



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 products. We take the long-term view by establishing relationships based on expertise, reliability, integrity, and superior customer service.

Liberty Mutual Insurance Group by the numbers¹

- 'A' rated by A.M. Best Rating Services
- 'A' rating (Strong) from Standard & Poor's
- \$22.2B² total equity
- 50,000+ employees
- Operates in 29 countries and economies
- 86th on U.S. Fortune 100 list
- 6th largest property and casualty insurer globally
- \$160.3bn² consolidated assets
- \$50.0bn² annual consolidated revenue
- \$40.6bn² U.S. capital



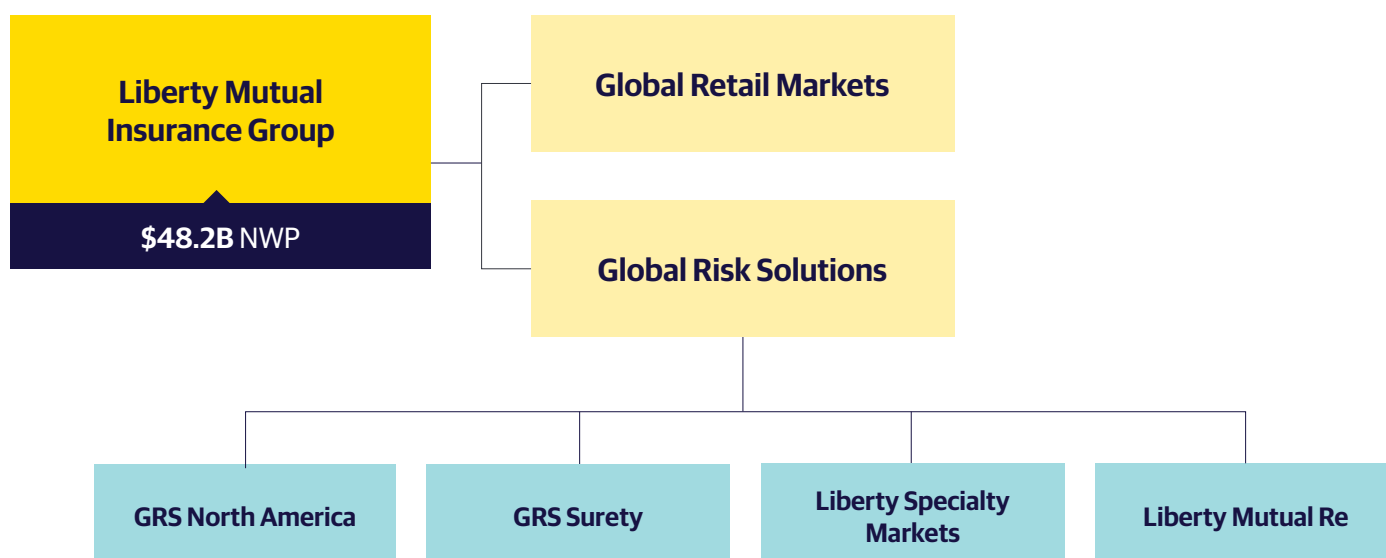
LM Re premium (GAAP 2022)



- **Global Product Lines** – \$1,254M
- **Property** – \$946M
- **Casualty** – \$721M

What we look to offer you:

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



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
- Managing General Agent (MGA)/Managing General Underwriter (MGU)/captives/programs



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.

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

Territories: U.S. and incidental global

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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 strategy to build sustainability 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.



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.

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

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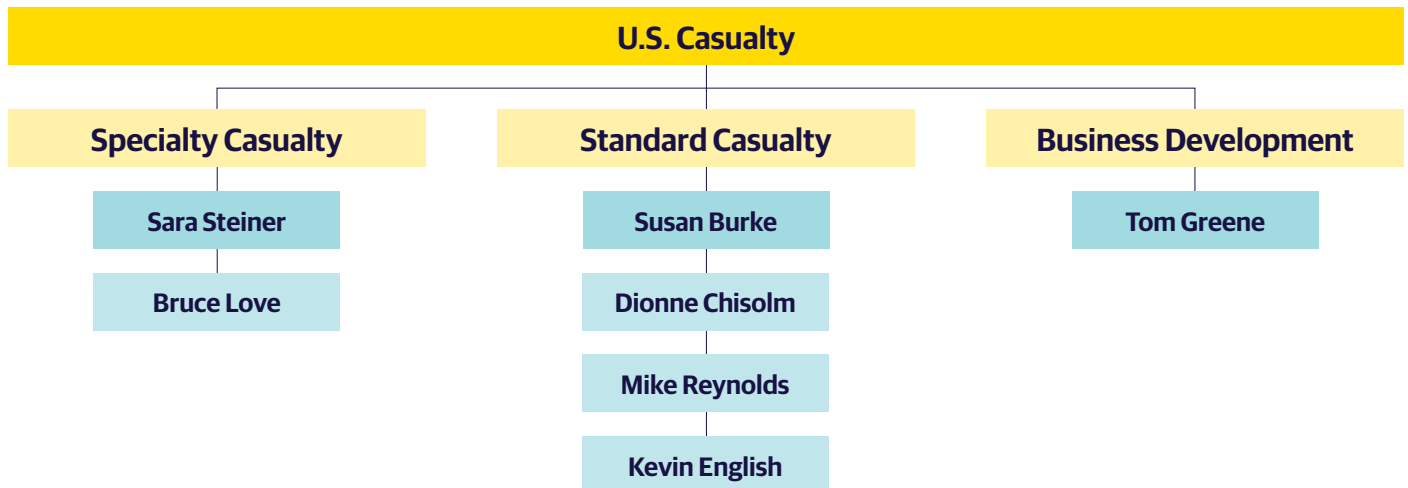
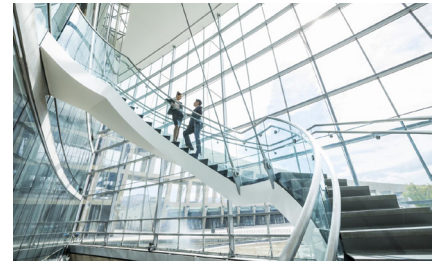
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Casualty

We write treaty reinsurance on a proportional or excess of loss basis across all aspects of the casualty and specialty marketplace. With an average combined experience of 20 years, our knowledgeable underwriting team delivers creative reinsurance solutions for your most complex professional casualty programs.



Specialty Casualty

- Management liability – public, private, and not-for-profit Directors & Officers (D&O)
- Errors and omissions (E&O) – 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
- Environmental liability lines

Standard Casualty

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

Line size: normal max USD \$5M
Territories: U.S. and global

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The Feeling's Mutual

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

² Billion in U.S. dollars.