

# Financial Risks Reinsurance

We offer our clients solutions that work for their evolving and often unique reinsurance requirements.

The Financial Risks Reinsurance group is organised as a single team with a common global strategy, technical expertise and pricing capability, and an innovative style of underwriting that allow us to develop tailored solutions that address our clients' needs.

We focus on long-term partnerships. Our objective is to provide a personable and efficient service, to not only meet but exceed our brokers' and clients' needs and expectations.

## Why choose Liberty Mutual Re?

- Over 25 years' experience as a lead in the specialty treaty lines market
- A diverse product range that can be tailored to suit the needs of our clients
- A proven track-record and deep expertise in specialty lines
- A broad offering, accommodating multiple treaty structures including facultative underwriting for our treaty clients
- We are able to write business on five underwriting platforms. This includes company and Lloyd's paper (Syndicate 4472) giving us greater flexibility to meet our clients' needs
- Strong commitment to clients and a spirit of long-term partnership throughout the cycles
- Backed by the strength of Liberty Mutual Insurance Group, who is 78th on the US fortune 100 list

## What we offer:

### Reinsurance

- Political Risk and Credit
- Short Term Trade Credit
- Surety
- Cyber
- Mortgage Indemnity
- Treaty Personal Accident
- Miscellaneous, including Crisis Management and Contingency

## Liberty Mutual Insurance Group



**'A'**  
Standard & Poor's  
rating (strong)



**\$48.2B**  
U.S. annual  
consolidated revenue



Operates in  
**29** countries  
and economies



**6th largest**  
property & casualty  
insurer globally<sup>1</sup>



**\$38.5B**  
U.S.  
capital

<sup>1</sup> Based on 2021 gross written premium



**Normal Max**  
**USD 30 million**  
line size



**Global**  
territories

## Our philosophy

- We use our expertise to lead the market, through innovative product design and a deep understanding of the classes of business we underwrite
- Maintain a close affinity with our brokers and clients to ensure we are addressing their requirements and concerns
- We provide our clients with tailor-made solutions, across a broad product range
- Manage our overall exposure with regards to aggregate controls, obligor capacity and risk accumulation to ensure we provide secure, long-term capacity for our clients
- We collaborate with clients globally and maintain a broad geographic spread to develop a diversified portfolio

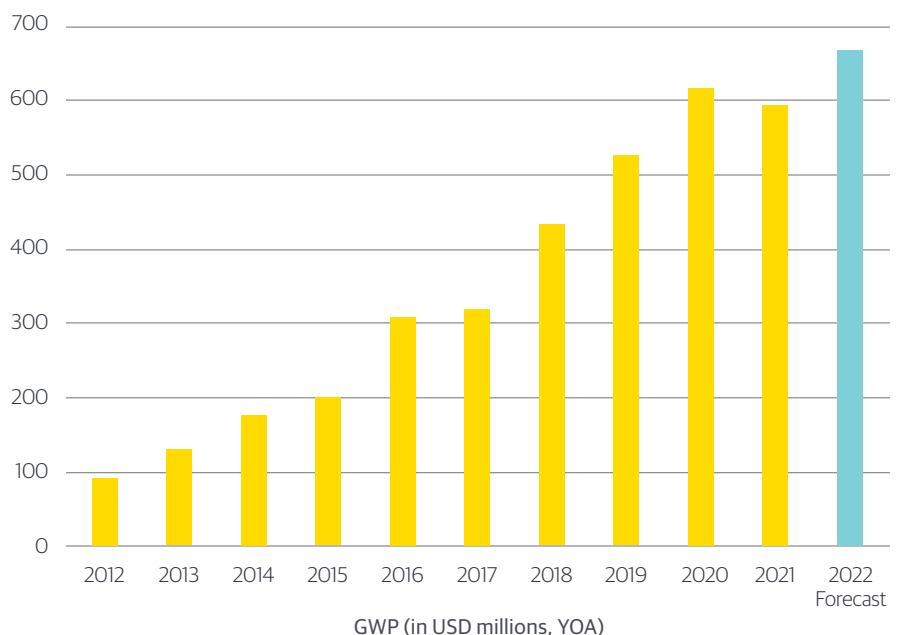
## Legal entities

Liberty Mutual Re is the brand for all assumed treaty reinsurance business within the group writing a broad portfolio of Property, Casualty and Specialty business across the globe. Our Financial Risks Reinsurance team can access five different platforms, regardless of class of business or location in order to best meet client needs.

