2013, and their average eligible base salary and short-term incentive compensation during the highest five consecutive calendar years of the last ten calendar years of their employment as of December 31, 2020. Any accrued benefit under this formula has been frozen as of January 1, 2021. • Cash Balance: Effective as of January 1, 2014, a cash balance benefit formula also applies. Under this formula, each participant in the retirement plans has a notional cash balance account which will be credited with pay credits equal to five percent per annum of eligible compensation and interest credits based on the 30-Year U.S. Treasury rate for the August immediately preceding a plan year. Compensation taken into account under the FAP and cash balance formula is the same. The total benefit due under the Liberty Mutual retirement plans is the sum of the amount due under the FAP formula and the cash balance formula. <p>Liberty Mutual also sponsors a Section 401(k) Plan covering substantially all of Liberty Mutual's U.S. employees (the "LM 401(k) Plan") that allows them to set aside eligible pay, subject to a Company match, on a tax advantaged basis. The Non-Qualified Plan also allows participants to elect to set aside eligible pay that is not otherwise allowed for under Liberty Mutual's 401(k) Plan due to tax law limits for payment at a fixed future date or beginning at retirement. Certain amounts set aside for savings under the Non-Qualified Plan are also matched by Liberty Mutual under the same match formula that applies to employees generally under the LM 401(k) Plan. Under both the LM 401(k) Plan and the Non-Qualified Plan, amounts set aside by a participant and the matching contributions, are invested in one or more investment options elected by the participant and account balances are adjusted accordingly for respective investment gains or losses.</p> <p>Liberty Mutual's impact on economy, environment and people is reflected under the short-term incentive plan in two ways:</p> <ul style="list-style-type: none"> • Business unit performance targets take into consideration Liberty Mutual's sustainability objectives including the underwriting and investment climate strategies; and • Individual performance considers senior executives' contributions toward Liberty Mutual's global Diversity, Equity and Inclusion (DEI) objective. <p>In addition, payments under the long-term incentive are measured based on Liberty Mutual's Book Value, which takes into account Liberty Mutual's underwriting and investment climate strategies.</p>

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GRI 2-20	Process to determine remuneration	The Compensation Committee has oversight responsibilities for the establishment of Liberty Mutual's compensation and benefit plans. The Compensation Committee engages an independent consulting firm to support its oversight responsibilities of Liberty Mutual's compensation policies and practices. This includes, among other things, advising on annual executive management and CEO pay recommendations, providing guidance on Senior Manager's performance targets and scales, and evaluating incentive plans with respect to design features, terms and conditions, and governance and oversight processes to ensure that they do not encourage inappropriate risk-taking behavior. The independent consultant also assists with defining Liberty Mutual's compensation peer group and updates the Compensation Committee on compensation and regulatory trends.
GRI 2-21	Annual total compensation ratio	The information required to report on annual total compensation ratio is not regularly compiled and available for disclosure.
GRI 2-22	Statement on sustainable development strategy	2022 Sustainability Review : A message from Timothy M. Sweeney (p. 4)
GRI 2-23	Policy commitments	<p>2022 Sustainability Review: Governance and practices (p. 37)</p> <p>2022 TCFD Report: Risk management (p. 18)</p> <p>Code of Business Ethics and Conduct</p> <p>Supplier Code of Conduct</p> <p>Human Rights Principles</p> <p>Environmental Policy</p> <p>Policy commitments are shared with senior leadership, including the CEO and Board of Directors. All Liberty Mutual employees, officers and directors are responsible for knowing and following the guidelines in the Code of Business Ethics & Conduct.</p>
GRI 2-24	Embedding policy commitments	<p>2022 Sustainability Review: Governance and practices (p. 37)</p> <p>2022 TCFD Report</p> <p>Code of Business Ethics and Conduct</p>
GRI 2-25	Process to remediate negative impacts	<p>2022 Sustainability Review: Governance and practices (p. 37)</p> <p>Code of Business Ethics and Conduct</p> <p>Contact Us</p> <p>2022 SASB Report: FN-IN-270a.2 (p. 2)</p>

