

Claims Management

Delivering superior customer experience and better outcomes

Whether your business files a claim every few years, or more frequently, every claim matters. A claim represents a risk to your business, your employees, and your reputation.

With more than 9,000 claims professionals located around the country, our staff is committed to resolving small business* claims quickly and fairly. Our goals are to:

- Get our customers back on the road after an auto accident
- Defend our customers and their reputation in the event of a lawsuit
- Help our customers get their business up and running after a property loss
- Safely return injured or ill workers back to work as quickly as appropriate - at full pre-injury health

Tools and resources for smarter decisions

Every decision a claims handler makes affects the outcome. That's why we arm our staff with sophisticated data analytics, predictive models, settlement tools, and effective training and mentoring to help them make smarter claims handling decisions.

Auto

- Guaranteed repair networks
- Heavy equipment specialists
- Photo estimating app

Property

- Infrared cameras
- Contractor and repair networks
- Comprehensive catastrophic event coordination
- Dedicated national catastrophe teams

General liability

- Advanced data analytics
- Claims evaluation tools
- Loss recovery alerts
- Law firm performance metrics

Workers compensation

- Advanced predictive models
- Regional medical directors
- Nurse case managers
- Medical bill review
- Medical provider performance metrics
- Return to work and vocational rehabilitation programs



Reporting a small business* workers compensation claim is easy.

Call: 844-3-CLAIMS or 844-325-2467

Email: businesslinesclaims@libertymutual.com



Liberty Mutual
INSURANCE

Service principles that guide the claims experience

No matter what region a claim comes from, or what type of claim it is, we work hard to ensure a consistent experience from intake to payment and from rehabilitation to return to work. We've implemented four service principles that guide every aspect of how we handle claims, so our customers always remain at the forefront.



We do what's right

- We treat everyone as we expect to be treated.
- We build relationships with our agents, brokers, and customers.
- We resolve claims expediently, with a focus on quality outcomes.



We provide solutions

- We are advocates for our customers.
- We understand the complexities of insurance and provide direction.
- We strategically engage resources to resolve claims.



We're there when we're needed

- We are highly responsive, empathetic, and helpful.
- We explain the entire claims process and follow through on all commitments.
- If a breakdown in service happens, we resolve it quickly.



We make things easy

- We communicate our claims process in clear, concise terms that everyone understands.
- We provide timely, thorough updates on the status of claims to all involved.
- We work collaboratively with our business partners.

Liberty Mutual Insurance helps people and businesses preserve and protect what they earn, build, own, and cherish. Keeping this promise means we are there when our customers need us most. Throughout our operations around the world, we are committed to providing insurance products and services to meet the needs of individuals, families, and businesses. For more information, visit libertymutualgroup.com/business or contact your independent agent or broker today.

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*Liberty Mutual defines small businesses as companies with less than \$250,000 in premiums.

This document provides a general description of this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

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