



Liberty Mutual Re U.S. Overview

Property | Marine | Casualty | Professional Lines



Liberty Mutual.
REINSURANCE

Flexible reinsurance solutions

Seeking a reinsurance partner with a comprehensive product range and financial strength – plus a genuine desire to deliver for its clients? Welcome to Liberty Mutual Re.

We know today's cedants expect more from their reinsurer: agility, sharp insight, and service that meets their needs. Backed by the strength of Liberty Mutual, our global team is collaborative and flexible, whether you're looking to reinsure a traditional property and casualty portfolio or need the insights to manage financial risks such as cyber, surety, or trade credit.

Our team of expert underwriters supports a broad portfolio of property, casualty, and specialty businesses across the globe. We are also recognized as a leading reinsurer in retrocession, agriculture, and financial risks.

Already a global leader in reinsurance, we're growing our capabilities and network further in Europe, Latin America, Asia, and the U.S., offering you the flexibility of five underwriting platforms and local teams, backed by the stability and strength of a Fortune 100 company.

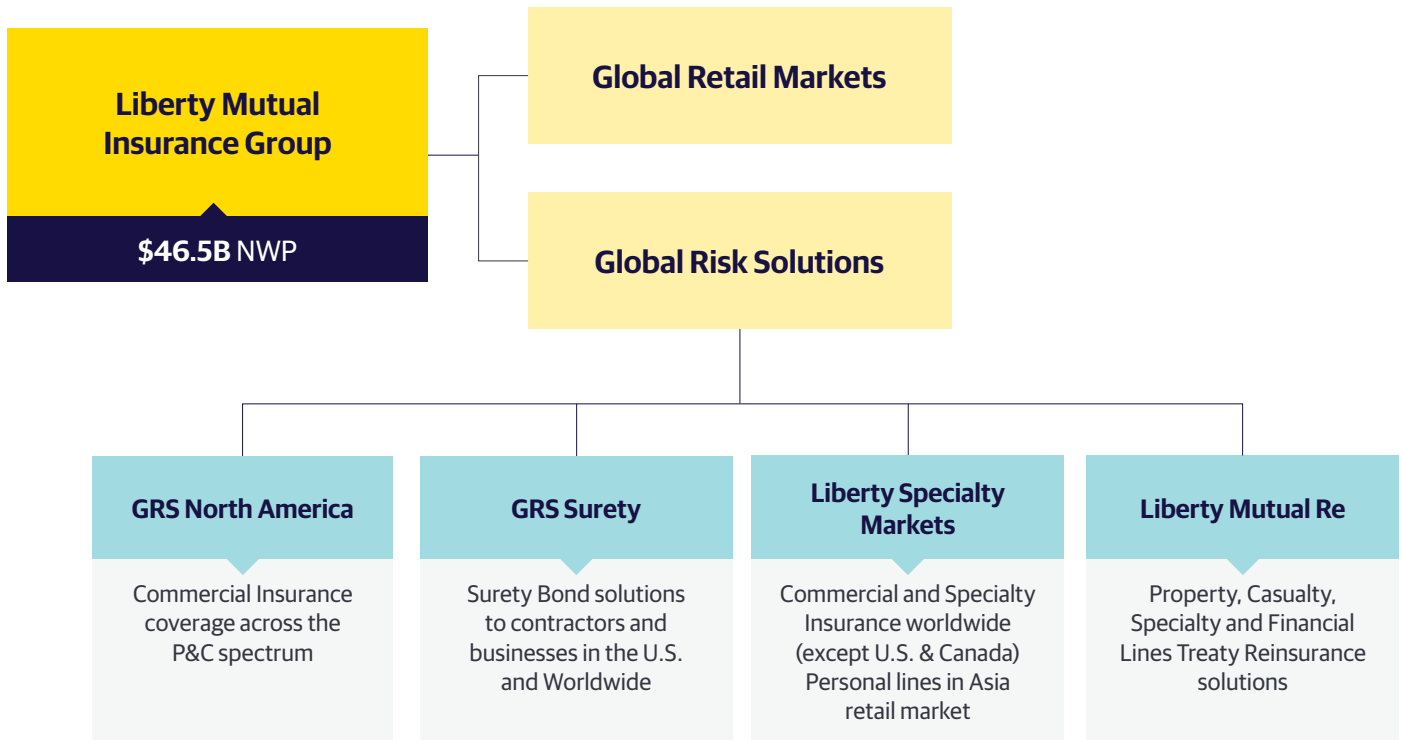
LM Re premium (GAAP 2023)



- Global Product Lines – \$842M
- Property – \$1,571M
- Casualty – \$616M

Liberty Mutual Insurance Group by the numbers¹

- 'A' rated by A.M. Best Rating Services
- 'A' rating (Strong) from Standard & Poor's
- \$25.1B² total equity
- 45,000+ employees
- Operates in 27 countries and economies
- 87th on U.S. Fortune 100 list
- 8th largest property and casualty insurer globally
- \$165.2bn² consolidated assets
- \$49.4bn² annual consolidated revenue
- \$40.3bn² total capital



LM Re US Management Team

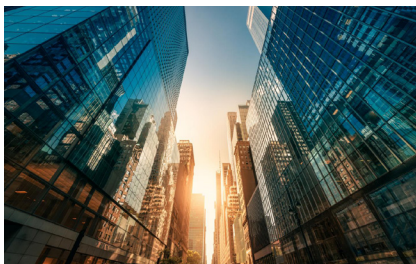
Portfolio Management	Executive Management		Claims Management
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Operations Management	Actuarial Unit Management	Business Development	
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Property

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

LM Re Property contacts:

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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

LM Re Marine contacts:

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Brian Cadigan

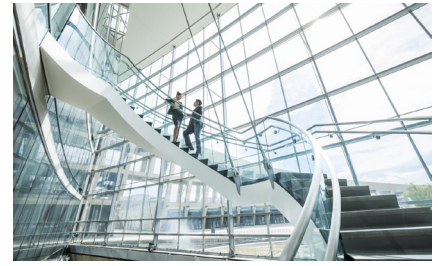
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Casualty

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 general casualty and professional liability programs.



U.S. Casualty

Standard Casualty

Specialty Casualty

Standard Casualty

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

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
- Life Sciences
- Financial Institutions blended programs

Line size: normal max USD \$5M

Territories: U.S. and global

LM Re Casualty contacts

LM Re Specialty Casualty contacts

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Liberty Mutual
REINSURANCE

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¹ Information based on Liberty Mutual financials as of December 31, 2023

² Billion in U.S. dollars.