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GRI 2-26	Mechanisms for seeking advice and raising concerns	2022 Sustainability Review : Governance and practices (p. 37) Code of Business Ethics and Conduct
GRI 2-27	Compliance with laws and regulations	Liberty Mutual has not been subject to any significant instances of non-compliance with laws and regulations during the reporting period. No fines or non-monetary sanctions were imposed on Liberty Mutual during the reporting period.
GRI 2-28	Membership Associations	<ul style="list-style-type: none"> Advocates for Highway and Auto Safety American Property Casualty Insurance Association Ascend BuildStrong Catalyst Coalition for American Insurance Conference Board Disability:IN The Dive In Festival Executive Leadership Council Gartner INC Hispanic Association on Corporate Responsibility Hispanic Executive Magazine (Alumni Society) Martin Luther King Jr. Breakfast Committee Massachusetts Conference for Women Massachusetts Competitive Partnership Massachusetts LGBT Chamber National African American Insurance Association National Association of Mutual Insurance Companies National Black MBA Association Inc National Center for Race Amity National LGBT Chamber of Commerce National Minority Supplier Development Council National Veteran-Owned Business Association Out & Equal Workplace Advocates Pacesetters with Boston Chamber of Commerce Partnership Inc Personal Insurance Federation of California Seramount (Diversity Best Practices) Simmons Leadership Conference The Boston Club Texas Conference for Women The Women's Edge Trustees of Boston University U.S. Black Chambers of Commerce U.S. Chamber of Commerce U.S. Hispanic Chamber of Commerce U.S. Pan Asian Chamber of Commerce Women's Business Enterprise National Council

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GRI 2-29	Approach to stakeholder engagement	<p>We maintain ongoing dialogue with stakeholders. Our materiality assessment is one of the processes by which we engage with our stakeholders. The following table provides other examples of the mechanisms used for engagement with each of our primary stakeholder groups.</p> <table border="1"> <thead> <tr> <th>Stakeholders</th> <th>Engagement mechanisms</th> </tr> </thead> <tbody> <tr> <td>Employees</td> <td>Trainings, Compliance helpline, Employee Resource Groups, employee opinion survey, Employee Net Promoter Score Monthly Survey, email</td> </tr> <tr> <td>Consumers/customers</td> <td>Direct mailings, email, SMS, websites (libertymutual.com, Safeco.com), social media, advertising promotional materials, mobile apps, customer ports, Liberty Mutual Coverage Customizer Tool, 1:1 interactions, agent/broker channels, Customer Service Center, customer service teams</td> </tr> <tr> <td>Investors</td> <td>Quarterly earnings releases, semi-annual earnings calls, press releases, website, email, 1:1 interactions, other investor events</td> </tr> <tr> <td>Regulators and government officials</td> <td>1:1 interactions, regulatory filings, trade associations, government-industry working groups</td> </tr> <tr> <td>Brokers and agents</td> <td>Email, newsletters, 1:1 interactions</td> </tr> <tr> <td>Communities and NGOs</td> <td>1:1 interactions, email, community events, philanthropy/grants, media, social media, website</td> </tr> </tbody> </table> <p>2022 SASB Report 2022 Sustainability Review: Customer satisfaction and engagement (p. 14) Materiality Assessment</p>	Stakeholders	Engagement mechanisms	Employees	Trainings, Compliance helpline, Employee Resource Groups, employee opinion survey, Employee Net Promoter Score Monthly Survey, email	Consumers/customers	Direct mailings, email, SMS, websites (libertymutual.com , Safeco.com), social media, advertising promotional materials, mobile apps, customer ports, Liberty Mutual Coverage Customizer Tool, 1:1 interactions, agent/broker channels, Customer Service Center, customer service teams	Investors	Quarterly earnings releases, semi-annual earnings calls, press releases, website, email, 1:1 interactions, other investor events	Regulators and government officials	1:1 interactions, regulatory filings, trade associations, government-industry working groups	Brokers and agents	Email, newsletters, 1:1 interactions	Communities and NGOs	1:1 interactions, email, community events, philanthropy/grants, media, social media, website
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GRI 2-30	Collective bargaining agreements	No employees are under collective bargaining agreements.														
GRI 3-1	Process to determine material topics	Materiality Assessment														
GRI 3-2	List of Material Topics	Materiality Assessment														

