

Your partner for today —
and tomorrow.



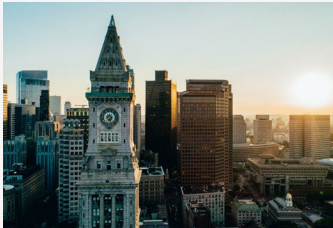
Liberty
Specialty Markets

Liberty Mutual Insurance Group

With international reach, financial scope, and stability, we're the insurance partner you can count on for coverage that keeps life and business moving forward.



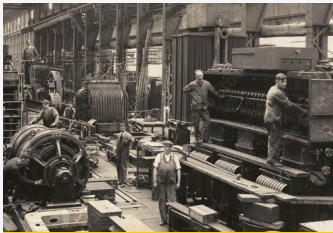
45,000+
employees



500
global offices



29
countries



112 years
of experience

Adding financial strength to every partnership



\$49.4B

in annual consolidated revenue¹



\$46.5B

in consolidated net written premium¹



\$165.2B

in consolidated assets¹



#87

on the Fortune 100

Consistently strong financial ratings

A rated by A.M. Best



S&P A rated

Liberty Mutual Insurance, Liberty Specialty Markets Bermuda Limited, Liberty Specialty Markets Singapore Pte. Limited, Liberty Mutual Insurance Europe SE

Scale that reflects long-term commitment

5th largest

global P&C writer²

#1 largest

global surety provider³

6th largest

personal lines writer (U.S.)²

8th largest

Lloyd's syndicate (2023 capacity)

5th largest

TPA, Helmsman Management Services⁴

¹As of December 31, 2023. Based on 2023 gross written premium: excludes state-owned companies. ²Domestic rankings based on 2022 direct written premium. Global ranking based on 2022 gross written premium, excluding state-owned companies. ³Based on 2022 Surety & Fidelity Association of America Direct Earned Premium. ⁴Business Insurance TPA ranking, 2022.



Liberty Mutual Insurance Group

A strong Global Presence

Americas

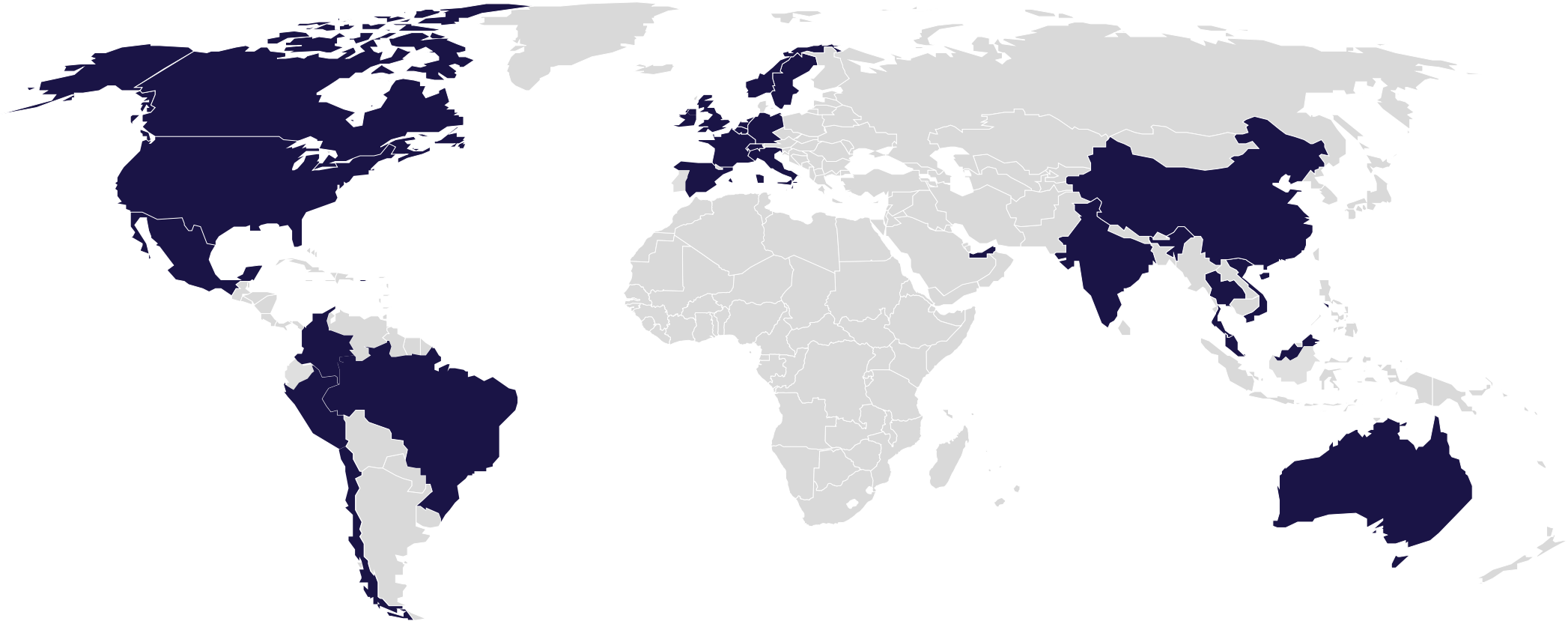
US (HQ), Bermuda, Brazil, Canada, Chile, Colombia, Mexico, Peru

Europe

Belgium, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway, Spain, Sweden, Switzerland, U.K.

