

*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 largest<sup>1</sup> global property and casualty insurance company and the sixth largest<sup>2</sup> in the U.S.

- Mutual holding company structure
- Omni-channel distribution capabilities
- Operations in 29 countries and economies
- 50,000+ employees worldwide
- \$160.3B of assets & \$50.0B of revenues in 2022
- 78<sup>th</sup> on Fortune 500 list based on 2021 revenue
- 1<sup>st</sup> in U.S. surety<sup>2</sup>
- 4<sup>th</sup> largest commercial lines writer in the U.S.<sup>2</sup>
- 6<sup>th</sup> largest personal lines writer in the U.S.<sup>2</sup>
- 8<sup>th</sup> largest surplus lines carrier in the U.S.<sup>2</sup>

## 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**

**Liberty Mutual Reinsurance**

**Global Surety**

### Liberty Mutual Investments

Manages Liberty Mutual's global investable financial assets

## Financial strength ratings

	AM Best	Moody's	S&P
<b>Financial Strength Rating</b>	A	A2	A
<b>Outlook</b>	Stable	Stable	Stable

<sup>1</sup> Based on 2021 gross written premium, excluding state owned companies.

<sup>2</sup> Based on 2021 direct written premium



# Global footprint

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

## Americas

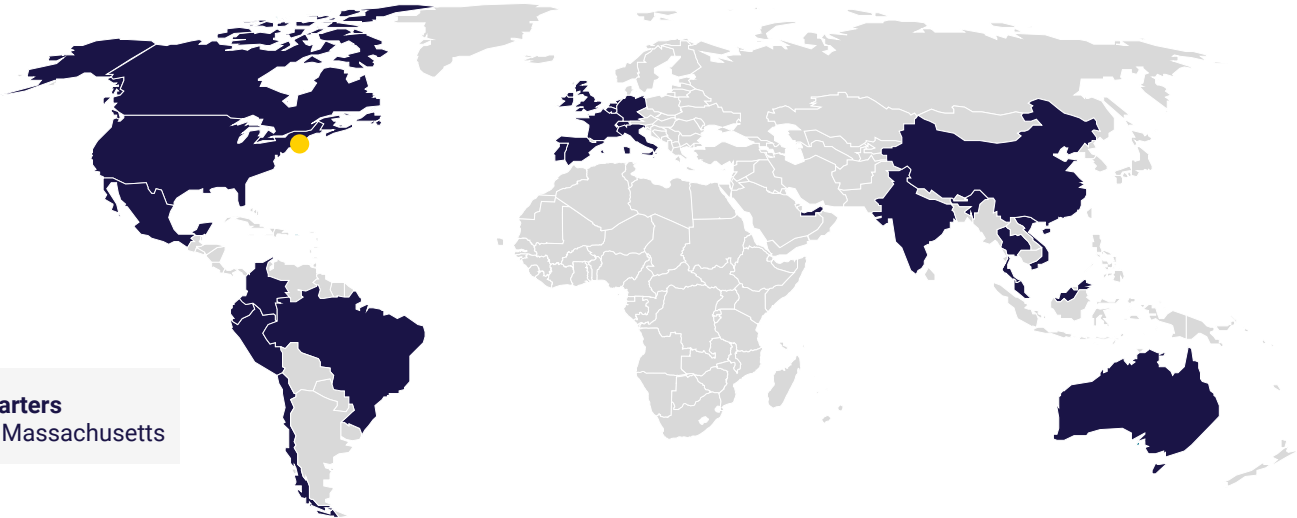
U.S. (HQ), Bermuda, Brazil, Canada, Chile, Colombia, Ecuador, Mexico, Peru

## 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**  
**\$34.0B** 2022 net written premium

- 48% Private passenger auto
- 28% Homeowners
- 24% Small commercial and other

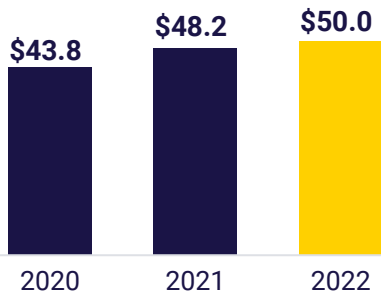
**Global Risk Solutions**  
**\$15.0B** 2022 net written premium

- 28% Specialty insurance
- 17% Reinsurance
- 16% Casualty
- 12% Commercial property
- 9% Surety
- 8% Workers compensation
- 10% Other commercial

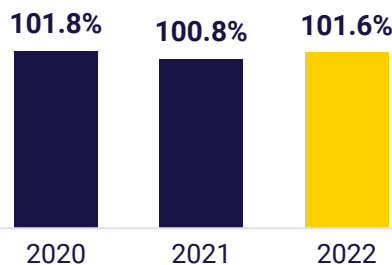


## Financial highlights

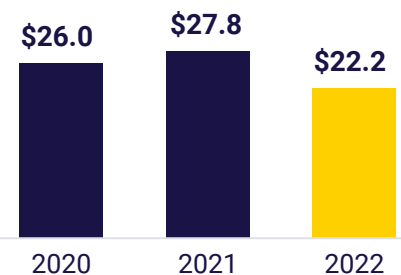
### Revenue (\$B)



### Combined Ratio



### Equity (\$B)



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

<sup>1</sup> 2022 consolidated net written premium includes (\$723) million of "Corporate and Other" not represented in the pie chart or business detail.

