



Liberty Mutual Re U.S. overview

Property | Marine | Casualty



Liberty Mutual[®]
REINSURANCE

Founded in 1912 as a mutual company, Liberty Mutual continues to work on behalf of its customers today. We are committed to preserving and protecting what is important to your organization.

We are a leading global organization with the financial strength and capability to assume your risk across a wide variety of productions. We take the long-term view by establishing relationships based on expertise, reliability, integrity, and superior customer service.

What we look to offer you:

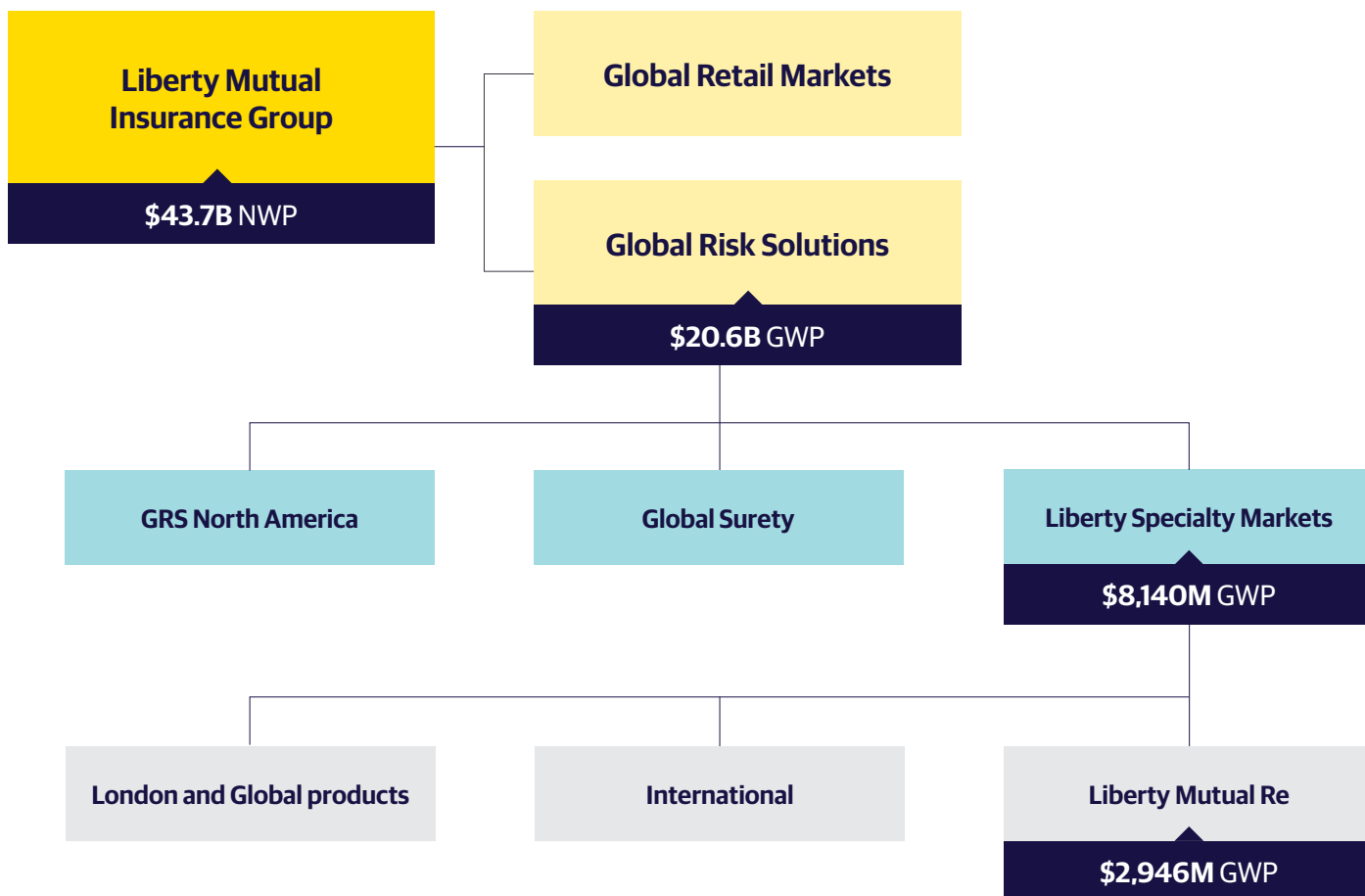
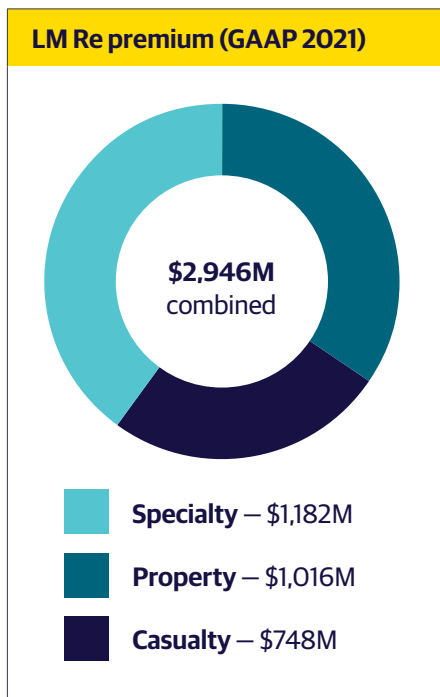
- Diverse product mix
- Lead market driven
- Rapid turnaround of contracts
- Timely claims processing
- Data driven, with advanced actuarial capabilities and resources



