



Financial Risks Reinsurance



Liberty Mutual.
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.

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

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

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 86th on the US Fortune 100 list

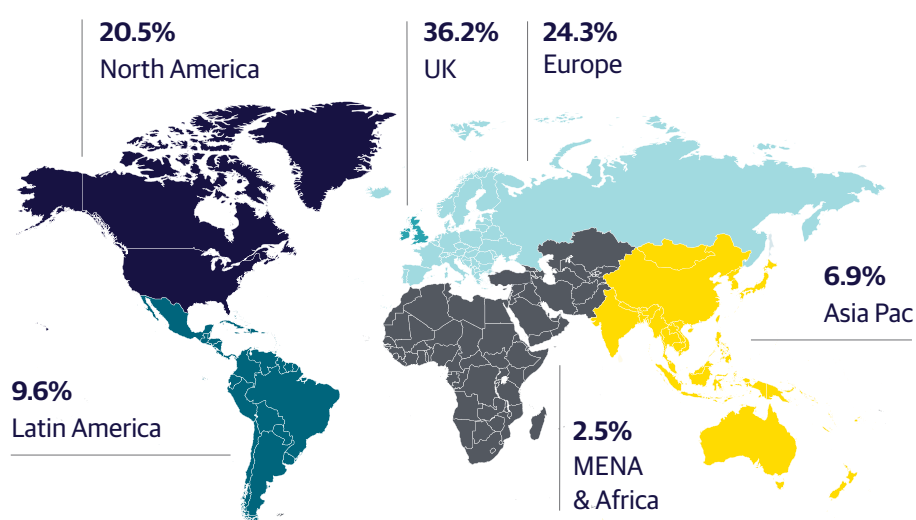
Legal entities

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

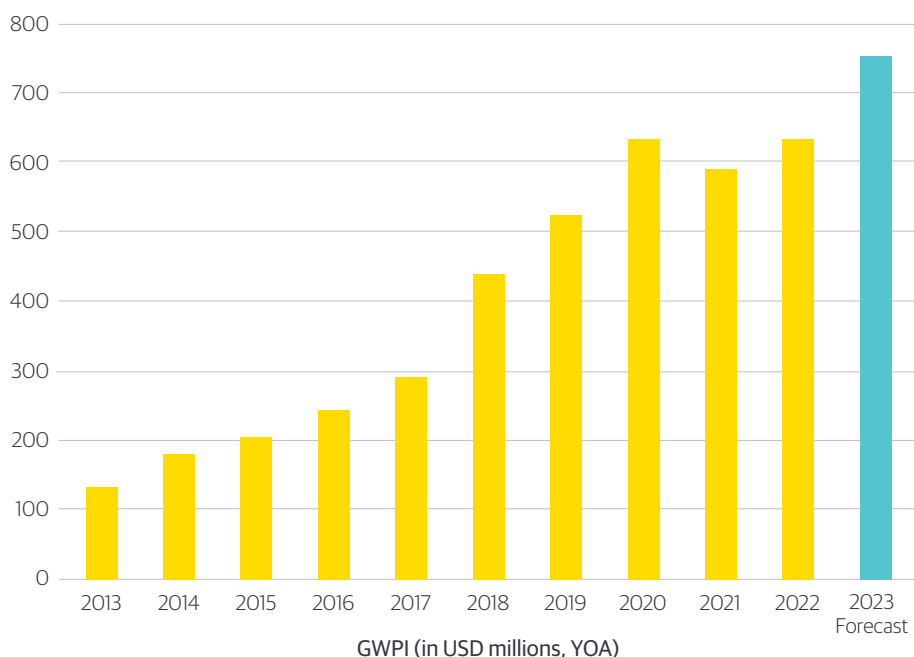
GWP by region (2022)



Liberty Mutual Insurance Group by the numbers¹

- 'A' rating (Strong) from Standard & Poor's
- \$50.0bn² U.S. annual consolidated revenue
- Operates in 29 countries and economies
- 6th largest property and casualty insurer globally
- \$40.6bn² U.S. capital
- Normal Max USD 30 million line size
- Global territories

Steady growth and diversification



Business structure



Ivonne Staisch Underwriting Manager & Global Head of Cyber Reinsurance	Risk appetite set by product leads			Market approach implemented by regional leads	
	Cyber + Crisis Management	Mortgage Indemnity	Single Risk	Latin America	North America
	Tom Spurgeon Senior Underwriter	Susan Barber Head of Fin Risks RI	Alice Blake Senior Underwriter	Caroline Alixandre Underwriting Manager	Tom Spurgeon Senior Underwriter
	Treaty Personal Accident	Short Term Credit	Surety	UK / Lloyd's	EMEA / APAC
	Harry Groves Underwriter	Jacques Barrau Underwriting Manager	Sarah Haylock Senior Underwriter	Charlotte Silva Senior Underwriter	Mario Grillo Underwriting Manager

Governance and excellence provided by dedicated business support functions

Actuarial	Claims	Finance	Exposure Management Reporting	Reporting / MI
Megan Callahan Senior Actuary	Paul Cole Senior Claims Specialist	Julian Teeluck Senior Business Partner Manager	Olivia Bell Exposure Management Reporting Analyst	Victoria Lowe 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.

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1 Information based on Liberty Mutual financials as of December 31, 2022

2 Billion in U.S. dollars.