2019 U.S. Corporate Overview

IRONSHORE
A Liberty Mutual Company
"As the risks that organizations face continue to evolve, Ironshore will continue to convert deep industry knowledge into responsive and innovative risk solutions.”

— Matt Dolan,
President of North America Specialty & Ironshore US
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Ironshore provides specialty coverage for various risks across a broad spectrum of industries as a strategic operating unit of Liberty Mutual.

Our company was designed to be nimble and provide access to senior leadership who take the time to understand our clients’ business, adapt to change and provide innovative solutions.

We share Liberty Mutual’s mission to help people embrace today so they can confidently pursue tomorrow. The promise we make to our customers is to provide protection for the unexpected, delivered with care. For our business customers, Liberty Mutual and Ironshore partner with brokers and buyers to help companies better control the total cost of risk through custom programs that blend effective coverages with industry-leading risk control and claims management.

More information can be found at www.libertymutualgroup.com and www.ironshore.com
Liberty Mutual Industry Rankings

- **Nearly 50,000 Employees**
- **$41.6B Annual Consolidated Revenue**
- **Over 800 Offices Worldwide**

**3rd**
Largest property and casualty insurer in the U.S.

**4th**
Largest commercial lines writer in the U.S.

**5th**
Largest global property and casualty insurer

**68th**
On the U.S. Fortune 100 list

**8th**
Largest excess and surplus insurer in the U.S.

Fortune Industry Rankings

Based on 2017 Fortune Rankings

Based on 2018 Revenue

**A.M. Best**
A = Excellent

**Standard & Poor’s**
A = Strong

**Moody’s**
A2 = Good

2019 U.S. Corporate Overview | Industry Rankings
Innovation never stops. Neither do we. Companies have to constantly innovate to stay ahead in business. Ironshore has a well-earned reputation for leveraging deep industry expertise to solve complex problems and help companies move forward. We’ve found that when you go above expectations and think beyond the industry standards, innovation can happen every day.

**Capabilities and Values**

**Innovation**
Diverse product suite that addresses a broad continuum of business and professional risk

**Resources**
Regional offices throughout the U.S. to engage locally with market-leading expertise and resources

**Solutions**
Flexible and informed approach to underwriting, with market-leading products to offer risk transfer solutions that address existing and emergent risk

**In-House Claims**
Integrated claims and underwriting business model to facilitate informed and expeditious claims resolution

**Leadership**
Senior leadership with in-depth industry experience and a culture of collaboration dedicated to your business

**Strength**
Financial strength, security and capacity
We are a leading North America commercial and specialty line insurance company. Our superior client service is embedded in each stage of our claims process, from first notice of loss to resolution, and we consider the claims function to be an integral component of the insurance products we sell to our clients. We distinguish ourselves in the industry by closely aligning our claims professionals with members of the underwriting team. Our unique claims structure guarantees that you will always work with the right decision makers, no matter how diverse your product portfolio. This is our way of ensuring that the people who make the promises, keep the promises and that our claims are handled in a professional and expeditious manner.
Commercial Products

Commercial risks vary greatly from industry to industry. Ironshore has built an integrated product line addressing the myriad of risks that confront our commercial clients on a daily basis. Our senior leadership is constantly evolving our customized solutions to best protect our clients in the following classes:

- Environmental
- Healthcare
- Professional
- Programs
- Property
- Specialty Casualty
Our in-depth experience and nimble structure enable us to adapt to and anticipate the unprecedented pace of change in commercial insurance today to provide our clients with the best possible protection.
Ironshore is considered an innovative leader in the environmental insurance industry. Our products insure companies of all types against the adverse financial impact of environmental incidents and liabilities.
Environmental Products

- **Contractors Environmental Legal Liability (CELL)**
  - Provides occurrence pollution insurance liability coverage (including mold with occurrence trigger) for pollution incidents arising from the operations of contractors, as well as pollution coverage for liability arising from transportation and waste disposal.

- **Environmental Protection Insurance Coverage Package (EPIC PAC)**
  - Provides a unique combination of General Liability, Contractors Pollution Liability, Site Pollution Liability and Professional Liability to protect manufacturing and distribution companies and fixed site facility operators, as well as those involved in environmental contracting or consulting operations.

- **Environmental Excess**
  - Provides coverage over other primary pollution policies.

- **Site Pollution Incident Legal Liability Select (SPILLS):**
  - A comprehensive environmental insurance policy that assists a wide variety of industries, including healthcare, manufacturing, transportation, education, energy, public entity and real estate, manage their environmental exposures in a cost efficient manner. Product is also a valuable tool in managing environmental exposures on transactional and development deals.

- **Storage Tanks**
  - Ironshore’s Storage Tank Policy responds to releases from underground and above ground storage tanks and helps your clients fulfill their financial responsibility obligations.
Healthcare

Unrelenting financial pressure and healthcare reform is transforming the way healthcare is financed, delivered and consumed. IronHealth is uniquely positioned to address emerging healthcare risks with unparalleled product offerings and expertise in virtually all areas of healthcare liability and financial products.
Healthcare Products

**Liability Risks**
- Hospital Professional Liability
- Group Practice Professional Liability
- Long Term Care Professional Liability
- Miscellaneous Medical Facilities
- Managed Care E&O and D&O Liability
- Integrated Delivery Liability
- Benefit Plan Sponsor Liability
- Life Sciences Liability
- Allied Healthcare Liability (Program)
- Chiropractor Professional Liability (Program)
- Physician Professional Liability