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Responsible Insurance and Investment		
GRI 3-3	Management of material topics	<p>Liberty Mutual has developed a framework leveraging high-quality data, analytical capabilities and expertise in underwriting risk to best support our customers. Our investment strategy utilizes the identification, understanding and management of relevant material factors to enhance our ability to meet our long-term investment objectives.</p> <p>2022 Sustainability Review 2022 TCFD Report</p>
GRI 201-1	Direct economic value generated and distributed	Management Discussion & Analysis
GRI 201-2	Financial implications and other risks and opportunities due to climate change	2022 TCFD Report
GRI 201-3	Defined benefit plan obligations and other retirement plans	Benefits Q4 2021 Financial Statements
Global Compliance & Ethics		
GRI 3-3	Management of material topics	2022 Sustainability Review : Ethics, compliance and integrity (p. 41)
GRI 205-1	Operations assessed for risks related to corruption	<p>Liberty Mutual mitigates corruption risk through a robust program, including a global Anti-Corruption Policy, third-party due diligence procedures, training and an annual certification that allows key employees to disclose potential corruption risks. In addition, all operations across Liberty Mutual conduct an annual compliance risk assessment that includes an assessment of corruption risks and controls. Liberty also conducts periodic reviews of its Anti-Corruption program in collaboration with Internal Audit. Finally, all employees complete an annual Code of Business Ethics & Conduct training, which includes a written attestation documenting their compliance with Liberty Mutual's standards of business conduct. Liberty Mutual's third-party due diligence procedures establish risk assessment and due diligence requirements for business partners and require anti-corruption provisions in third-party agreements.</p> <p>2022 Sustainability Review: Ethics, compliance and integrity (p. 41)</p>
GRI 205-2	Communication and training about anti-corruption policies and procedures	2022 Sustainability Review : Ethics, compliance and integrity (p. 41)
GRI 205-3	Confirmed incidents of corruption and actions taken	2022 Global Compliance & Ethics accomplishments

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GRI disclosure	Disclosure description	Location or relevant information
Energy		
GRI 3-3	Management of material topics	2022 Sustainability Review : Our role in the energy transition (p. 19) 2022 TCFD Report Environmental Policy
GRI 302-1	Energy consumption within the organization	2022 Sustainability Review : Data and disclosures (p. 45)
GRI 302-4	Reduction of energy consumption	2022 Sustainability Review : Data and disclosures (p. 45)
Water and Effluents		
GRI 303-5	Water Consumption	Water consumption for U.S. owned sites from municipal water: 247.2 megaliters
Emissions		
GRI 3-3	Management of material topic	2022 Sustainability Review : Our role in the energy transition (p. 19) 2022 TCFD Report Environmental Policy
GRI 305-1	Direct Scope 1 GHG emissions	2022 Sustainability Review : Data and disclosures (p. 45)
GRI 305-2	Energy indirect Scope 2 GHG emissions	2022 Sustainability Review : Data and disclosures (p. 45)
GRI 305-3	Other indirect Scope 3 GHG emissions	2022 Sustainability Review : Data and disclosures (p. 45)
GRI 305-5	Reduction of GHG emissions	2022 Sustainability Review : Data and disclosures (p. 45)
Waste		
GRI 3-3	Management of material topics	2022 Sustainability Review : Our role in the energy transition (p. 19) Environmental Policy

