

Premium Audit eReport...

an easy, time-saving win!

Our eReport tool was created to provide our policyholders with a fast, easy, and secure way to submit your premium audit report. Simply log in to your online account, enter your information, and instantly submit your eReport. The on-screen help features and pre-filled fields save you time, and improve accuracy.

eReport for the win!

Small business owners who have used our online audit eReport continue to rate this tool with the highest satisfaction. And, this tool is now available to all Liberty Mutual Insurance small commercial policyholders.*

Here are a few reasons why you'll love eReport:

It's secure:

- Secure login through mybusinessonline.libertymutual.com
- Second level authentication with a Secure Access Code for first-time users

It's easy to use:

- Step-by-step instructions guide you through the submission process.
- You'll know exactly what forms to have handy to complete your audit eReport.
- Gain instant access to all your auditable policies on the eReport dashboard.

It's a time and money saver:

- No more mailing or faxing.
- More pre-filled information saves time and improves accuracy.
- Saves your work in progress.
- Allows upload of supporting documents.
- Submissions are received instantly in real time.
- Immediate confirmation eliminates the need to call and check on your report.
- Allows you to focus on running your business.



Follow the instructions on the back to submit your online premium audit eReport.

Why do we need this information?

At the start of each policy period, we estimate your premium based on your business risk. At expiration, we need you to provide us with the actual data for the past policy period to ensure that your final premium is accurate, based on the actual experience of your business.

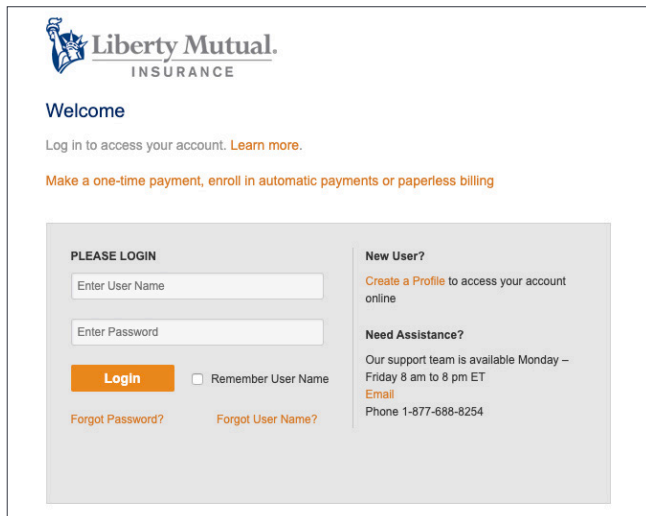
What happens next?

Once your audit is complete, our audit team will reconcile your policy estimates with your actual exposures. If needed, an auditor will contact you for clarification; otherwise, you will receive an online notice of any adjustment.

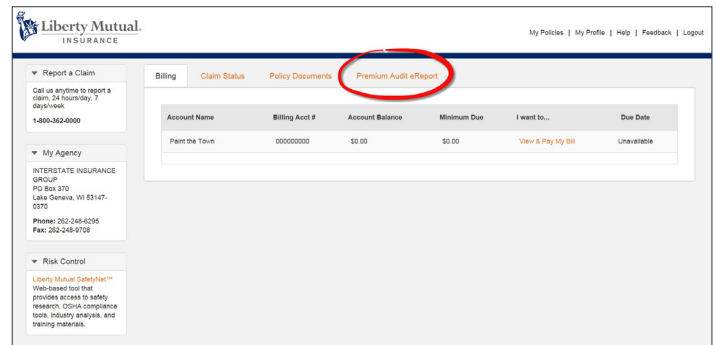


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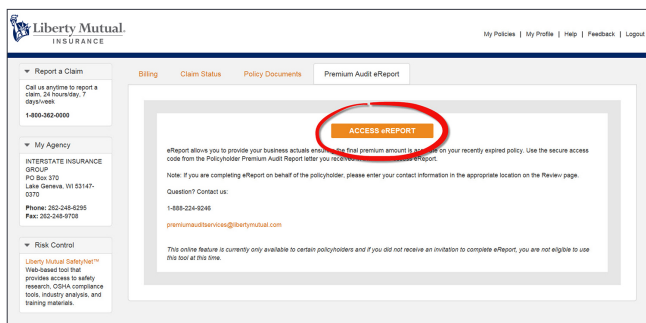
1 Go to mybusinessonline.libertymutual.com and log in with your current credentials. If you're a new user, you'll need to create a profile.



2 Navigate to the Premium Audit tab. If this is your first time using eReport, enter the Secure Access Code near the top of your Policy Premium Audit Report letter to access your report.



3 Follow the on-screen instructions that will guide you through the application and submission process.



Need help? Refer to the eReport user manual available on the Premium Audit tab. Otherwise, contact your independent agent or broker who can help answer any questions and assist you in the completion of the annual premium audit process. You can also contact customer service support at 1-888-224-9246 or premiumauditservices@libertymutual.com.

For more than 100 years, we've been helping people and businesses preserve and protect what they earn, build, own, and cherish. As a leading business insurance provider, we understand that each business is unique, which is why we offer tailored insurance solutions to meet your specific needs. With Liberty Mutual Insurance, you benefit from the financial strength, security, and resources of a Fortune 100 company, so you can rest assured we'll be there when you need us most.

*Excludes Liberty Northwest and Safeco system policies. 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 Company or its affiliates or subsidiaries.