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Small to Midsize Nonprofit Companies Can Protect Their Operations with Insurance Program from Liberty International Underwriters and Five Star Specialty Programs

BOSTON – As the economic downturn makes the safety net provided by nonprofit organizations increasingly important, Liberty International Underwriters (LIU), a division of Liberty Mutual Group, has partnered with Five Star Specialty Programs (Five Star), a division of Crump Insurance Services, Inc., to create an insurance program that gives nonprofits their own safety net to help handle unexpected risk.

The LIU-Five Star program gives agents and brokers who handle small to midsize not-for-profit operations an easy process for placing their clients' primary directors and officers (D&O) coverage. By bringing together all the key D&O coverages needed by nonprofits into one policy, without the additional reams of endorsements, the program eliminates the need for brokers to make multiple calls to cover these clients' specialty insurance needs.

“The economic lifeline provided by nonprofits is needed by more Americans now than at any other time in the past 50 years,” said Carl Pursiano, senior vice president of management liability for LIU. “And because this demand will most likely continue to increase, while critical funding from donations and other sources is likely to decrease, it is imperative that they concentrate on providing necessary services despite the obstacles. By offering this program through Five Star, we help nonprofits manage their own risks so they can better focus their energy and resources on helping others.”

The Five Star Nonprofit Executive Advantage program offers D&O, employment practices and fiduciary liability coverage with limits up to \$10 million available. Coverage includes, but is not limited to, claims first made policy, broad definition of wrongful acts, duty to defend with first dollar defense, and defense of suit arising out of breach of contracts.

“Nonprofit organizations face many of the same exposures as for-profit companies when it comes to liabilities that threaten their organization, management, employees, board of directors, and others,” said Michael Oliver, senior vice president of Five Star Specialty Programs. “Appropriate protection is essential for these organizations and we are pleased to be able to provide the platform for agents and brokers to assist NPOs in obtaining this coverage.”

Brokers interested in primary D&O coverage for nonprofits can contact Five Star at 877-247-9772 or marketing@5Starsp.com. For nonprofit D&O for healthcare and condo/homeowner associations or

excess nonprofit D&O coverage, brokers should contact LIU's Todd Weber directly at 312-857-9034 and todd.weber@libertyiu.com.

LIU (www.liu-usa.com) provides specialty commercial lines of insurance worldwide, including casualty, specialty casualty, global crisis management, marine energy, engineering and reinsurance, distributed exclusively through the independent broker network.

About Five Star Specialty Programs

Five Star Specialty Programs is the specialty underwriting division of Crump Insurance Service, Inc. Five Star is a leading program administrator for numerous P&C carriers, providing specialty underwriting for several nationwide commercial insurance programs, including transportation-related risks, workers' compensation solutions, professional liability, and more. Additional information is available at www.5starsp.com.

About Liberty Mutual Group

Boston-based Liberty Mutual Group is a diversified global insurer and sixth largest property and casualty insurer in the U.S. based on 2007 direct written premium. The Company also ranks 94th on the Fortune 500 list of largest corporations in the U.S. based on 2007 revenue. As of December 31, 2008, Liberty Mutual Group has \$104.3 billion in consolidated assets, \$94.2 billion in consolidated liabilities and \$28.9 billion in annual consolidated revenue. Liberty Mutual Group offers a wide range of insurance products and services, including personal automobile, homeowners, workers compensation, commercial multiple peril, commercial automobile, general liability, global specialty, group disability, assumed reinsurance, fire and surety. Liberty Mutual Group (www.libertymutualgroup.com) employs over 45,000 people in more than 900 offices throughout the world.

About Crump Insurance Services:

Crump Insurance Services is part of Crump Group, Inc. (www.Crump.com), the largest insurance wholesaler in the United States, and a leading U.S. provider of recordkeeping and support services to company-sponsored retirement plans. The commercial division of Crump Group, Crump Insurance Services (www.crumpins.com, www.5Starsp.com) is made up of legacy Crump brokerage offices and the former BISYS Commercial Insurance Services operations (5Star Specialty Programs and Tri-City Brokerage). Crump is among the largest U.S. providers of wholesale brokerage and specialty program underwriting to the commercial property and casualty insurance industry. Crump Life Insurance Services (www.CrumpLifeInsurance.com) is the largest wholesale distributor of services that support the sale of life related insurance and annuity products. Crump's Ascensus (www.ascensus.com) is the largest independent administrator for company-sponsored retirement plans, offering every component of retirement plan infrastructure.

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