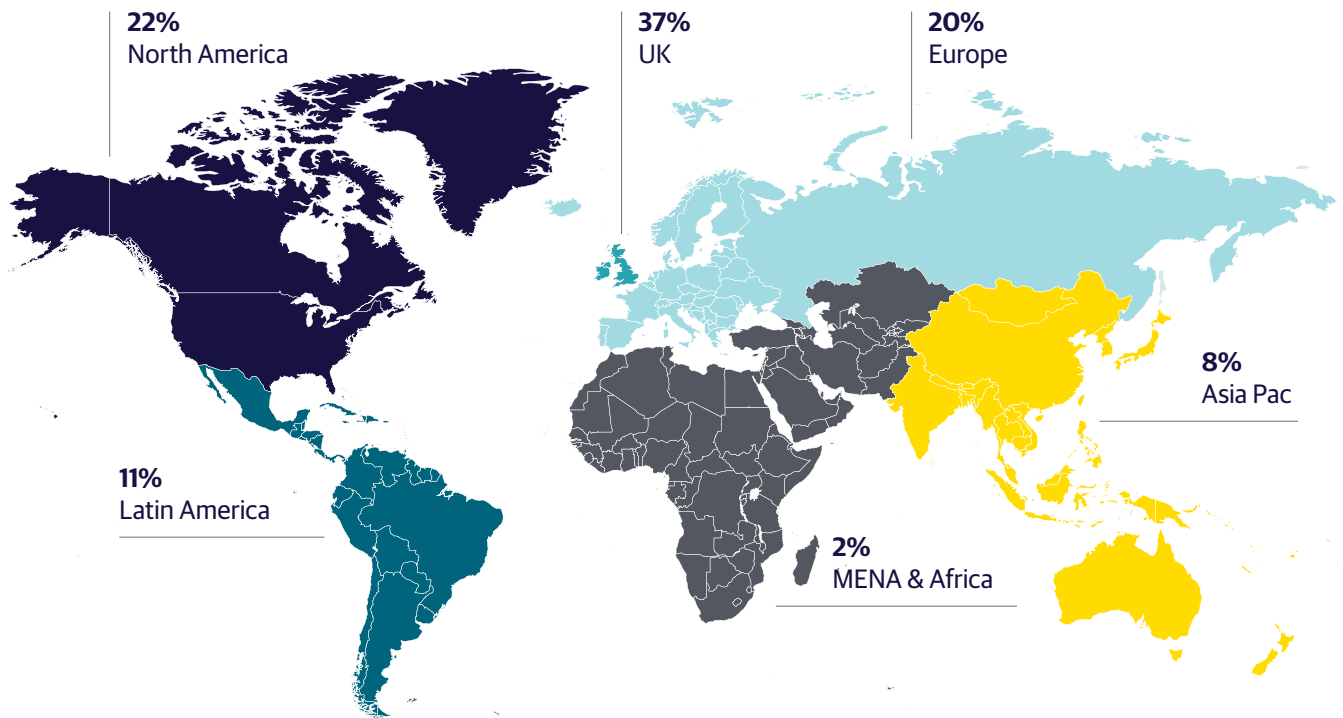
### Risk carriers

Liberty Managing Agency Limited Syndicate 4472, London <i>Headquarters: London</i>	<ul style="list-style-type: none"> <li>• A+ (strong) S&amp;P</li> <li>• A (excellent) A.M. Best</li> <li>• AA- (very strong) Fitch</li> </ul>
Liberty Mutual Insurance Europe SE <i>Headquarters: Luxembourg</i>	<ul style="list-style-type: none"> <li>• A (strong) S&amp;P</li> </ul>
Liberty Mutual Insurance Company <i>Headquarters: Boston</i>	<ul style="list-style-type: none"> <li>• A (strong) S&amp;P</li> <li>• A (excellent) A.M. Best</li> <li>• A2 (good) Moody's</li> </ul>
Liberty Specialty Markets Bermuda Limited <i>Headquarters: Hamilton</i>	<ul style="list-style-type: none"> <li>• A (strong) S&amp;P</li> <li>• A (excellent) A.M. Best</li> <li>• A2 (good) Moody's</li> </ul>
Liberty Specialty Markets Singapore Pte Limited <i>Headquarters: Singapore</i>	<ul style="list-style-type: none"> <li>• A (strong) S&amp;P</li> <li>• A (excellent) A.M. Best</li> <li>• A2 (good) Moody's</li> </ul>

