



FAQs for Liberty Mutual Holding Company Inc Notice of Annual Meeting

1. Why am I getting this (rather than my broker)?

Liberty Specialty Markets ("Liberty Australia") is a trading name of Liberty Mutual Insurance Company ("LM"), which is a company incorporated in the US, and a member of Boston-based Liberty Mutual Group.

As Liberty Australia is a branch of LM in the US, the Notice of Annual Meeting of Liberty Mutual Holding Company Inc is required to be provided directly to all policyholders of Liberty Australia.

The effect of the Notice is that all Liberty Australia policyholders are entitled to vote at the Annual Meeting, either in person or by proxy.

As such, it is a US legal requirement that all Liberty Australia policyholders receive this information. Normally we communicate with you via your broker, however, under US laws Liberty Mutual Holding Company Inc need to contact you directly on this occasion.

We appreciate that you may not have any interest in voting in which case you can disregard the Notice.

2. Do I have to vote?

No. If you do not wish to vote, you can disregard the Notice.

3. If I'm a policyholder does this mean I'm a shareholder and I get a dividend?

No. Policyholders are not shareholders and are not entitled to receive a dividend. The only right Liberty Australia policyholders have is the right to vote at the Annual Meeting in the US.

4. Can you stop sending me this?

Due to US legal requirements, Liberty is obliged to notify you of your entitlement to vote at the Annual Meeting. If you are not interested in voting, please disregard the Notice.

5. I have more questions, who can I contact?

You can contact Lia Tsolakis:
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