

Better Protection for Wholesale Risks

Flexible, tailored coverage and expertise

This is more than just a policy. You benefit from underwriters who provide a flexible, comprehensive, all-lines solution to your wholesale risks.

Program options:

- Guaranteed cost
- Large deductible
- Retrospective
- Aggregate stop loss
- Excess self insurance
- Captive and rent-a-captive
- Flexible collateral options



Umbrella and excess

- Admitted paper and nonadmitted
- \$25M capacity
- Crisis management
- Blanket additional insured



Specialty Ironshore lines

Cyber

- \$10M primary and excess capacity
- Privacy breach expenses
- Regulatory fines and processing

Directors and officers

- EPLI, fiduciary, and crime

Environmental

- Site pollution: 1st and 3rd party remediation expenses
- Blanket nonowned locations and business interruption
- Limit up to \$50M
- EPIC PAC: general liability, contractors pollution, site pollution, and professional liability



Property

Global, all-risk property form that includes:

- Time element coverages and equipment breakdown
- Replacement cost valuation
- Contingent time element
- Property in transit
- Off premises service interruption
- Selling price stock valuation



Workers compensation

- National product
 - State and federal WC
 - Stop gap
- Foreign coverage
- Specific and blanket waivers of subrogation



General liability

- GL enhancement endorsement for wholesalers
- Broadened additional insured for wholesalers (including vendors)
- Product recall expense



Auto

Our service sets us apart. Whether we're spotting issues before they become problems, or achieving the best possible outcomes on your claims, you can depend on our professionals for reliable and responsive advice and service.




**16% lower costs and
16% faster closing**
when we handle WC claims,
versus our competitors¹

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

**To learn more about our
wholesale capabilities,
contact your Liberty Mutual
representative or visit
lmi.co/business.**

Your partner in risk management: online, by phone, or in person

We're here to serve you, your staff, and your customers. Leverage our risk control resources, property engineering, training and webinars to help your customers run a safer organization.

Risk	Control
 <p>Manual materials handling claims account for one-third of all WC claims.</p>	The Manual Material Handling Task Evaluator can help you develop ergonomic processes consistent with employee capabilities and limitations; provide mechanical handling aids such as hand trucks and conveyors.
 <p>Trucking and delivery accidents disrupt the supply chain and cause harm to property and employees.</p>	Develop driver qualification criteria that include an annual check of motor vehicle records and Decision Driving, [®] a training program that can help you make fast decisions for crash-free driving.
 <p>Inadequate fire protection from systems that are not designed to specific storage requirements.</p>	A nationwide network of property engineers can evaluate a property and its unique risks, and offer practical solutions.

Real-time updates

Know where your claim stands 24/7 with RISKTRAC[®].

Yes, it is possible to have an amazing claims experience

When a building or equipment is damaged, or an employee is injured, our customers rely on our claims professionals for fast, accurate service that helps get businesses up and running and employees back to work as quickly as possible.

¹ Results are determined during 7/1/2017 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2016. Average cost based on a 5-year ultimate average.