



LIU Asia Pacific Claims

The Liberty International Underwriters (LIU) Claims advantage

With collectively more than 300 years of claims experience gained locally and internationally, a stable leadership team and the strong financial backing of our mutual parent company, LIU Claims has the enviable ability to take a pragmatic, commercial approach to claims resolution. We look for ways to **settle claims fairly and promptly**. Where a claim is to be paid, we pay quickly; where we have supporting evidence to defend a claim, we are not afraid to do so.

LIU Claims is an integral part of a **collaborative team** of underwriters, risk engineers, actuaries and claims specialists – the LIU hallmark. This means we understand the policy, get to know the client and what is important to them, and focus on building **long-term broker and client relationships**.

LIU Claims is backed by the **global reach and financial strength** of the Liberty Mutual Insurance Company, our Boston-based, Fortune 100 parent company.

Our claims professionals draw on a wealth of experience and knowledge gained in jurisdictions around the world. We have specialist claims management experience in Casualty, Specialty Casualty, Marine, Energy, Property, Construction, Terrorism, Cyber, Crisis Management, Workers' Compensation and Accident & Health, among other areas.

Most importantly, when our customers need to make a claim, it is comforting for them to know that they are dealing with local LIU claims staff with **local knowledge and the market-leading authority** to make decisions – and to act on them.

The LIU Claims ethos

- We believe that **insurers exist to pay valid claims**.
- We are **consistent**, empowered to **make swift and informed decisions**, and provide an **accurate** response to claims.
- We work side-by-side with our underwriters and risk engineers to **understand the cover and the client**.
- We build **long-term relationships** with our clients and brokers. **We listen** to their individual needs and support them when they need us most.
- We prioritise **customer service**.
- We are **visible and approachable**.

We listen to, and act on, what's important to our clients.

The LIU pedigree

Liberty Mutual (Liberty) has been in the insurance business since 1912. Today, a Fortune 100 company with more than 50,000 people in more than 800 offices across 30 countries and a Standard and Poor's rating of 'A' (strong), Liberty is a strong multinational player with a truly global presence – and serious financial credibility.

LIU is part of Liberty's Global Specialty division, which has 97 offices across Europe, the Middle East, North America, Latin America and Asia Pacific and offers specialist commercial lines insurance and reinsurance core products in:

- Casualty
- Professional Liability
- Directors' and Officers' Liability
- Information Technology Liability
- Cyber
- Energy
- Property
- Construction
- Terrorism
- Marine
- Environmental Impairment Liability
- Crisis Management
- Trade Credit
- Surety
- Workers' Compensation
- Accident & Health

Established in Sydney in 1999, LIU Asia Pacific now has more than 300 staff in offices across Australia, Hong Kong, Singapore and Malaysia, providing insurance solutions across the region.

A global presence combined with local knowledge and authority



The LIU approach

Insurance is a competitive industry, so at LIU, we do things differently. We maintain a multidisciplinary team – underwriters, risk engineers, actuaries and claims professionals – who work together, side-by-side, to assess and support our clients' needs and to provide tailored solutions to meet those needs.

Making a claim

We believe that communicating early and working together with our brokers and clients is to everyone's advantage. In the event of a claim, LIU's clients are encouraged to notify their broker as soon as possible, so that we can begin the claim resolution process without delay.

Teamwork, tailored solutions and a focus on the policyholder's needs

As a mutual, our focus is to remain financially stable in order to be able to pay our policyholders' claims. Backed by the financial strength of our parent company, and with our proven track record, experience and stability, we are confident in our ability to support our clients every step of the way.

Contact the LIU Claims team

To find out more about LIU Claims, or to contact one of your local LIU Claims professionals, visit www.liuasiapacific.com