

Liberty Mutual exists to help people embrace today and confidently pursue tomorrow.

Key facts

Since our founding in 1912, Liberty Mutual has grown to become the world's ninth largest¹ global property and casualty insurance company and the sixth largest² in the US

- Mutual holding company structure
- Omni-channel distribution capabilities
- Operations in 28 countries and economies
- 40,000+ employees worldwide
- \$166.7B of assets & \$50.2B of revenues in 2024
- 91st on Fortune 500 list based on 2024 revenue
- 1st in US surety²
- 4th largest commercial lines writer in the US²
- 7th largest personal lines writer in the US²
- 9th largest surplus lines carrier in the US²

Our businesses

Liberty Mutual substantially conducts its business through three business units:

US Retail Markets (USRM): consists of Personal Lines and Small Commercial Lines providing property and casualty insurance coverage to individuals and small commercial customers in the United States.

Global Risk Solutions (GRS): offers a wide array of property, casualty, automobile, specialty, life and health and reinsurance products distributed through multiple channels globally.

Liberty Mutual Investments (LMI): manages the invested assets of Liberty Mutual Group across liquid, credit, and alternative strategies. LMI takes a disciplined, long-term approach to support Liberty's financial strength and policyholder commitments.

US Retail Markets

Personal & Small Commercial

Personal Lines

Small Commercial

Global Risk Solutions

Commercial, Specialty, Reinsurance, & Personal

North America

Liberty International Insurance

Liberty Mutual Reinsurance

Global Surety

Other GRS

Liberty Mutual Investments

Manages and grows Liberty's investment portfolio to strengthen the company's balance sheet and support long-term obligations.

Financial strength ratings

AM Best

Moody's

S&P

Financial Strength Rating

A

A2

A

Outlook

Stable

Stable

Stable

¹ Based on 2024 gross written premium, excluding state owned companies.

² Based on 2024 direct written premium



Global footprint

Liberty Mutual operates in 28 countries and economies around the globe.

Americas

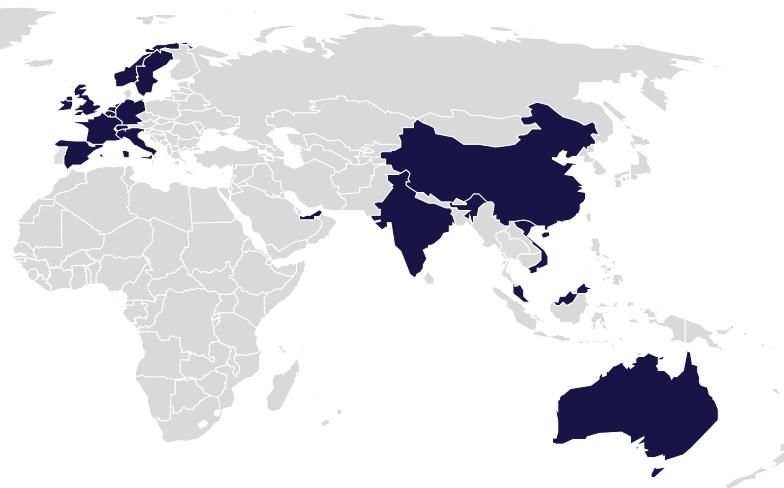
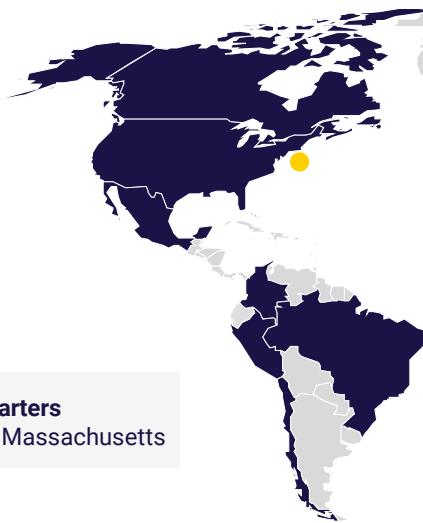
US (HQ), Bermuda, Brazil, Canada, Chile, Colombia, Mexico, Peru

Europe

Belgium, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway, Spain, Sweden, Switzerland, U.K.

Asia/Pacific¹

Australia, China, Hong Kong, India, Malaysia, Singapore, UAE, Vietnam

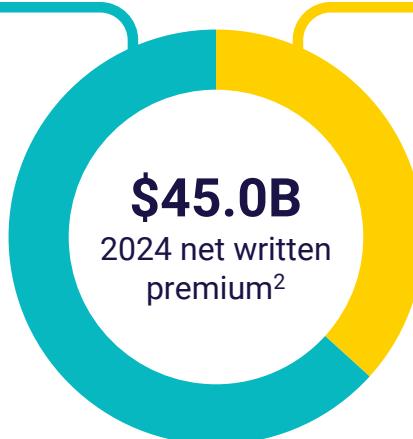


As of 9/30/2025

Business mix

US Retail Markets
\$28.3B 2024 net written premium

40% Private passenger auto
35% Homeowners
25% Small commercial and other



Global Risk Solutions
\$16.4B 2024 net written premium

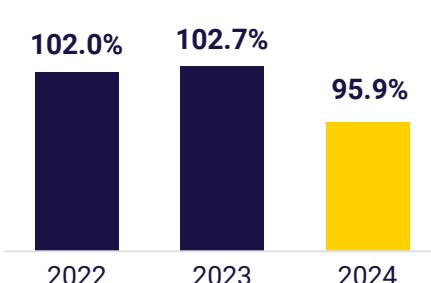
20% Specialty Insurance
18% Reinsurance
13% Commercial property
12% Casualty
10% Surety
7% Workers compensation
7% Private Passenger Auto
13% Other

Financial highlights

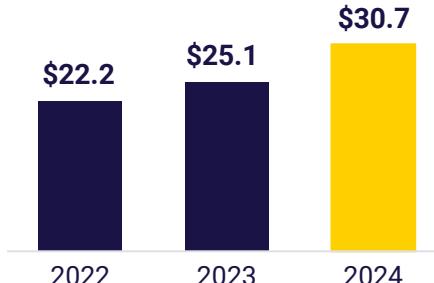
Revenue (\$B)



Combined Ratio



Equity (\$B)



Please visit the [Investor Relations](#) section of our website to find more information on our financial results.

¹ On March 2, 2025, the Company announced the agreement to sell its operations in Vietnam (the "Vietnam transaction") to Chubb Limited. The Vietnam transaction is subject to certain closing conditions and regulatory approval, which is expected by the first half of 2026.

² 2024 consolidated net written premium includes \$268 million of "Corporate and Other" not represented in the pie chart or business detail.

