LIU Access Guide

LIU Specialty Lines Insurance

www.LIU-USA.com

Business Profile

LIU (Liberty International Underwriters) is the global specialty lines division of Liberty Mutual Insurance. Since its inception in 1999, LIU has worked exclusively through independent brokers and agents. With 13 offices across the United States and over 30 offices worldwide, LIU is led by experienced underwriters.

What can you expect when you work with LIU? Fast response and real answers directly from the underwriter making the decision. Consistency in how and what we underwrite. Respect for your time and for your client's business needs. A wide range of products with highly competitive capacity.

Meet us at **www.LIU-USA.com**.

LIU Products and Preferred Business

LIU General Liability

Target Markets:

- Product manufacturers including sporting goods, consumer products, toys and playground equipment, chemicals, machinery and equipment, protective apparel, office products, furniture, medical products, scientific instruments
- Commercial real estate & Commercial contractors

Capacity: Limits up to $2 million and attachments that range from $5,000 to $500,000

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LIU Casualty Programs

Target Markets:

- Contractors, nonresidential
- Habitational
- Hospitality
- Mercantile
- Public Entity
- Service Industries
- Specialty Transportation
- Wholesale Trade

Minimum Program Size: $5 million of in force premium

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LIU Excess Casualty

Target Markets:

- Fortune 1000 companies
- Real estate and hotels
- Contractors
- Distributors
- Wrap-ups
- Financial institutions
- Manufacturers
- Retailers
- Wholesalers

Capacity: Lead Umbrella: $25 million and Excess Liability: $50 million

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LIU Contaminated Products / Product Recall

Contaminated Products Insurance: Coverage for contamination resulting from an accident or tampering

Target Markets: $1 billion or less annual revenues

- Bakeries
- Breweries: coffee, tea
- Supermarkets
- Growers

Capacity: Accidental Contamination $15,000,000, Malicious Product Tampering/Product Extortion $25,000,000

Product Recall Insurance: Coverage for costs associated with recalls and, if needed, the costs to repair, replace or refund the cost of the product. The policy also covers a company's liability to others.

Target Markets: $1 billion or less annual revenues

- Manufacturers
- Wholesalers
- Distributors
- Retailers
- Industrial manufacturers
- Consumer goods
- Pharmaceuticals and medical products

Capacity: Recall expense - $15,000,000

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LIU Kidnap, Ransom & Extortion

Kidnap, Ransom and Extortion Insurance: Coverage for kidnap, property damage extortion, hijack and wrongful detention.

Target Markets:

- Global corporations with foreign assets
- Businesses with traveling employees and families

Capacity: $25,000,000

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LIU Management Liability / D&O, Fidelity, Fiduciary, EPLI

Target Markets:

- Fortune 1000 companies
- Middle-market companies of almost every description
- Broker-Dealers
- Real Estate Investment Trusts (REITS)
- Insurance companies
- NASDAQ and OTC companies
- Venture capital and private equity firms
- Investment advisors/mutual funds
- Firms domiciled outside the U.S.
- Technology and communications companies

Capacity: Limits of Liability up to $25 million

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LIU Professional Liability / E&O

Target Markets:

- Architects and Engineers (A&E)
- Insurance brokers and agents
- Staffing services professional and general liability
- Real estate appraisers
- Lawyers
- Home inspectors
- Travel professionals
- Miscellaneous Professional Liability (MPL)
- Allied Health Professionals

Capacity: Limits of Liability up to $25 million

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LIU Energy Property

"All risks" property damage, boiler and machinery.

