



Specialty Casualty Department

www.liucanada.com

At Liberty International Underwriters (LIU), we take the worry out of professional and management liability with creative insurance solutions

Why Choose LIU?

Established Canadian Market Presence for over 20 years

Established in Canada in 1993 as a division of the Liberty Mutual Insurance Company, LIU is now a leader in Specialty Casualty with insured relationships of over 15 years. LIU is headquartered in Toronto with regional offices in Vancouver, Edmonton, Calgary, and Montreal.

LIU's Western and Eastern team structure combines local knowledge of risks with regional underwriting authority and enhances service through a dedicated bilingual team.

Client-Tailored Insurance Products

With limits up to CDN/USD \$25 million, we offer insurance products that can be tailored for public and private companies, both commercial and financial institutions, as well as non-profit organizations. Worldwide coverage is available. LIU underwriters follow a stable, reliable and consistent underwriting approach. Our team is able to grow with clients that are either small sized domestic businesses or large multinational corporations.

Exclusive Specialty Casualty Claims Professionals

The LIU Specialty Claims team provides a premier level of claims service to our insureds. Our in-house dedicated team of experts, including licensed professionals, are well versed in professional and management liability issues arising from exceedingly complex claims. We manage local, cross border and multinational claims with a significant amount of local authority allowing for informed decisions to achieve favourable resolutions in a timely manner.

Extensive International Network

LIU provides access to insurance products through its network of offices in Canada, Asia-Pacific, Europe, Latin America, the Middle East and the United States. LIU is part of Liberty Mutual's Insurance's Global network which operates in 40 countries.

Financial Backing of the Liberty Mutual Insurance Company

LIU is a division of Liberty Mutual Insurance Company, a diversified global insurer, the third-largest property and casualty (P&C) insurer in the U.S. based on 2014 direct written premium and the sixth-largest P&C insurer in the world based on 2014 gross written premium¹.

Founded in 1912, Liberty Mutual Insurance Company ranks 78th on the Fortune 500 list of largest corporations in the U.S. based on 2014 revenue. As of December 31, 2015, Liberty Mutual Insurance had \$121.7 billion in consolidated assets, \$102.5 billion in consolidated liabilities, and \$37.6 billion in annual consolidated revenue².

Liberty Mutual Insurance Company has an 'A' (Excellent) rating by A.M. Best Co. and employs over 50,000 people in more than 900 offices throughout the world.

¹Liberty Mutual Insurance Company. (2015). Our Purpose: Annual Review 2015.

Retrieved from: <https://www.libertymutualgroup.com/2015-annual-review/2015-annual-review>

²Liberty Mutual Insurance Company. (2015). Q4 2015 Financial Statement.

Retrieved from: <http://www.libertymutualgroup.com/omapps/ContentServer?pagename=LMGroup/Views/LMG&ft=3&fid=1138356793938>



® Liberty International Underwriters is a Division of Liberty Mutual Insurance Company.

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 language for complete details of coverage and exclusions.

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Creative Solutions

Directors & Officers Liability

Whether your client is a large multinational company that's dual-listed on the TSX and NYSE or a small sized domestic business listed on the TSX -V, in either the commercial or financial sector, LIU provides primary protection through its Public Advantage broad form policy or excess coverage through our new "Follow-Form" Excess wording.

In addition, LIU offers both the Private and Non-Profit Advantage blended D&O, EPL, and Fiduciary forms. For most small sized private businesses LIU offers a streamlined online quoting system (LIUPAL.com) which allows brokers to submit applications, quote, bind and obtain policy documents all online.

Fidelity/Financial Institution Bonds

LIU's corporate fraud insurance products provide financial protection against employee dishonesty as well as other crime coverage, including computer fraud, credit card and depositor's forgery, and losses inside and outside of the premises. Our Comprehensive Commercial Crime Policy and Financial Institution Bonds help protect all business concerns with assets at risk. We can arrange coverage for both commercial and financial institutions on a worldwide basis. LIU's large capacity allows us to offer insurance to meet the specific needs of companies that are either small sized domestic businesses or large multinational corporations.

Fiduciary Liability

LIU's Fiduciary Liability policy offers insurance coverage for trustees, fiduciaries and administrators of pension trusts and employee benefit plans, including multi-employer pension and benefit plans.

Employment Practices Liability

Employment Practices Liability insurance responds to the far-reaching effects of employment laws and helps protect companies and individuals from serious threats to their reputations and financial stability. LIU understands the dangers associated with an employment-related lawsuit and can provide coverage on a world-wide basis. The policy covers civil proceedings, as well as administrative or regulatory proceedings before human rights tribunals.

Financial Institutions

LIU is one of only a few Canadian insurers with a dedicated department specializing in Financial Institutions professional liability products. Our insureds include asset managers, venture capital/private equity funds, deposit-taking institutions, insurance companies, financial intermediaries, including mortgage, insurance and financial advisors, mutual funds, real estate investment trusts and other financial services related companies.

Kidnap, Ransom & Extortion Insurance

The on-going threat of kidnapping and extortion has made insurance protection a fact of life for individuals who travel the world. LIU's aim is not simply to provide kidnap, ransom and extortion coverage, but to help prevent these situations from occurring. LIU's crisis management partner, red24 can assist in the prevention of a crisis that could affect the well-being of your company's employees. red24 is a leading risk management specialist and will provide LIU clients with support for kidnap, ransom and extortion events as well as information-based risk mitigation services.

Errors & Omissions/Professional Liability

LIU is a leading market in Professional Liability and Errors & Omissions coverage. Our products are tailored to provide coverage for Canadian-domiciled entities/firms with operations anywhere in the world.

Policies can be customized to suit the needs of either small sized domestic businesses or large multinational corporations, partnerships or practice groups. Our products are broad in scope, and LIU can manuscript coverage for the most complex and global of risks. We provide products for a variety of classes and a diverse range of professionals, including Architects and Engineers, Lawyers, Miscellaneous Professionals, Healthcare Professionals, Media Professionals and Professionals working for Affinity groups and associations.

Product Recall/Contaminated Products

Product recalls can be devastating to a company's finances and commercial relationships, as well as to their brand and reputation. LIU can help cover some of the costs associated with the recall, such as notification, shipping, warehousing and additional personnel and, if needed, the cost to repair, replace or refund the cost of the recalled product. The policy can also cover a company's liability to others arising from the recall.

Contamination in food products continues to create havoc for consumers and businesses around the globe. Whether the contamination is a result of an accident or tampering, our coverage helps protect growers, manufacturers, processors, distributors and retailers for this type of risk.

Cyber Insurance

LIU has developed its new Cyber Suite Insurance Policy to respond to the emerging cyber risks faced by organizations in the general day-to-day operation of their business which traditional commercial insurance policies may not address. LIU's Cyber Suite Insurance Policy covers a broad range of first and third party risks including Loss or Damage to Digital Assets, Non-physical Business Interruption/Extra Expense, Cyber Extortion, Reputational Harm, Privacy and Security Liability, Regulatory Defence/Expense, Customer Care and Reputational Expense, and Multi-Media Liability.

For more information, please visit www.liucanada.com