LIBERTY MUTUAL INSURANCE EUROPE LIMITED

Non-U. S. INSURER - 2014 Five-Year Summary

Issue Date
July-15

Insurer Number: Texas # 902051601 **I I D / A I N #** AA-1120855
TDI Initial Date **1-Feb-93** **AMB #** 87425
AMB Group # 51114

U. S. Contact
Locke Lord LLP

Country of Domicile: **United Kingdom**
Memberships / Listings IID Listed **Yes**

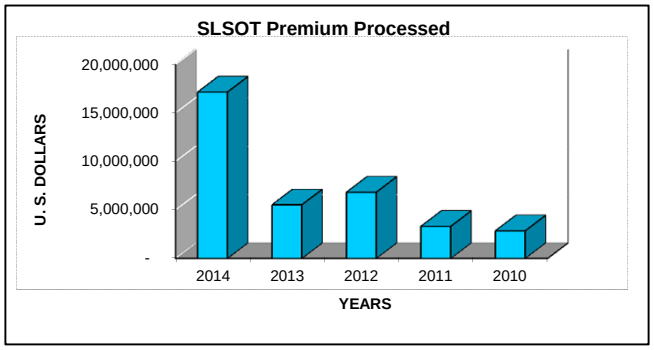
Parent / Ultimate Parent: **Liberty International Holdings, Inc./Liberty Mutual Holding Company, Inc.**
Name of Insurance Group: **Liberty Mutual Insurance Companies**
A.M. Best's Rating **A** *Stable* www.ambest.com
as of **Jul-15** *Class XI*
Affirmed *24-Sep-14*

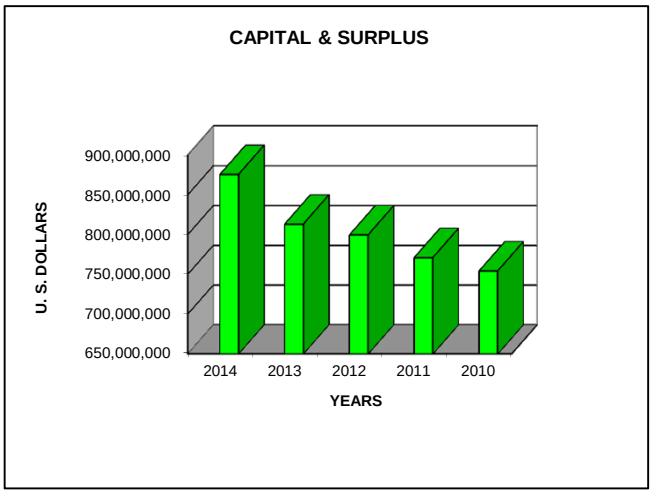
Parent Domicile
USA/USA

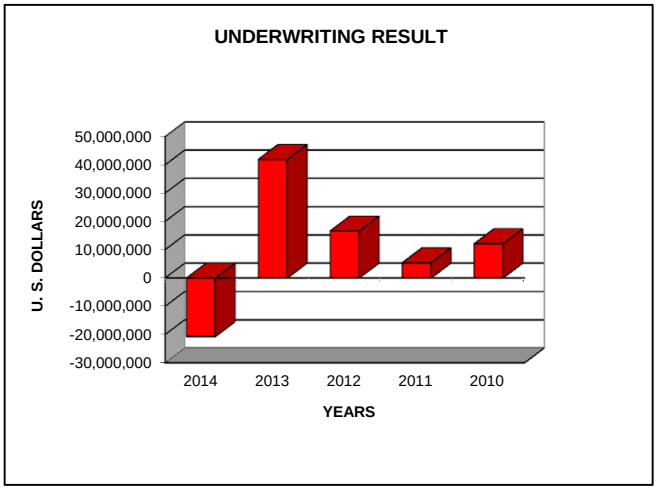
	2014	2013	2012	2011	2010
Capital & Surplus	875,815,000	813,468,000	799,887,000	771,449,000	754,567,000
Underwriting Gain (Loss)	(20,674,000)	41,980,000	16,672,000	5,405,000	12,108,237
Net Income After Tax	38,703,000	71,335,000	65,992,000	60,524,000	59,177,471
Gross Premium	1,273,390,000	1,149,492,000	931,420,000	740,932,000	637,404,000
Net Premium	722,707,000	630,872,000	459,017,000	399,794,000	338,466,000
Gross Premium to Surplus Ratio	145%	141%	116%	96%	84%
Net Premium to Surplus Ratio	83%	78%	57%	52%	45%
SLSOT Premium Processed	17,156,942	5,544,670	6,836,539	3,315,621	2,851,610
Rank among all Texas S/L Insurers	65	96	87	99	107
Source ->	IID	IID	IID	IID	IID
Combined Ratio	100%	88%	95%	95%	96%
Source ->	IID	IID	IID	IID	IID
Ratio Failures	2 of 8	1 of 8	1 of 8	1 of 8	0 of 8

Financial Ratios

	2014	2013	2012
Net Prem. / Sh. Funds	83%	78%	57%
% Growth - Net Prem.	15%	37%	15%
Retention Ratio	57%	55%	**49%**
Reserves/Liq. Assets	72%	71%	68%
Investment Yield	**2.7%**	**2.7%**	4.6%
Profit/Sh.Funds	**4.8%**	8.9%	8.6%
Reserves +Surp/ Net P	356%	375%	466%
Reserves / Surplus	185%	191%	168%
	IID	IID	IID







Prepared by: Surplus Lines Stamping Office of Texas