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Liberty International Underwriters' Private Company Directors and Officers Policy Now Offered in 47 States as an Admitted Product

LIU Policy Also Offers Optional Global Warming Litigation Protection

BOSTON – As public demand increases for companies to limit their CO2 output, private companies will soon face the same level of scrutiny that public companies are now under regarding their CO2 footprints. To make it easier for brokers to prepare their private company clients for this eventuality, as well as a wide range of other exposures, LIU has filed its Private Advantage Company Combo™ Policy as an admitted product in 47 states.

The specialty lines division of financially strong Liberty Mutual Group, LIU originally launched this product in 2008 to fill a coverage gap in the industry and help protect executives from the continuously growing wave of litigation stemming from the alleged improper release of carbon dioxide and other greenhouse gases. Two years later, LIU is still the only carrier to offer a separate and dedicated limit for pollution defense cost coverage for directors and officers of private companies.

In response to increased demand from brokers serving middle market clients, LIU's Specialty Casualty division filed the Private Advantage Company Combo™ policy as an admitted product to make it more easily accessible.

"The majority of private companies do not have the deep pockets necessary to defend themselves against global warming-related litigation or other high-payout cases such as employment practices liability," said Trevor Howard, senior vice president of LIU's U.S. management liability operations. "We developed this product two years ago to give brokers a policy that protects their clients against the risks facing D&Os – something that wasn't available on the market at the time. Now that the policy is available on an admitted basis, we hope to help more brokers protect their private company clients against that one unforeseen claim that could wipe out the company's resources."

LIU's Private Advantage Company Combo™ is a highly competitive private company policy that offers broad private company management coverage for D&O liability, employment practices liability, fiduciary liability,

pollution defense and standard ISO crime fidelity. As a modular policy, it gives brokers the opportunity to choose which of the five coverage parts – that each include a broad definition of wrongful act, claim, and insured person – would offer the best protection for their clients.

Brokers interested in LIU's Private Advantage Company Combo Policy™ or any of LIU's other management liability products can contact alton.moore@libertyiu.com or at 415-983-4513.

Liberty International Underwriters (LIU) is the global specialty lines division of Liberty Mutual Group, distributing through independent brokers and agents. www.liu-usa.com

About Liberty Mutual Group

"Helping people live safer, more secure lives" since 1912, Boston-based Liberty Mutual Group is a diversified global insurer and fifth largest property and casualty insurer in the U.S. based on 2008 direct written premium. The Company also ranks 71st on the Fortune 500 list of largest corporations in the U.S. based on 2009 revenue. As of December 31, 2009, Liberty Mutual Group had \$109.5 billion in consolidated assets, \$95.0 billion in consolidated liabilities, and \$31.1 billion in annual consolidated revenue.

Liberty Mutual Group offers a wide range of insurance products and services, including personal automobile, homeowners, workers compensation, commercial multiple peril, commercial automobile, general liability, global specialty, group disability, assumed reinsurance, fire, and surety. Liberty Mutual Group (<http://www.libertymutualgroup.com>) employs over 45,000 people in more than 900 offices throughout the world.