



Liberty Mutual Reinsurance overview

Financial strength | Underwriting platforms
Product info | Claims handling



Liberty Mutual.
REINSURANCE

Experience mutually rewarding partnerships.

In our complex and precious world, judicious reinsurance matters more than ever.

Crafting reinsurance solutions which address the needs of today and anticipate those of tomorrow takes agility and rigour, backed up by scale and strength. As a key business within the Liberty Mutual Group, we provide cedents with long-term stability and financial strength, alongside dedicated and focused expertise.

With an ingrained commitment to work collaboratively, we aim to redefine what partnership can and should mean: staying close to the risk; being clear about our strategies; practicing technical underwriting; and having candid conversations.

Liberty is here for you.

Today. Tomorrow. Together.

Financial strength

Gross written premium 2025

- **Global Product Lines** – \$981M
- **Property** – \$1,585M
- **Casualty** – \$508M



Our offices: a global network

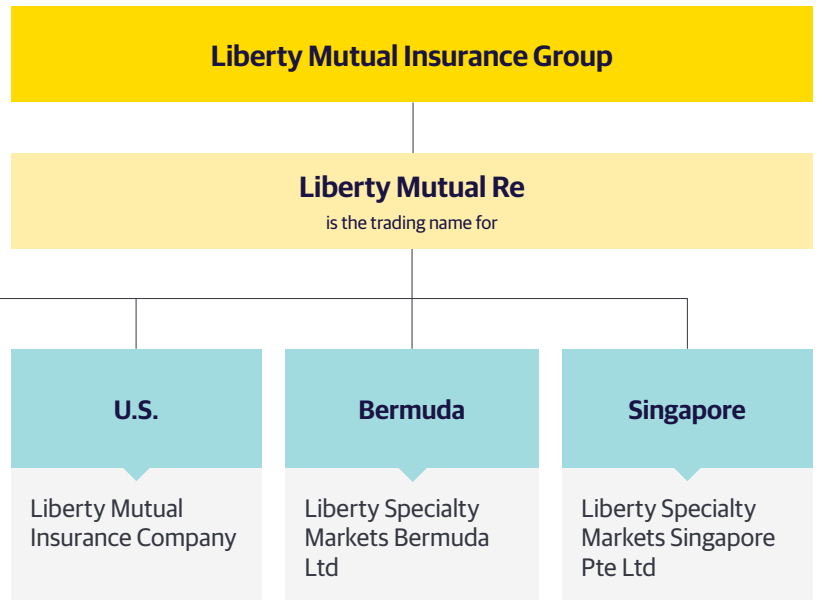


- Amsterdam
- Bogota
- Boston
- Cologne
- Dubai
- Hamilton
- London
- Luxembourg
- Madrid
- Mexico City
- Miami
- Milan
- Paris
- Rio de Janeiro
- Rome
- Shanghai
- Singapore
- Stamford
- Sydney

Five underwriting platforms

Our clients benefit from five underwriting platforms: the Lloyd's syndicate and Bermuda, European, Singapore, and U.S. 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 AA-



Ratings

<ul style="list-style-type: none"> • AA- (Very 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 	<ul style="list-style-type: none"> • A (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • A2 (Good) from Moody's
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200+

dedicated reinsurance professionals globally

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 40,000 employees and operates in 28 countries and economies. This means we offer significant scale and resources to make sure our risk solutions are at the forefront of our industry.

Liberty Mutual Insurance Group by the numbers¹

- 'A' rating (Strong) from Standard & Poor's
- \$39.8B² total equity
- 40,000+ employees
- Operates in 28 countries and economies
- 91st on U.S. Fortune 500 list
- 9th largest property and casualty insurer globally
- \$178.2B² consolidated assets
- \$50.5B² annual consolidated revenue
- \$50.6B² total capital

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, parametrics, and financial risks globally, we have expanded our global footprint with offices in Europe, LatAm, Bermuda, and Singapore and broadened our portfolio in the U.S. with our marine capability.

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

Global product lines

- Aviation
- Agriculture and Parametric
- Crisis management
- Kidnap and ransom
- Piracy
- Product contamination
- Terrorism and political violence
- Cyber
- Mortgage indemnity
- Personal accident
- Surety
- Political risks and credit
- Whole turnover trade credit
- Marine cargo and hull
- Marine and aviation war
- Marine liability
- Fine art and specie
- On- and off-shore energy
- Retrocession

For more information, please visit: libertymutualre.com



Follow us on LinkedIn and be in the know on emerging trends, legislative updates, and announcements.



Liberty Mutual
REINSURANCE

Today. Tomorrow. Together.

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-added services at preplacement, post-placement, and post-loss stages: wording reviews, scenario workshops, catastrophe planning, client visits, and more, 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 preinception to claims settlement and beyond, we promise to deliver 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.

¹ Information based on Liberty Mutual financials as of December 31, 2025

² Billion in U.S. dollars.