



## U.S. workers compensation

Get the U.S. coverage you need plus leading expertise – without crossing the border.



Liberty Mutual Canada

Expanding business over the border is complicated. Make it simpler, by protecting U.S. employees with guidance from one of the largest U.S. workers compensation providers.

### Appetite

We're interested in a broad list of enterprises. Our appetite reaches across many industries, with a focus on safety-conscious clients and including:

- Engineering services
- Food and beverage
- Janitorial services
- Manufacturing
- Oil and gas field services
- Retail
- Sales and office
- Trades
- Warehousing operations

### Cross-border coverage, simplified

With Liberty Mutual Canada, there's no need to establish a relationship with another insurance partner in the United States. Our team can seamlessly access competitive proposals to meet a range of U.S. workers compensation requirements. Our experienced team of underwriters has the knowledge and service standards that will allow you to place coverage in the U.S. quickly and efficiently.

### Risk control expertise that can help reduce the cost of claims

A partnership with Liberty Mutual Canada comes with valuable resources, including access to our Risk Services team, as well as Liberty Mutual SafetyNet. This one-stop system puts thousands of risk control resources, best practice guidelines, safety training, and other risk-mitigating tips at your client's fingertips, safeguarding their employees and saving them headaches, time, and money.

Some of the tools and assets available to Liberty Mutual policyholders include:

- **Safety research** – Reference notes, model safety plans
- **Self-assessment tools** – Safety checklists, audit forms, and inspection reports
- **Safety training** – Webinars, workshops, and classroom seminars for all levels of experience
- **Newsletters** – Industry-specific and general safety
- **Return to work programs** – Transitional job duties and U.S. workers compensation fraud
- **Regulatory resources** – Compliance tools, OSHA-related materials, and U.S. government resources

### It's your choice: stand-alone or packaged protection

We'll provide exactly what your clients need, whether that's a U.S. workers compensation policy managed by Liberty Mutual or an entire program that includes property and casualty and simplifies the purchase and management of your client's program. Our commercial packages make it easy to cover even the most complex risks efficiently. These comprehensive solutions include coverages for property, casualty, time element, crime, equipment breakdown, cyber, and other niche and specialty elements.

## Capacity



Workers compensation:  
**Statutory**



Employers' liability:  
**\$1M**

## Get more from your policy with Liberty Mutual.

Our U.S. workers compensation policies include:

- Statutory workers compensation coverage with \$1M employers' liability limits
- Medical, indemnity, and expenses from workplace injuries or diseases resulting from employment according to state benefit levels
- Occurrence-based coverage
- Guaranteed cost plans, with deductible and retrospective rating plan options available for larger clients
- Exceptional claims and risk control service from Liberty Mutual team members located in regional offices across the U.S.

## Experience the Liberty Mutual difference.

- Rated "A" by A.M. Best Financial Strength Rating and S&P
- A team of underwriters with local underwriting authority and more than 100 years of combined underwriting experience
- Local risk engineering and risk control experts
- Access to Liberty Mutual's leading U.S. claims management teams
- Efficient cross-border capabilities
- Established Canadian market presence for more than 25 years

## Find a better U.S. workers compensation solution today.

We're growing fast. With offices in Calgary, Edmonton, Montreal, Toronto, and Vancouver, your nearest partner is closer than you might think. Contact your local Liberty Mutual Canada underwriter to learn more, or find us online at [libertymutualcanada.com](http://libertymutualcanada.com).

## About Liberty Mutual

As part of Liberty Mutual Insurance, we bring you the strength of a U.S. Fortune 100 company with more than 45,000 employees around the world. With offices in Calgary, Edmonton, Montreal, Toronto, and Vancouver, we're ready to support your business with expertise, experience, and local decision-making authority. Learn more at [libertymutualcanada.com](http://libertymutualcanada.com)