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GRI 306-4	Waste diverted from disposal	<p>In 2021, we implemented centralized waste programs for our U.S. owned buildings. The new waste programs focus on landfill diversion through increased recycling and composting and aims to establish a culture of heightened awareness of the items we dispose of. Through this program, we placed centralized three-stream waste stations throughout offices, requiring employees to bring waste to centralized locations and properly sort and dispose of their recycling, compost and landfill items. We've seen an increase in results in 2022 as employees are returning to the office.</p> <table border="1"> <thead> <tr> <th>U.S. Owned Buildings (UoM Short Ton)</th> <th>2022</th> <th>All U.S. buildings (UoM Short Ton)</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>Waste – Compost</td> <td>31.85</td> <td>Waste – Paper Recycling</td> <td>3,127</td> </tr> <tr> <td>Waste – Mixed Recycling</td> <td>149.73</td> <td>e-Waste – Recycling</td> <td>163.7</td> </tr> <tr> <td>Waste – Cardboard Recycling</td> <td>12.38</td> <td>e-Waste – Reuse</td> <td>48.7</td> </tr> <tr> <td>Waste – Landfill</td> <td>523.01</td> <td></td> <td></td> </tr> </tbody> </table>	U.S. Owned Buildings (UoM Short Ton)	2022	All U.S. buildings (UoM Short Ton)	2022	Waste – Compost	31.85	Waste – Paper Recycling	3,127	Waste – Mixed Recycling	149.73	e-Waste – Recycling	163.7	Waste – Cardboard Recycling	12.38	e-Waste – Reuse	48.7	Waste – Landfill	523.01																										
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GRI 3-3	Management of material topics	<p>2022 Sustainability Review: Employee development and wellbeing (p. 32) Liberty Mutual Careers</p>																																												
GRI 401-1	New employee hires and employee turnover	<table border="1"> <thead> <tr> <th colspan="2">Number of new hires in 2022</th> <th colspan="2">Number of employees that left in 2022</th> </tr> </thead> <tbody> <tr> <td colspan="2">Women: 55% Men: 45%</td> <td colspan="2">Women: 8% Men: 7.3% Total turnover: 15.3%</td> </tr> <tr> <td>North America</td> <td>8,453</td> <td>North America</td> <td>5,434</td> </tr> <tr> <td>South America</td> <td>1,026</td> <td>South America</td> <td>1,138</td> </tr> <tr> <td>Europe</td> <td>789</td> <td>Europe</td> <td>494</td> </tr> <tr> <td>Asia</td> <td>1,123</td> <td>Asia</td> <td>790</td> </tr> <tr> <td>Oceania</td> <td>62</td> <td>Oceania</td> <td>25</td> </tr> <tr> <td>Total</td> <td>11,453</td> <td>Total</td> <td>7,881</td> </tr> <tr> <td>Under 30 years old</td> <td>36%</td> <td>Under 30 years old</td> <td>4.4%</td> </tr> <tr> <td>30-50 years old</td> <td>56%</td> <td>30-50 years old</td> <td>9.5%</td> </tr> <tr> <td>Over 50 years old</td> <td>8%</td> <td>Over 50 years old</td> <td>1.4%</td> </tr> </tbody> </table>	Number of new hires in 2022		Number of employees that left in 2022		Women: 55% Men: 45%		Women: 8% Men: 7.3% Total turnover: 15.3%		North America	8,453	North America	5,434	South America	1,026	South America	1,138	Europe	789	Europe	494	Asia	1,123	Asia	790	Oceania	62	Oceania	25	Total	11,453	Total	7,881	Under 30 years old	36%	Under 30 years old	4.4%	30-50 years old	56%	30-50 years old	9.5%	Over 50 years old	8%	Over 50 years old	1.4%
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North America	8,453	North America	5,434																																											
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Europe	789	Europe	494																																											
Asia	1,123	Asia	790																																											
Oceania	62	Oceania	25																																											
Total	11,453	Total	7,881																																											
Under 30 years old	36%	Under 30 years old	4.4%																																											
30-50 years old	56%	30-50 years old	9.5%																																											
Over 50 years old	8%	Over 50 years old	1.4%																																											

