



Liberty Mutual Reinsurance overview

Financial strength | Underwriting platforms
Product info | Claims handling



Liberty Mutual.
REINSURANCE

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.

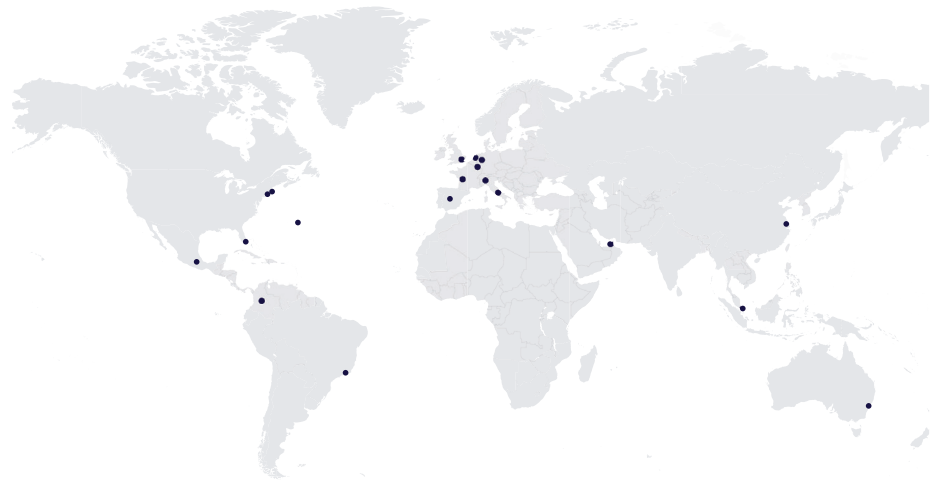
Financial strength

Gross written premium 2023

- **Global Product Lines** – \$841M
- **Property** – \$1,571M
- **Casualty** – \$616M



Our offices: a global network

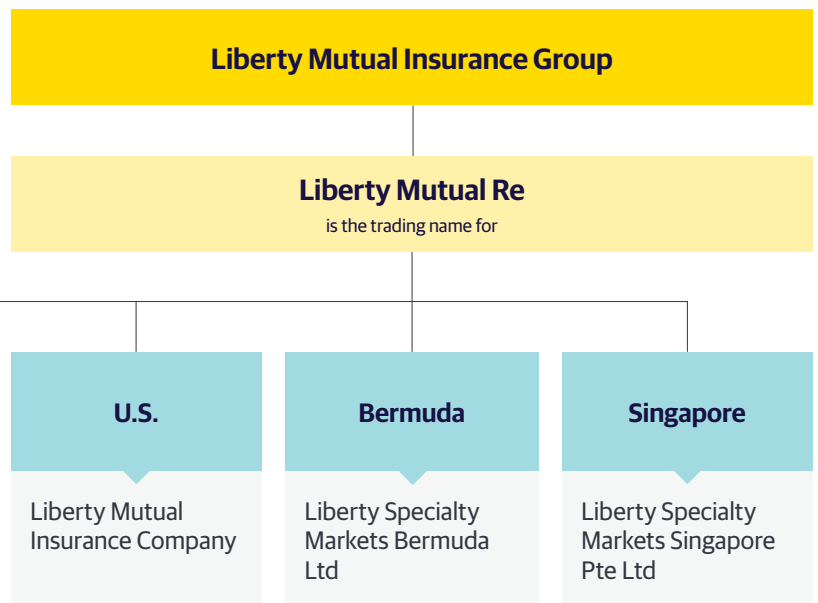


- Amsterdam
- Bogota
- Boston
- Cologne
- Dubai
- Hamilton
- London
- Luxembourg
- Madrid
- Mexico City
- Miami
- Milan
- Paris
- Rio de Janeiro
- Rome
- Shanghai
- Singapore
- Stamford
- Sydney

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 AA-.



Ratings

- | | | | | |
|--|---|---|---|---|
| <ul style="list-style-type: none"> • AA- (Very Strong) from Standard & Poor's • A+ (Superior) from A.M. Best • AA- (Very Strong) from Fitch | <ul style="list-style-type: none"> • A (Strong) from Standard & Poor's | <ul style="list-style-type: none"> • A (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • A2 (Good) from Moody's | <ul style="list-style-type: none"> • A (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • A2 (Good) from Moody's | <ul style="list-style-type: none"> • A (Strong) from Standard & Poor's • A (Excellent) from A.M. Best • A2 (Good) from Moody's |
|--|---|---|---|---|



200+

dedicated reinsurance professionals globally

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 45,000 employees and operates in 27 countries and economies. This means we offer significant scale and resources to make sure our risk solutions are at the forefront of our industry.

Liberty Mutual Insurance Group by the numbers¹

- '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

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

For more information, please visit: libertymutualre.com



Follow us on LinkedIn and be in the know on emerging trends, legislative updates, and announcements.



Liberty Mutual
REINSURANCE

The Feeling's Mutual

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.

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

² Billion in U.S. dollars.