Target Markets:

Oil

- Refining
- Terminal operations
- Oil lease properties
- Synthetic fuels
- Onshore drilling and workover rig
- Gasoline plants
- Compressor stations/pipelines
- Coal gasification
- Oil shale and tar sands
- Asphalt facilities

Gas

- LPG and LNG facilities
- Underground gas storage
- Industrial gases
- Gas terminals

Chemical

- Syngas plants
- Ethanol plants
- Chemical blending, mixing and packaging
- Various petrochemical operations
- Inorganic/organic chemical facilities
- Pharmaceuticals

Petrochemical

- Ammonia/methanol/synthetic fertilizer plants

Power Generation

- Steam turbine power plants
- Waste-to-energy power plants
- Cogeneration power plants
- Geothermal power plants
- Simple/combined cycle power plants
- Hydroelectric power plants
- Renewables (Wind and Solar)

Capacity: $125 million

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LIU Environmental

Products & Capacity

- Fixed site pollution legal liability – Property management, commercial and industrial properties
- Contractors' pollution liability – Practice and project policies
- Storage tank third party, corrective action & cleanup – Financial assurance policy
- Environmental contractors and professional services – CPL and E&O
- Limits of liability up to $25 million on a primary or excess basis

LIU Environmental Advantage

- Combines CPL, GL and E&O in one policy
- Capacity up to $5 million primary; $10 million excess
- Targets environmental service and contracting firms

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LIU Exploration and Production

"All risks" property damage, control of well, business interruption, third-party liability

Target Markets:

- Operators involved in the identification, exploration and production of hydrocarbons (oil and gas)
- Construction of offshore oil and gas platforms

Capacity: $75 million

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LIU Construction

Erection All Risks, Contractors All Risk and Civil Infrastructure Projects

Erection All Risks
- Oil, gas, petrochemical and chemical
- Power generation
- Renewable energy
- Steel and metals
- Cement
- Pulp and paper
- Manufacturing

Contractors All Risks
- Office buildings
- Hospitals and other medical facilities
- Hotels and resorts
- Shopping malls and other retail facilities
- Airports
- Stadiums and arenas

Civil Construction
- Roads
- Railways
- Bridges
- Urban infrastructure
- Pipelines

Capacity: Up to $125 million Probable Maximum Loss (PML)

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LIU E&S Property

Available exclusively to qualified wholesale brokers, we target mid- and large-size property portfolio risks with total insured values above $25 million.

Target Markets:
- Condominiums
- Apartments
- Office buildings
- Warehouses
- Vacant Property
- Hotels/Motels
- Restaurants
- Municipalities, schools and other public entities
- Retail Chains
- Shopping Centers
- REITS
- Casinos
- Manufacturing facilities
- Resorts

Capacity: $25 million

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LIU Marine

LIU Marine offers tailored solutions with fast, fully informed responses in the areas of Marine & Project Cargo, Marine Liabilities, Hull and Marine Builder's Risk.

LIU Marine Cargo:
- $100 million in capacity
- Marine (ocean and air) and war risks open cargo policies
- Domestic transit protection
- International policy issuance capabilities

LIU Marine Project Cargo:
- $100 million in capacity
- Consequential loss coverage such as DSU and ALOP
- Integrated packages to combine builder's risks/construction

LIU Marine Liabilities:
- $25 million in capacity
- Primary and excess policy structures
- LIU wordings, including MGL
- Legally trained claims staff
- Quality Operator Program

LIU Marine Hull & Shipbuilder's Risk:
- $25 million Shipbuilder's risk capacity
- $15 million hull capacity
- Focused on vessel construction
- Select hull and protection & indemnity packages

Minimum premium: $5,000

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LIUCargo.com

LIUCargo.com makes quoting and managing cargo insurance policies simpler than ever. The system provides a user friendly environment supporting the application process, obtaining a quote and binding coverage with automatic policy issuance all within minutes. Log on to LIUCargo.com to watch a demo.

Minimum premium when written through LIUCargo.com: $1,500

LIU Railroad

Target Markets:
- Freight railroads
- Passenger railroads
- Suppliers, service providers and products manufacturers
- Track owners and customers looking for railroad protective liability
- Railcar lessors and leasees
- Railroad contractors

Products & Capacity:
- Railroad liability, tourist railroad liability, excess liability, contingent liability & railroad protective liability – $25 million
- Comprehensive general liability – $5 million
- Property – $10 million

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Liberty International Underwriters (LIU) is an underwriting division of Liberty Mutual Insurance. LIU utilizes Liberty Mutual Insurance to reinsure risks underwritten directly on local paper. In U.S. territories, certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy issued for complete details of coverage and exclusions.

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