'A' rated
by A.M. Best Rating Services



\$27.8B¹
total equity



¹ Billion in U.S. dollars. Information based on Liberty Mutual financials as of December 31, 2021.

Liberty Mutual Insurance Group by the numbers²



'A' rating (Strong)
from Standard & Poor's



45,000+
employees



Operates in 29
countries and economies



78th on
U.S. Fortune 100 list



6th largest property and
casualty insurer globally



\$48.2bn³ annual
consolidated revenue



\$156.0bn³
consolidated assets



\$38.5bn³
U.S. capital

Property

We write treaty reinsurance on a proportional, risk excess of loss, or catastrophe excess of loss basis across all aspects of the property marketplace.

Our appetite includes:

- Excess & Surplus (E&S) carriers with Cat exposed risks
- Personal lines and commercial lines segments including inland marine
- Regional companies
- Admitted national companies
- Structured treaty placements
- Managing General Agent (MGA)/Managing General Underwriter (MGU)/captives/programs

Line size: normal max USD \$5M risk/\$10M occurrence

Territories: U.S. and incidental global

Liberty Mutual Reinsurance underwrites all classes of property insurance and related segments.

With an average combined experience of 20 years, our knowledgeable underwriting team delivers creative reinsurance solutions for your most complex property programs.

LM Re Property team

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Marine

We write treaty reinsurance on a proportional and nonproportional basis.

Marine reinsurance is underwritten in the U.S. as part of our goal to grow in key reinsurance markets.

We work closely with leading Marine brokers focusing on Ocean Marine and Inland Marine portfolios while also strategically identifying upstream customers.

Line size: normal max USD \$5M risk/\$10M occurrence

Liberty Mutual Reinsurance underwrites all traditional classes of Marine business focusing on coverages including: Hull & Machinery (H&M), Protection & Indemnity (P&I), Cargo, Marine Liabilities, and Inland Marine.

As Marine is a global product, we work closely with our international team. Our knowledge enables us to deliver creative reinsurance solutions for your most fundamental or complex needs.

LM Re Marine team

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² Information based on Liberty Mutual financials as of December 31, 2021.

³ Billion in U.S. dollars.

Casualty

LM Re Casualty team

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We write treaty reinsurance on a proportional or excess of loss basis across all aspects of the casualty and specialty marketplace.

Our appetite includes:

General casualty

- Primary general liability programs
- Excess and umbrella
- Environmental liability lines
- Personal and commercial auto liability programs
- Construction, products, real estate, life sciences
- Public entity risks
- MGA/captives/programs
- Regional and super-regional multiline

Professional liability

- Management liability — public, private, and not-for-profit Directors & Officers (D&O)
- Errors and omissions — lawyers, accountants, Architects & Engineers (A&E), miscellaneous Professional Liability (PL) Classes
- Construction professional and environmental liability
- Transactional risk liability
- Healthcare and medical & allied lines professional liability classes
- Cyber liability
- MGA/MGU/captives/programs

Line size: normal max USD \$5M

Territories: U.S. and global

With an average combined experience of 20 years, our knowledgeable underwriting team delivers creative reinsurance solutions for your most complex professional casualty programs.

Liberty Mutual Re

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The Feeling's Mutual

Liberty Mutual Reinsurance is a trading name of the Liberty Mutual Insurance Group (LMIG). Policies are underwritten on behalf of either LMIG subsidiaries, affiliates, or the underwriting members of Liberty Specialty Markets' 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.

For more information and the privacy notice, please see www.libertymutualre.com.

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