



# Liberty Mutual Re U.S. Overview

Property | Marine | Casualty | Professional Lines



**Liberty Mutual.**  
REINSURANCE

## **Experience mutually rewarding partnerships.**

In our complex and precious world, judicious reinsurance matters more than ever.

Crafting reinsurance solutions which address the needs of today and anticipate those of tomorrow takes agility and rigour, backed up by scale and strength. As a key business within the Liberty Mutual Group, we provide cedents with long-term stability and financial strength, alongside dedicated and focused expertise.

With an ingrained commitment to work collaboratively, we aim to redefine what partnership can and should mean: staying close to the risk; being clear about our strategies; practicing technical underwriting; and having candid conversations.

Liberty is here for you.

**Today. Tomorrow. Together.**

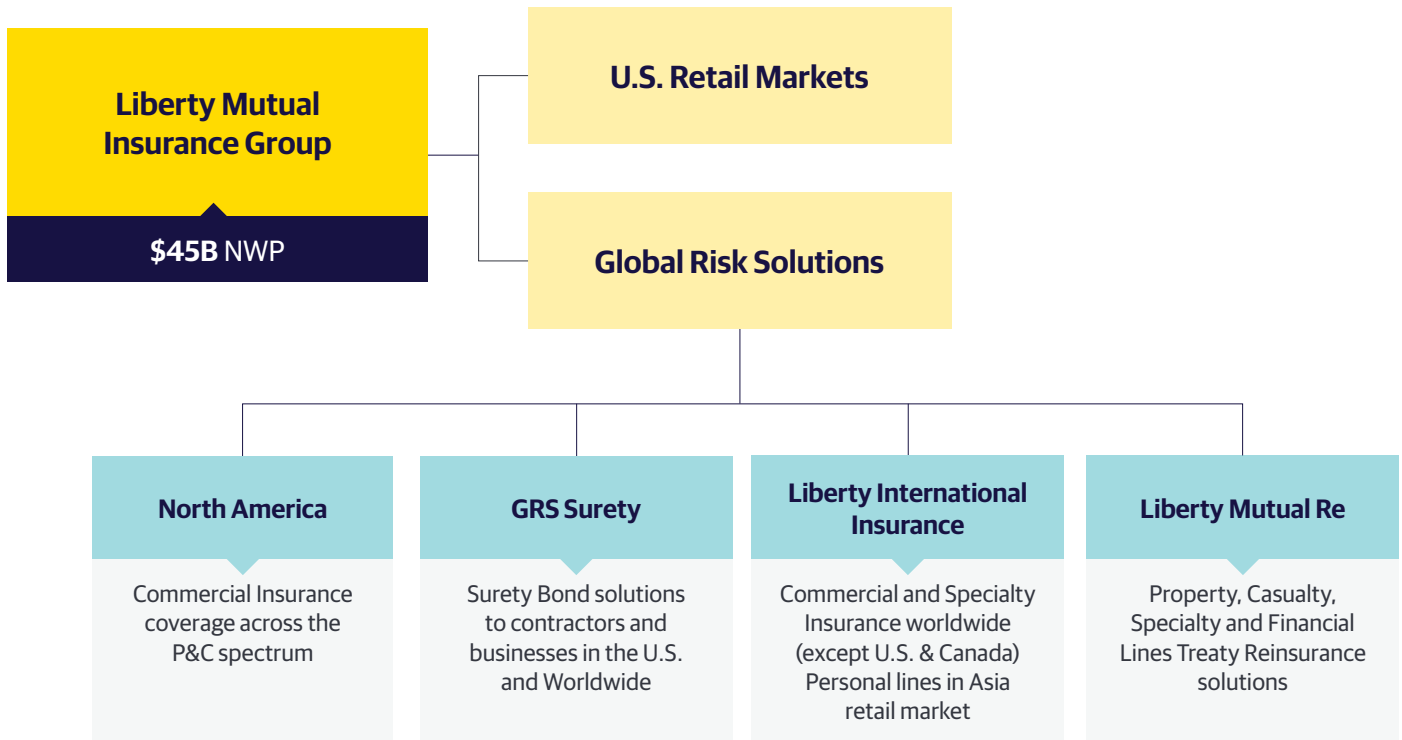
## LM Re premium (GAAP 2023)



- Global Product Lines – \$870M
- Property – \$1,616M
- Casualty – \$568M

## Liberty Mutual Insurance Group by the numbers<sup>1</sup>

- 'A' rated by A.M. Best Rating Services
- 'A' rating (Strong) from Standard & Poor's
- \$30.7B<sup>2</sup> total equity
- 45,000+ employees
- Operates in 29 countries and economies
- 87th on U.S. Fortune 100 list
- 8th largest property and casualty insurer globally
- \$166.7B<sup>2</sup> consolidated assets
- \$50.2B<sup>2</sup> annual consolidated revenue
- \$43.9B<sup>2</sup> total capital



## LM Re US Management Team

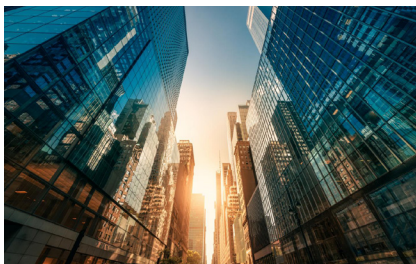
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Operations Management	Actuarial Unit Management	Business Development	
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## Property

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

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### 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

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### LM Re Marine contacts:

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#### Brian Cadigan

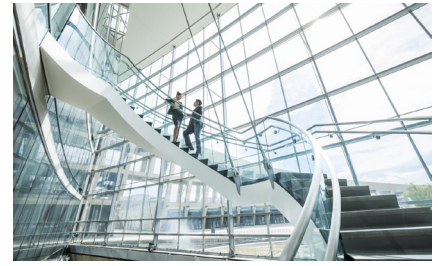
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## Casualty

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
- 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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1 Information based on Liberty Mutual financials as of December 31, 2024

2 Billion in U.S. dollars.