

Seven Reasons to Choose Liberty Mutual Insurance

Over a public entity risk pool



1. Better resources

Risk pools typically outsource their services. With Liberty Mutual, your clients have access to a wide range of resources — such as claims monitoring tools, risk control services, emergency crisis management, and strategies that address workplace violence or intruder situations.



2. Tailored, customer-focused programs

Using a “cookie-cutter approach,” pools typically lack the flexibility to serve each municipality’s individual needs. Liberty Mutual offers access to a wide variety of programs and services that can be tailored to our clients.



3. Financial stability

Unlike pools, as a private carrier, our financial strength — including our ability to pay claims — is rated and made public by services such as Standard & Poor’s and Moody’s Investors Service.



4. Coordinated program management

We offer coordinated program management that makes it easier to stay in compliance, by keeping board members informed of emerging risks and helping entities stay ahead of changing regulatory and legislative issues.



5. Predictable expenses

Unlike some pools, our policies are not assessable. In other words, if we have a bad financial year, we won’t ask you to pay an additional premium.



6. Transparency and oversight

As a private insurer, we’re subject to stricter regulations than risk pools. This makes it easier for consumers to learn about our firm financial standing.



7. Industry experts

When you partner with Liberty Mutual, you benefit from the expertise and consultative approach taken by our underwriting, claims, and risk control specialists. You’ll work with solution-driven underwriters who focus exclusively on the public sector, with the ability to draw on the global reach and resources of a Fortune 100 company. These industry experts can deliver integrated products and services that help protect clients’ education and government risks.

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.