Global Reporting Initiative (GRI) Disclosures

GRI disclosure	Disclosure description	Location or relevant information																
GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Benefits																
GRI 401-3	Parental Leave	<p>All employees that work at least 20 hours per week with a record of 12 months of service are eligible for parental leave.</p> <table border="1"> <thead> <tr> <th colspan="2">Number of employees who took leave in 2022</th> <th colspan="2">Number of employees who returned to work (whose leave ended in 2022)</th> </tr> </thead> <tbody> <tr> <td>Women</td> <td>661</td> <td>Women</td> <td>616</td> </tr> <tr> <td>Men</td> <td>597</td> <td>Men</td> <td>601</td> </tr> <tr> <td>Total</td> <td>1,258</td> <td>Total</td> <td>1,217</td> </tr> </tbody> </table> <p>In 2021, 1,403 employees returned from parental leave. Of those, 1,200 (86%) were still employed 12 months after their return to work. Women: 52% Men: 48%</p>	Number of employees who took leave in 2022		Number of employees who returned to work (whose leave ended in 2022)		Women	661	Women	616	Men	597	Men	601	Total	1,258	Total	1,217
Number of employees who took leave in 2022		Number of employees who returned to work (whose leave ended in 2022)																
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Occupational Health and Safety																		
GRI 3-3	Management of material topics	2022 Sustainability Review : Employee development and wellbeing (p. 32)																
GRI 403-6	Promotion of worker health	Benefits																
Training and Education																		
GRI 3-3	Management of material topics	2022 Sustainability Review : Employee development and wellbeing (p. 32)																
GRI 404-1	Average hours of training per year per employee	<p>Throughout 2022, 54,790 employees received training, averaging 24 hours each. The following are the average training hours employees spend through our formal internal training system and training we offer through our partnership with LinkedIn Learning.</p> <table border="1"> <thead> <tr> <th colspan="2">Average hours of training per employee</th> </tr> </thead> <tbody> <tr> <td colspan="2">Women: 26.6 Men: 21.2</td> </tr> <tr> <td>Executive</td> <td>11.7</td> </tr> <tr> <td>Senior Manager</td> <td>9.6</td> </tr> <tr> <td>Manager</td> <td>11.0</td> </tr> <tr> <td>Senior Technical Professional</td> <td>11.5</td> </tr> <tr> <td>Individual Contributor</td> <td>29.1</td> </tr> </tbody> </table> <p>Employees additionally receive training through 1:1/on-the-job learning opportunities.</p>	Average hours of training per employee		Women: 26.6 Men: 21.2		Executive	11.7	Senior Manager	9.6	Manager	11.0	Senior Technical Professional	11.5	Individual Contributor	29.1		
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Global Reporting Initiative (GRI) Disclosures

GRI disclosure	Disclosure description	Location or relevant information																
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	<p>Liberty Mutual offers a broad spectrum of required and elective training. The required training involves legal and compliance, information security and onboarding training for technical aspects of a position with Liberty. Employees receive periodic training so they can maintain and improve their skills for their current role along with the opportunity to take training for future roles.</p> <p>Liberty Mutual offers tuition reimbursement for college level courses and a reimbursement program to pay for other seminars or industry courses. Access is also provided to LinkedIn Learning for all employees at no cost and includes access for some specialized functions with Pluralsight and Coursera.</p> <p>Liberty Mutual has pre-retirement planning transition programs offered through our 401(k) vendor via a website and live one-on-one financial coaches that Liberty provides at no cost to the employee.</p> <p>The severance plan policy for those who involuntarily separate from Liberty Mutual provides for continuation of salary for a period determined by tenure and position level. Those who are part of a reduction in force would also be provided access to a third part that specializes in coaching on resumes, job searches and interviewing skills with a one-on-one coach at no cost to the individual.</p> <p>Life at Liberty 2022 Sustainability Review: Employee development and wellbeing (p. 32)</p>																
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	100%																
Diversity and Equal Opportunity																		
GRI 3-3	Management of material topics	<p>2022 Sustainability Review: Advancing Diversity, Equity & Inclusion (p. 27)</p> <p>Our Commitment: DE&I</p>																
GRI 405-1	Diversity of governance bodies and employees	<table border="1"> <thead> <tr> <th colspan="2">Board composition</th> <th colspan="2">Total employees globally</th> </tr> </thead> <tbody> <tr> <td colspan="2">36% of Board Members are Women</td> <td colspan="2">Women: 54% Men: 46%</td> </tr> <tr> <td colspan="2" rowspan="3">21% of Board Members are People of Color</td> <td>Under 30 years old</td> <td>16%</td> </tr> <tr> <td>30-50 years old</td> <td>66%</td> </tr> <tr> <td>Over 50 years old</td> <td>18%</td> </tr> </tbody> </table> <p>2022 Sustainability Review: Advancing Diversity, Equity & Inclusion (p. 27)</p>	Board composition		Total employees globally		36% of Board Members are Women		Women: 54% Men: 46%		21% of Board Members are People of Color		Under 30 years old	16%	30-50 years old	66%	Over 50 years old	18%
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Global Reporting Initiative (GRI) Disclosures