**Financial Risks**
- Provider Excess Insurance
- HMO Reinsurance
- Employer Stop Loss Insurance

**Regulatory Risks**
- Medicare Set-Aside Liability Insurance
- Healthcare Regulatory E&O
- Medicare Readmission Reduction

**Alternative Risk Transfer**
- Custom Accounts
Professional

Corporations have never been under greater scrutiny. When you consider the increased financial constraints and growing risk within every company, you need an insurance partner that takes the time to build customized solutions. IronPro can protect any size business with a full range of bespoke management and professional liability insurance coverages.
Management Liability
- AdvisenGuard®
- Crime
- D&O (Private, Non-Profit and Public)
- Employment Practices
- Fiduciary Liability
- Kidnap & Ransom
- Public Officials
- School Leaders
- Side-A

Professional Liability
- Architects & Engineers Liability
- Lawyers Professional Liability
- Miscellaneous Professional Liability
- Network Security & Privacy
- Technology Professional Liability
Program Administrators have direct access to our dedicated programs staff, seasoned actuaries’ underwriting expertise and our knowledgeable claims department. We also offer industry-specific underwriting experts who provide an additional level of insight and knowledge. Direct access to these resources enables us to better understand the needs of Program Administrators and maintain the flexibility to respond to the needs of our clients and the market.
Program Types (including but not limited to)

- Allied Health
- Antique & Collectible Automobiles
- Builders Risk
- Chiropractor Liability
- Commercial Contractors
- Concrete Pumpers
- Excess Flood Coverage
- Fine Art
- Fire Suppression/Sprinkler Contractors
- Group Excess Liability (Personal Umbrella)
- Hospitality & Leisure
- Lessors’ Risk/Real Estate Exposures
- Museums
- Musical Instruments
- Physicians & Surgeons
- Post-Surgical Complication-Related Insurance for Bariatric & Plastic Surgeons
- Private Art Collections
- Protection & Indemnity
- Roofing Specialty Contractors
- Wall & Ceiling Installers/Contractors
Property insurance has been one of our core offerings since inception. Risks differ based on location, use, size, construction and climate change. Ironshore protects against all risks of direct physical loss or damage to property and can incorporate both domestic and global exposure.
General Commercial Property

- This form of property coverage encompasses a broad range of property risks, including retail and wholesale operations, warehousing, restaurants, healthcare facilities, municipalities and institutions, amusement places, financial institutions, communications and service businesses

Energy Property

- Comprehensive coverage on commercial risks across virtually all classes within the specialty energy sector, including alternative energy, basic metals and glass, chemicals, co-generation, drilling rigs (on shore only), electric utilities, gas plants, petrochemical, pulp and paper and refineries

Builders Risk Property

- Provides property risk transfer solutions for global and domestic corporations with international and domestic capabilities

Real Estate Property

- Offers an extremely nimble and flexible approach to real estate property risks, insuring a broad range of coverage requirements for office buildings, shopping malls, hospitality businesses (including casinos), schools and higher education facilities, condominiums, apartments and housing authorities
Ironshore Specialty Casualty products are available for a diverse mix of industry classes. Our responsive team offers market expertise, industry-leading underwriting, a proven track record, financial strength and world-class claims service for various industries.
Specialty Casualty Products

**Excess Liability/Umbrella**
- Provides liability risk transfer solutions for organizations operating in a wide variety of industries with various coverage needs

**Primary General Liability**
- Provides primary general liability coverage with a focus on commercial projects and wrap-ups, contractors and manufacturers

**Design Contractors Professional Liability**
- Provides liability risk transfer solutions for design/build contractors with a focus on civil, communications, electrical and commercial general contractors

**Railroad**
- Provides first and third-party risk transfer solutions for organizations operating in the rail space

**Energy**
- Provides comprehensive coverages on energy-related risks with a focus on oil and gas equipment, pipeline operations, midstream processing and metals and mining

**Construction**
- Provides liability risk transfer solutions for organizations operating in a wide variety of construction-related industries with various coverage needs
Risk and innovation vary across industries. That’s why Ironshore created our Industry Verticals to proactively address emerging risks and drive innovation across product lines for companies in different sectors. Our team is comprised of experienced leaders from various underwriting units who meet regularly and partner with other areas of Liberty Mutual to share information and ideas. We can provide our broker-partners and their clients with strategic insights across industry classes, including:

- Construction
- Energy
- Healthcare
- Real Estate

This commitment reflects Ironshore’s focus on developing the most advanced solutions to address evolving risk in today’s fast-paced business climate. It’s one of the reasons why we are continually recognized as an industry leader.
Construction Products

- Architects and Engineers Liability
- Builders Risk
- Designers & Construction Professional Liability
- Environmental: Contractors Environmental Legal Liability (CELL)
- Specialty Casualty Construction
Energy Products

- Crime
- Directors & Officers Liability
- Employment Practices Liability
- Environmental
- Excess Casualty
- U.S. Property/International

Middle Market Energy Consortium

- General Liability, Lead Umbrella
- Operators, Non-Operators & Contractors
Healthcare Products

- Medical Professional Liability & General Liability
- Healthcare Regulatory Liability Errors & Omissions
- Employer Stop Loss & Medical Stop Loss
- Management Liability
- Data Insure for Healthcare – Cyber Insurance
- Designers & Construction Professional Liability
- Site Pollution Incident Legal Liability Select (SPILLS) Healthcare
Real Estate Products

• Architects & Engineers Liability
• Casualty
• Environmental Site Pollution Incident Legal Liability Select (SPILLS)
• Professional Lines
• Property
• Terrorism & Sabotage
Innovation never stops. Neither do we.
All distribution executives support the full suite of Ironshore & Liberty Mutual products.
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