

A photograph of two men in a professional setting. The man on the right, with a beard and glasses, is wearing a light blue button-down shirt and is gesturing with his hands while speaking. He is holding a white sheet of paper. The man on the left is partially visible, with his hands clasped in front of him, listening. The background is a blurred office environment with shelves.

Reinsurance overview

LIBERTY MUTUAL RE • FINANCIAL STRENGTH • UNDERWRITING PLATFORMS

PRODUCT INFO • CLAIMS HANDLING



Liberty Mutual.
REINSURANCE



Market-leading reinsurance

Reinsurance is changing. While cedents will always want financial size and strength, these days they want more from their reinsurer: the agility to act quickly; the expertise to craft a smart solution; and a claims service that's in tune with the business' needs. Welcome to Liberty Mutual Re.

Backed by the strength and long-term view of our parent, Liberty Mutual Insurance Group, we provide the flexible and wide-ranging solutions our clients demand. A global network of experts across four underwriting platforms and a comprehensive product range. What does this mean for you? Easy access to local underwriters, responsive service and a genuine desire to create a solution that works for you.

If you'd like a reinsurance partner that has your interests at heart, talk to Liberty Mutual Re.

Financial strength

PREMIUM: GROSS WRITTEN PREMIUM 2018

- Property \$596m
- Casualty \$562m
- Specialty \$674m

COMBINED: \$1,832m

OUR OFFICES: A GLOBAL NETWORK

- | | |
|--------------|------------------|
| • Amsterdam | • Madrid |
| • Beijing | • Mexico City |
| • Bogota | • Milan |
| • Boston | • Paris |
| • Cologne | • Rio de Janeiro |
| • Dubai | • Rome |
| • Hamilton | • Stamford |
| • London | • Shanghai |
| • Luxembourg | • Sydney |

Our people

A man and a woman in business attire are looking at a document together. The man is on the left, wearing a blue blazer over a white shirt, and the woman is on the right, wearing a blue blazer. They are both smiling and looking at the document. The background is a bright, modern office space with large windows.

200

Dedicated reinsurance professionals globally

Four underwriting platforms

Our clients benefit from four underwriting platforms: the Lloyd's syndicate and Bermuda, European and US Company paper.

So wherever our clients are located, we'll have the flexibility to offer appropriate solutions. Our company platforms are A rated and the Lloyd's syndicate benefits from the Lloyd's rating of A+.

LLOYD'S MARKET BUSINESS

Liberty Mutual Re is a trading name for Liberty Managing Agency Limited (LMAL), for and on behalf of Syndicate 4472 at Lloyd's of London. LMAL receives the market rating for Lloyd's syndicates.

COMPANY MARKET BUSINESS EUROPE

Liberty Mutual Re is a trading name for Liberty Mutual Insurance Europe SE (LMIE).

COMPANY MARKET BUSINESS US

Liberty Mutual Re is a trading name for Liberty Mutual Insurance Company.

COMPANY MARKET BUSINESS BERMUDA

Liberty Mutual Re is a trading name for Liberty Specialty Markets Bermuda Ltd.

LIBERTY MUTUAL GROUP

LIBERTY MUTUAL RE

LLOYD'S MARKET BUSINESS	COMPANY MARKET BUSINESS EUROPE	COMPANY MARKET BUSINESS US	COMPANY MARKET BUSINESS BERMUDA
Liberty Managing Agency Limited	Liberty Mutual Insurance Europe	Liberty Mutual Insurance Company	Liberty Specialty Markets Bermuda Ltd
Ratings	Ratings	Ratings	Ratings
<ul style="list-style-type: none"> • A+ (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • AA- (Very Strong) from Fitch 	<ul style="list-style-type: none"> • A (Strong) from Standard & Poor's 	<ul style="list-style-type: none"> • A (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • A2 (Good) from Moody's 	<ul style="list-style-type: none"> • A (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • A2 (Good) from Moody's

A broad product range

We write a broad portfolio of Property, Casualty and Specialty business across the globe. And as our clients face a changing risk landscape, we're constantly looking at how we can increase the solutions we bring to market.

Already a top 10 reinsurer in Retrocession, Agriculture and Financial Risks globally, we recently expanded our Global footprint with new offices in Europe, LatAm and Bermuda and broadened our portfolio in the US with a new Marine capability. We also benefit from our Innovation Labs in Boston and Singapore for the latest thinking on macroeconomic, technology and insurance trends.



Core reinsurance products

PROPERTY

Fire
Business Interruption
Homeowners
Engineering
Natural Catastrophes
Industrial / Commercial

CASUALTY

General Third Party Liability
Motor Third Party Liability
Motor Physical Damage
Employers' Liability
Environmental Liability
Public Liability
Professional and Financial Liability
Directors & Officers Liability
Medical Malpractice
Workers' Compensation

SPECIALTY

Aviation
Agriculture & Weather
Crisis Management
Kidnap & Ransom
Piracy
Product Contamination
Terrorism and Political Violence
Cyber
Mortgage Indemnity
Personal Accident
Surety
Political Risks and Credit
Whole Turnover Trade Credit
Marine Cargo & Hull
Marine and Aviation War
Marine Liability
Fine Art & Specie
On and Offshore Energy
Retrocession

Claims

We always remember why our clients are buying reinsurance and that they know what good claims handling looks like. So we know that if you need to claim, you'll demand the highest standard of service. And that's one that we're pleased to provide.

Clients tell us they value a local claims presence, so in every Liberty Mutual Re office we use local claims professionals and support them with an extensive global network of technical capability. We believe this model is the optimal way to ensure you get prompt service and world-class expertise.

CLAIMS +

In addition to settling the claim, our in-house team offers extra value-add services at pre-placement, post-placement, and post-loss stages: wording reviews, scenario workshops, CAT planning, client visits, etc, designed to ensure the claims experience – even without a claim – is as good as we can make it. We call it "Claims+".

FAST TRACK

Clients on our syndicate platform can also benefit from our Fast Track service. Our experts triage the claim to get it to the right people quickly. Where it's straightforward, it goes to Fast Track where agreement can be made within 24 hours, irrespective of amount. Settlement is expedited and our experts can focus on the complex claims that need their expertise and experience.

OUR PROMISE

From pre-inception to claims settlement and beyond, we promise to deliver an exemplary service to our clients. We hold ourselves and trusted partners to a claims charter and internal service level agreements to make sure we deliver consistently on our promise.

Liberty Mutual Insurance Group

Liberty Mutual Re is the sole treaty reinsurance business of Liberty Mutual Insurance Group. Founded in 1912 and headquartered in Boston, Massachusetts, Liberty Mutual Insurance Group is a diversified global insurer with exceptional strength and stability.

With a wide range of insurance products and services, the group has more than 50,000 employees and over 800 offices worldwide. This means we offer significant scale and resource to make sure our risk solutions are at the forefront of our industry.



Notes

This image shows a single sheet of white paper with horizontal blue lines, similar to standard notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



Liberty Mutual Reinsurance (LM Re) is a trading name of the Liberty Mutual Insurance Group (LMIG). LSM is headquartered at 20 Fenchurch Street, London EC3M 3AW, UK. For more information, please see www.libertyspecialtymarkets.com. Policies are underwritten on behalf of either LMIG subsidiaries and affiliates or the underwriting members of LSM's Lloyd's syndicate. When we offer insurance products we will clearly state which insurer will underwrite the policy. The description of cover in this document does not include all terms, conditions and exclusions, for which please refer to the policy wording itself.