

Financial strength | Underwriting platforms | Product info | Claims handling





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. We have a global network of experts across five 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.

200
dedicated reinsurance professionals globally

Financial strength

Gross written premium 2021

Global Product Lines — \$1,182M

Property — \$1,016M

Casualty – \$748M



Our offices: a global network



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

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 A+.



Lloyd's market business

Liberty Managing Agency Limited (LMAL)¹

Europe

Liberty Mutual Insurance Europe SE (LMIE)

U.S.

Liberty Mutual Insurance Company

Bermuda

Liberty Specialty Markets Bermuda Ltd

Singapore

Liberty Specialty Markets Singapore Pte Ltd

Ratings

- A+ (Strong) from Standard & Poor's
- A (Excellent) from A.M. Best
- AA- (Very Strong) from Fitch
- A (Strong) from Standard & Poor's
- A (Strong) from Standard & Poor's
- A (Excellent) from A.M. Best
- A2 (Good) from Moody's
- A (Strong) from Standard & Poor's
- A (Excellent) from A.M. Best
- A2 (Good) from Moody's
- A (Strong) from Standard & Poor's
- A (Excellent) from A.M. Best
- A2 (Good) from Moody's
- 1 For and on behalf of Syndicate 4472 at Lloyd's of London. LMAL receives the market rating for Lloyd's syndicates.

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 47,000 employees and operates in 29 countries and economies. This means we offer significant scale and resources to make sure our risk solutions are at the forefront of our industry.



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



47,000+ 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



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 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

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.



Liberty Mutual Reinsurance (LM Re) is a trading name of the Liberty Mutual Insurance Group (LMIG). For more information on our terms and conditions and our privacy policy, please see www.libertymutualre.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.