



Niche Casualty & Enterprise Risk



Liberty
Specialty Markets

We Insure. You Prosper.



Overview

As part of Liberty Specialty Markets, we offer a wide range of products for distribution by the coverholders on a delegated authority basis. Our knowledge and expertise allows us to create bespoke solutions to meet client needs.



Niche Casualty

As a market leader in the casualty delegated authority sector, we offer standard, bespoke and packaged liability products to our chosen coverholder partners across the globe.

Our core underwriting strategy is to focus on both affinity and commercial business, written through dedicated coverholders with a proven track record in risk management.

Our general liability product is provided on an occurrence basis, with various claims made extensions tailored towards individual coverholders' requirements. We build long-term relationships with our coverholders to create successful relationships.

We provide a flexible approach to underwriting in recognition that different industry sectors require very different underwriting techniques and solutions. As well as providing standard trade specific wordings, we can also develop bespoke policies, guidelines and rating models to meet individual needs.

Targets

Our underwriting appetite extends beyond the standard Small – Medium sized Enterprise (SME) sector, focusing on niche business opportunities.

Our targeted trade sectors include, but are not limited to:

- ▶ **Sports & leisure**
- ▶ **Recreational sports**
- ▶ **Special events**
- ▶ **Artisan contractors**
- ▶ **Hospitality**
- ▶ **Habitational**
- ▶ **General retail**
- ▶ **Liquor liability**
- ▶ **Contingent products**
- ▶ **Contingent auto**



Classes of business

Environmental Impairment Liability

- ▶ Covering third party liability associated with pollution and environmental damage
- ▶ Contractors, premises and business EIL products available

Professional liability

- ▶ Coverage for all key professions including design and construction professionals, financial advisors, solicitors and surveyors

Accident & health

- ▶ Covering individuals or groups and extending to include key man and group business, expatriate medical expenses, emergency evacuation and repatriation and travel

Cyber

- ▶ Coverage for increased dependence on IT networks, third party IT and business processing providers

Directors & officers

- ▶ Covering D&O liability, pension trustees' liability, employment practices liability and commercial crime

Enterprise risk

In order to meet the demands of our coverholder markets, and to provide more value to our niche casualty product, we can offer a range of specialist covers through our enterprise risk platform.

We provide these products on a delegated authority basis in conjunction with our casualty offering.



Line size

USD 10 million

General liability

CAD 10 million

General liability

AUD 20 million

General liability

GBP 10 million

General liability

About Liberty

Liberty Mutual Insurance Group (LMIG), founded in 1912, is a Boston based diversified insurer with operations in 30 countries and economies around the world.

Liberty Specialty Markets, part of LMIG, offers specialty and commercial insurance and reinsurance products across key UK, European, Middle East, US and other international locations.

Liberty Specialty Markets is able to offer underwriting expertise across 80 product lines in addition to our offering of niche casualty & enterprise risk. For a full range of products, please visit: libertyspecialtymarkets.com

Liberty Mutual Insurance Group



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