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Financial Ratings

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Financial Strength Ratings Assigned to Liberty Mutual Group of Companies

A.M. Best Co. - 'A' (Excellent): Insurance companies assigned an A rating, in their opinion, have an excellent ability to meet their ongoing obligations to policyholders. The outlook for this rating is negative.

Moody's - 'A2' (Good): Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future. The outlook for this rating is negative.

Standard & Poor's - 'A-' (Strong): An insurer rated A has strong financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings. The outlook for this rating is stable.

[More About Liberty Mutual Financial Strength and Debt Ratings \(Click here\)](#)

What Are Financial Ratings?

Financial ratings are impartial third-party opinions of an issuer's ability and willingness to meet a specific financial obligation. There are two types of financial ratings:

- *Financial Strength Rating:* A financial strength rating is an assessment of

an insurer's ability to meet its obligations to policyholders.

- *Debt Rating:* A debt rating is an assessment of an issuer's creditworthiness to meet a specific financial obligation (e.g., senior debt, surplus notes, commercial paper, etc.).

Attention! A rating is not a recommendation to purchase, sell, or hold a financial obligation.

Who Assigns Financial Ratings to the Liberty Mutual Holding Company and its subsidiaries?

The Liberty Mutual Holding Company and its subsidiaries request and receive financial ratings from the following rating agencies:

A.M. Best Co.

Moody's Investors Service

Standard & Poor's

For the most current and up-to-date information concerning the financial ratings of the Liberty Mutual Insurance Holding Company and its subsidiaries, please visit the website of the aforementioned rating agencies.