## Steady growth and diversification



## GWP by region (2021)



## Business structure



### Risk appetite set by product leads

<b>Ivonne Staisch</b> Underwriting Manager & Global Head of Cyber Reinsurance		Mortgage Indemnity	Single Risk
		<b>Susan Barber</b> Head of Fin Risks RI	<b>Alice Blake</b> Senior Underwriter
Cyber + Crisis Management	Treaty Personal Accident	Short Term Credit	Surety
<b>Tom Spurgeon</b> Senior Underwriter	<b>Harry Groves</b> Underwriter	<b>Jacques Barrau</b> Underwriting Manager	<b>Sarah Haylock</b> Senior Underwriter

### Market approach implemented by regional leads

Latin America	North America
<b>Gloria Florez</b> Underwriting Manager	<b>Tom Spurgeon</b> Senior Underwriter
UK / Lloyd's	EMEA / APAC
<b>Charlotte Silva</b> Underwriter	<b>Mario Grillo</b> Underwriting Manager

### Governance and excellence provided by dedicated business support functions

Actuarial	Claims	Finance	Reporting / MI
<b>Megan Callahan</b> Senior Actuary	<b>Paul Cole</b> Senior Claims Specialist	<b>Ryan Finlay</b> Business Partner Manager	<b>Victoria Lowe</b> Underwriting Analyst

## Underwriting Team

### Financial Risks Reinsurance

We bring together market knowledge, (re)insurance expertise and our unique perspective to provide our clients with the best possible service.

#### Contact us

##### Amsterdam

**Michiel de Smet**

michiel.desmet@libertyglobalgroup.com

**Jan-Matthijs Harderwijk**

janmatthijs.harderwijk@libertyglobalgroup.com

##### Bermuda

**Alice Blake**

alice.blake@libertyglobalgroup.com

##### Bogota

**Gloria Florez Camacho**

gloria.florez@libertyglobalgroup.com

**Luisa Andrade**

luisa.andrade@libertyglobalgroup.com

**Maria Barajas**

maria.barajas@libertyglobalgroup.com

##### Cologne

**Uwe Haug**

uwe.haug@libertymutual.com

##### Miami

**Caroline Alixandre**

caroline.alixandre@libertyglobalgroup.com

##### Milan

**Mario Grillo**

mario.grillo@libertyglobalgroup.com

**Cesare Mollica**

cesare.mollica@libertyglobalgroup.com

##### London

**Susan Barber**

susan.barber@libertyglobalgroup.com

**Ivonne Staisch**

ivonne.staisch@libertyglobalgroup.com

**Sarah Haylock**

sarah.haylock@libertyglobalgroup.com

**Tom Spurgeon**

tom.spurgeon@libertyglobalgroup.com

**Charlotte Silva**

charlotte.silva@libertyglobalgroup.com

**Harry Groves**

harry.groves@libertyglobalgroup.com

**Eochy O'Connor**

eochy.o'conor@libertyglobalgroup.com

**Joe Keane**

joseph.keane@libertyglobalgroup.com

**Will Roche**

will.roche@libertyglobalgroup.com

##### Paris

**Jacques Barrau**

jacques.barrau@libertyglobalgroup.com

**Marion Desenfant**

marion.desenfant@libertyglobalgroup.com

##### Singapore

**Annie Leong**

annie.leong@libertyglobalgroup.com

##### Stamford

**Thomas Greene**

thomas.greene@libertymutual.com

**Aimee Glindmeyer**

aimee.glindmeyer@libertymutual.com



**Liberty Mutual**  
REINSURANCE

The Feeling's Mutual

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