

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 sixth largest¹ global property and casualty insurance company and the fourth largest² in the U.S.

- Mutual holding company structure
- Omni-channel distribution capabilities
- Operations in 29 countries and economies
- 45,000+ employees worldwide
- \$156.0B of assets & \$48.2B of revenues in 2021
- 71st on Fortune 500 list based on 2020 revenue
- 1st in U.S. surety²
- 4th largest commercial lines writer in the U.S.²
- 6th largest personal lines writer in the U.S.²
- 8th largest surplus lines carrier in the U.S.²

Our businesses

Liberty Mutual substantially conducts its business through two business units:

Global Retail Markets (GRM): combines Liberty Mutual's local expertise in growth markets outside the U.S. with strong and scalable U.S. capabilities to take advantage of opportunities to grow its business globally.

Global Risk Solutions (GRS): offers a wide array of property, casualty, specialty and reinsurance products and services distributed through brokers and independent agents globally.

Internally, **Liberty Mutual Investments** is the group that oversees and manages our investment portfolio.

Global Retail Markets *Personal & Small Commercial*

U.S.
Personal Lines & Business Lines

East
Thailand, Singapore, Hong Kong, Vietnam, Malaysia, India & China

West
Brazil, Colombia, Chile, Ecuador, Spain, Portugal & Ireland

Global Risk Solutions *Commercial, Specialty & Reinsurance*

North America

Liberty Specialty Markets

Global Surety

Liberty Mutual Investments

Manages Liberty Mutual's global investable financial assets

Financial strength ratings

	AM Best	Moody's	S&P
Financial Strength Rating	A	A2	A
Outlook	Stable	Stable	Stable

¹ Based on 2020 gross written premium, excluding state owned companies.

² Based on 2020 direct written premium



Global footprint

Liberty Mutual operates in 29 countries and economies around the globe.

Americas

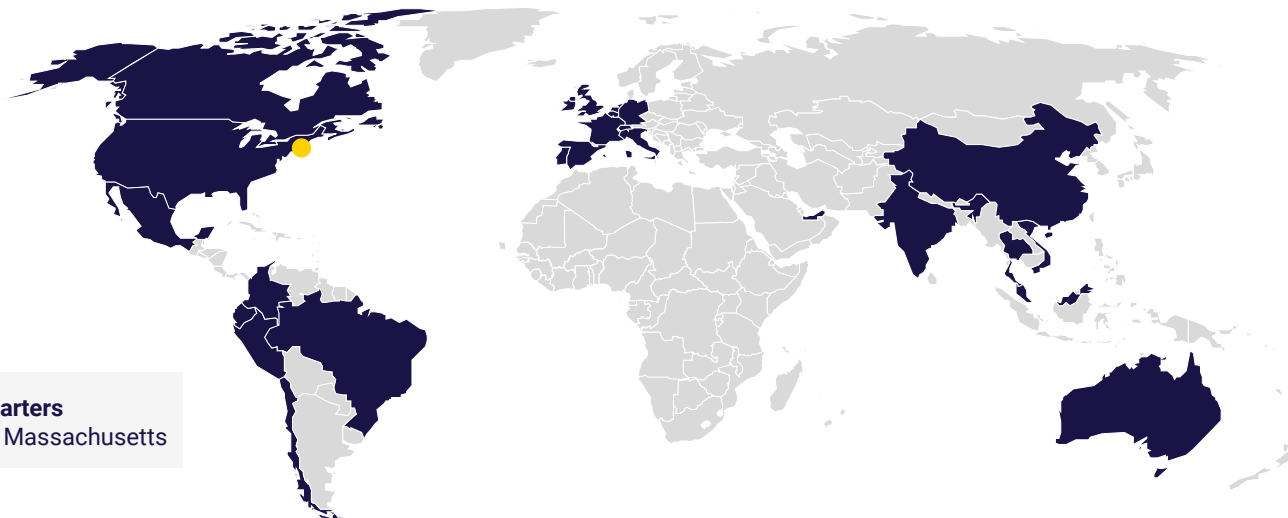
U.S. (HQ), Bermuda, Brazil, Canada, Chile, Colombia, Ecuador, Mexico, Peru

Europe

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

Asia/Pacific

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



Headquarters
Boston, Massachusetts

Business mix

Global Retail Markets
\$29.3B 2021 net written premium

- 51% Private passenger auto
- 26% Homeowners
- 23% Small commercial and other

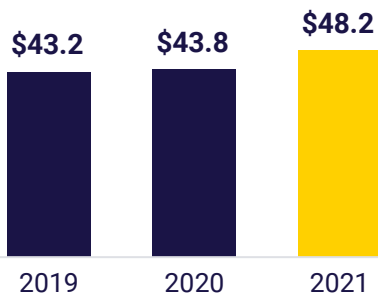
Global Risk Solutions
\$14.6B 2021 net written premium

- 30% Specialty insurance
- 18% Reinsurance
- 15% Casualty
- 12% Commercial property
- 8% Surety
- 7% Workers compensation
- 10% Other commercial

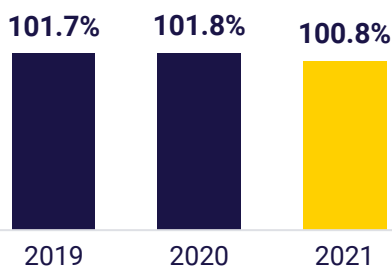


Financial highlights

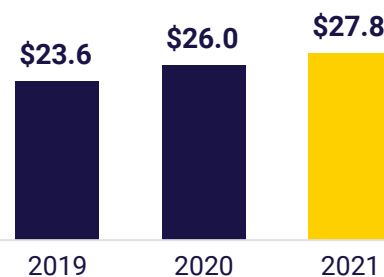
Revenue (\$B)



Combined Ratio



Equity (\$B)



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

¹ 2021 consolidated net written premium includes (\$242) million of "Corporate and Other" not represented in the pie chart or business detail.