GRI disclosure	Disclosure description	Location or relevant information
Customer Satisfaction		
GRI 3-3	Management of material topics	2022 Sustainability Review : Increasing customer resilience (p. 11) 2022 Sustainability Review : Customer satisfaction and engagement (p. 14)
Customer Privacy		
GRI 3-3	Management of material topics	2022 Sustainability Review : Data privacy and cyber security (p. 42)
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Except as required by law, Liberty Mutual does not disclose this information. For information regarding our cybersecurity safeguards, please see the Cybersecurity and Data Privacy section of the 2022 Sustainability Review (p. 42).
Innovation		
GRI 3-3	Management of material topics	<p>Innovation is a core part of our culture and central to progress. Our goal is to constantly push ourselves to imagine new and bold possibilities. To succeed, we need to continue to build a diverse, future-ready team, equipped with skillsets that range from technology and data analytics, to marketing, development and creative design.</p> <p>Key parts of our innovation strategy include Solaria Labs, Liberty Mutual's Innovation Incubator, and Liberty Mutual Strategic Ventures, Liberty Mutual's corporate venture fund. These groups were established in 2016 to enable the organization to explore opportunity spaces with high potential to disrupt our business in the future in a way that reduces uncertainty, de-risks future investments and limits distraction for the Core business:</p> <ul style="list-style-type: none"> Solaria Labs provides a protected space for Liberty Mutual to rapidly design and test new concepts in market and accelerate the delivery of critical insights and capabilities to empower our policyholders and partners to meet new risks and challenges in the future. For example, Solaria recently partnered with the Office of Sustainability to launch WeatherReady, a new digital offering designed to help our policyholders increase their resilience to severe weather events. Liberty Mutual Strategic Ventures is a \$150M corporate venture fund backed by Liberty Mutual Insurance that invests in early-stage software, platform, and services companies who are reshaping the (re)insurance landscape with a focus on empowering our policyholders, agents, brokers and employees. <p>While both of these groups were initially founded within our Global Retail Markets business unit, they have since expanded scope to serve the broader enterprise, reporting into Liberty Mutual's Chief Strategy Officer. In this expanded role, they partner closely with Liberty Mutual's Business Units and Enterprise functions to accelerate progress on critical enterprise goals, including our sustainability priorities.</p> <p>Liberty Mutual Innovation</p>

Cautionary statement regarding this report

This report has been prepared solely for informational purposes from sources understood by Liberty Mutual Group (the Company) to be reliable at the time of publication. The Company does not guarantee the accuracy, completeness, timeliness or availability of the contents of this report. The Company is not responsible for any errors or omissions, regardless of the cause, for the results obtained from the use of the contents of this report. In no event shall the Company be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees or losses (including, without limitation, lost income or lost profits and opportunity costs or losses caused by negligence) in connection with any use of the contents of this report even if advised of the possibility of such damages.

The Company's opinions, quotes and analyses are statements of opinion as of the date expressed and not statements of fact or recommendations to purchase, hold or sell any securities or to make any investment- or insurance-related decisions and do not address the suitability of any security or insurance policy. Contents of this report should not be relied on and are not a substitute for the skill, judgment and experience of the user, its management, employees, advisors and/or clients when making investment, insurance-related and other business decisions.

This report contains forward-looking statements intended to enhance the reader's ability to assess the Company's future financial and business performance. Forward-looking statements include, but are not limited to, statements that represent the Company's beliefs concerning future operations, strategies, financial results, or other developments and contain words and phrases such as "may," "expects," "should," "believes," "anticipates," "estimates," "intends" or similar expressions. Because these forward-looking statements are based on estimates and assumptions that are subject to significant business, environmental, economic and competitive uncertainties, many of which are beyond the Company's control or are subject to change, actual results could be materially different.

The Company's forward-looking statements speak only as of the date of this report or as of the date they are made and should be regarded solely as the Company's current plans, estimates and beliefs. The Company assumes no obligation to update these forward-looking statements or the contents of this report following publication in any form or format. For a discussion of the Company's financial information, visit the Company's Investor Relations website at www.libertymutualgroup.com/investors.

This report may contain links to other websites and may frame material from other websites. Such links or frames are not endorsements of any products or services in such sites, and no information in such sites has been endorsed or approved by the Company.

Except where noted, the information covered in this report highlights our performance and initiatives in fiscal year 2022.

The inclusion of information in this report should not be construed as a characterization regarding the materiality or financial impact (or potential impact) of that information.

Unless the context otherwise requires, references in this report to "Liberty Mutual," "Liberty Mutual Group," the "Company," "we," "us," and "our" are to Liberty Mutual Holding Company, Inc. together with its direct and indirect subsidiaries.