Asia Pacific

Australia, China, Hong Kong, India, Malaysia, Singapore, Thailand, UAE, Vietnam



We operate in 29 countries and economies around the world



Liberty Team

LATAM & US



Manuel Moreno
President and CUO



Humberto Pozo
Head of Third Party / Interim Head of Distribution



Carolina Carmona
Head of Financial Lines



Alvaro Salamanca
Business Development Officer



Conrado Sterling
Technical Director, Mexico

Headquartered in Miami, EEUU and with local offices in key markets in the region, we offer a wide range of specialty and commercial insurance solutions across Latin America.



Liberty Financial Lines Team



Carolina Carmona
Head of Financial Lines



Lina Perez
Underwriting Supervisor
Reinsurance
Mexico, Central America &
the Caribbean



Rodrigo Camargo Novaes
Senior Underwriter
Reinsurance
Brazil



Elsa Diaz de Castro
Underwriter
Reinsurance
Puerto Rico



Fernando Rubio
Underwriting Officer
Reinsurance
South America



Eliana Medina
Senior Underwriter
Reinsurance
South America



Milagros Gonzalez
Underwriter
Reinsurance
Puerto Rico



Valerie Lazaro
Underwriting Supervisor
Reinsurance
Puerto Rico & the Caribbean



Nicolle Marsell
Underwriter
Reinsurance
Mexico, Central America &
the Caribbean



Raquel Canossa
Underwriter
Reinsurance
Brazil



Laura Sanchez
Cyber Product Manager
Reinsurance
Latam



Jorge Moscoso
Underwriter
Reinsurance
Peru



Liberty Team

Claims



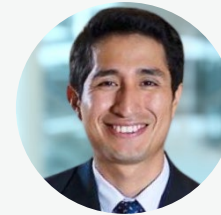
Francisco Javier Guardia
Head of Claims, Latin America
and US



Alejandro Guevara
FINPRO + Cyber Manager
LATAM Region



Yolanda Cintron
FINPRO + Cyber
Puerto Rico and Caribbean








































































Jose Eduardo Berrocal
FINPRO
South America

Our claims promise
Our approach to Claims at Liberty Specialty Markets is
simple; we are always Raising the Bar.



Our Solutions

 Casualty	 Construction
 Energy	 Financial Lines
 Fine Art	 Marine
 Property	 Surety and Guarantees
 Terrorism	

Financial Lines Products	TARGET	ACCEPTABLE	CASE BY CASE	NOT ACCEPTABLE
				
	D&O	BBB/CRIME	E&O	CYBER
Agribusiness and Farming				
Agri-services / Farming / Forestry ..				
Food and Hospitality				
Restaurants				
Travel services				
Hotels, lodging, and resorts				
Manufacturing				
Electronics, equipment, and household*				
Food and beverages				
Wood, furniture, and paper products				
Metals				
Chemicals and plastics				
Printing and publishing				
Textiles and apparel				
Tobacco and cannabis**				
Industrial machinery and equipment				
Automotive				



Financial Lines Products (continued)

Construction	D&O	BBB/CRIME	E&O	CYBER
Civil infrastructure *	✓	📍	👍	👍
Pipeline and utilities	✓	📍	👍	👍
General contractors	✓	📍	👍	👍

Energy and Natural Resources	D&O	BBB/CRIME	E&O	CYBER
Metals and mining	✓	📍	📍	✗
Coal mining / Offshore	✗	✗	✗	✗
Upstream: exploration and production	✓	📍	📍	✓
Midstream: transmission and storage	✓	📍	📍	✓
Downstream: processing and distribution	✓	📍	📍	✓
Power generation and utilities (Renewables)	✓	✓	✓	✓

Financial Institutions / Fintech	D&O	BBB/CRIME	E&O	CYBER
Investment management	👍 VCAP	✓	✓	✓
Real estate asset management	👍	✓	✓	✓
Lending and debt management	👍	✓	✓	✓
Investment banks / corporate finance	👍	✓	✓	✓
Exchanges	📍	📍	📍	📍
Crypto currency / assets	✗	✗	✗	✗
Financial advisors	👍	✓	✓	📍
Banks (depository institutions)	👍	✓	✓	✓
Insurance	👍	✓	✓	📍
Payment Processing	✓	✓	📍	📍
REIT's	📍	📍	📍	📍

TOGETHER

Professional Services	D&O	BBB/CRIME	E&O	CYBER
Design and engineering	👍	✓	📍	👍
Business services	👍	✓	✓	✓
Technology services*	👍	✓	📍	📍
Legal services	👍	✓	✓	📍
Education	👍	✓	✗	📍
Healthcare	✓	📍	✗	📍
Real Estate	👍	✓	✓	✓

Recreation Leisure and Entertainment	D&O	BBB/CRIME	E&O	CYBER
Golf clubs / courses	📍	✓	✗	📍
Theatres / music and recreational sports	✓	✓	✗	✓
Gambling	✗	✗	✗	✗
Gaming	✓	📍	📍	📍
Media	✓	✓	📍	📍

Other	D&O	BBB/CRIME	E&O	CYBER
Retail and Wholesale	👍	📍	N/A	✓
Transportation and Logistics	✓	📍	📍	📍
Public Administration	📍	📍	📍	📍



Why Choose Liberty?

Structural stability for continuous support and a long-term perspective

Building sustainable relationships to deliver reliable outcomes

Prioritizing what matters most

Guided by our commitment to doing what's right for our clients and partners, we strive to honor our promises, ensuring we are there when they need us in the future.





Liberty

Specialty Markets