



Caribbean

Liberty Mutual Group

Overview

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



27
countries



112 years
of experience

Adding financial strength to every partnership



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's Global Presence

Americas

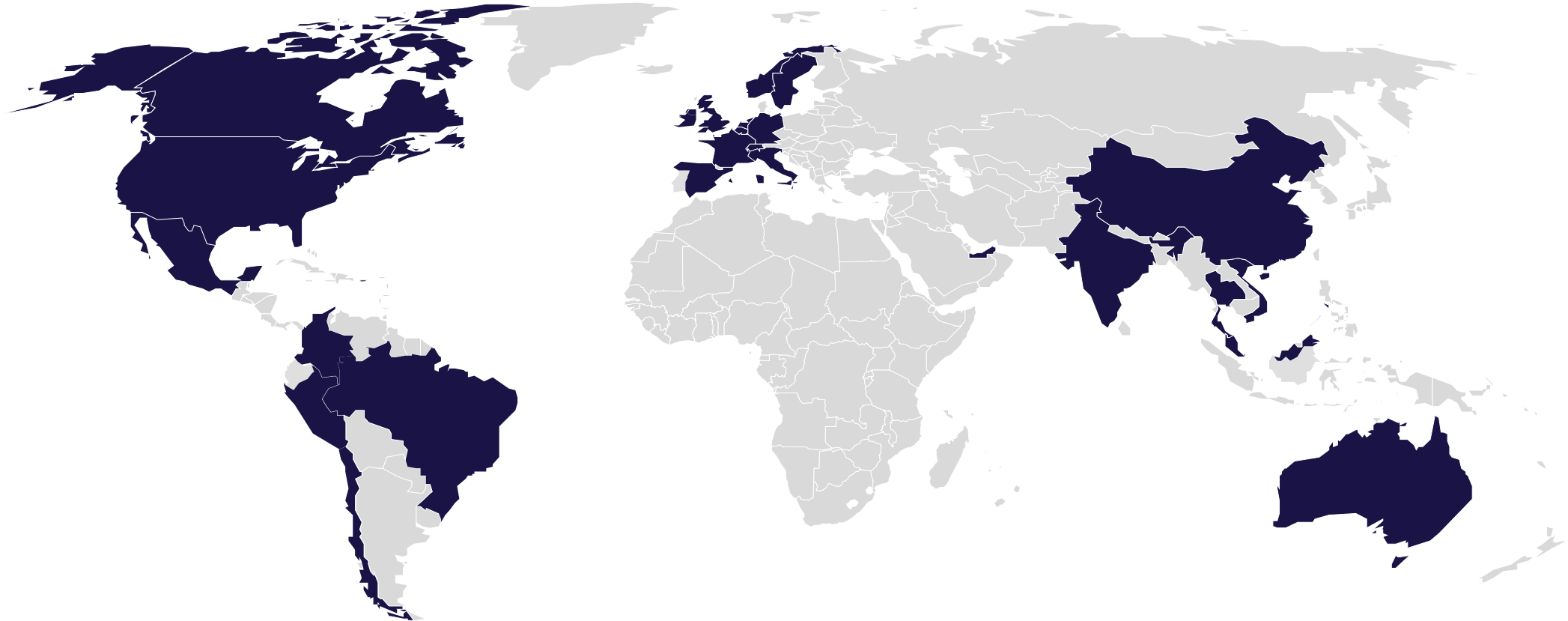
US (HQ), Bermuda, Brazil, Canada, Chile, Colombia, Mexico, Peru

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



Liberty Mutual operates in 29 countries and economies around the world



Liberty Team



Caribbean

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Products



Casualty	Financial Lines	Construction	Property	Marine & Hull
<ul style="list-style-type: none"> • General Liability • Environmental Liability • Umbrella • Excess 	<ul style="list-style-type: none"> • D&O • EPL • Fiduciary • Commercial Crime • E&O • Community Assoc/ Condo Program • Cyber 	<ul style="list-style-type: none"> • CAR • Civil Construction 	<ul style="list-style-type: none"> • Property • Business Interruption Coverage 	<ul style="list-style-type: none"> • Cargo • Project Cargo • Hull & Machinery • Shipbuilder's risk • Marine Liabilities

Our Value Proposition

Our priority is to deliver differentiated value propositions to our customers and partners. Acting with integrity and being a responsible business are core values for us. Customers and partners always come first in our approach. As a mutual company, we benefit from stability, continuity and focus on long-term, sustainable relationships.

Our Value Propositions for Customers:

- We offer clear value propositions that leverage the full capabilities of LII, Global Risk Solutions, and Liberty Mutual
- We have analyzed the demand and are focused on effective ways to reach our customers and partners
- Our focus is on meeting the needs of two global target market segments:
 - Mid to Large Corporations
 - Small to Mid Accounts



Our Distribution Channels

Mid to Large Corporations:

- 15k premium >
- Individual underwriting
- Normal to high complexity

Portfolio Solutions :

- 15k premium <
- Block underwriting
- Low complexity
- UW Center Policy Issuance Support
- Claims Fast Track Service

Portfolio Solutions

What it is?

Group of clients who are accessed as a block or portfolio of business. This is intermediated either via a broker or a cover holder.

These portfolios can include small, mid-sized and large corporate clients. You may hear them referred to as managing general agents (MGA's), broker facilities, market trackers and affinity and program businesses.

Why is it important for our strategy?

Portfolio Solutions allow us to enter into strategic partnerships to access complementary and in-appetite blocks of risk. It is an effective way of diversifying out portfolio at manageable expense ratios. It is also a way we will trade smaller businesses to deliver sustainable returns.

Portfolio Solutions

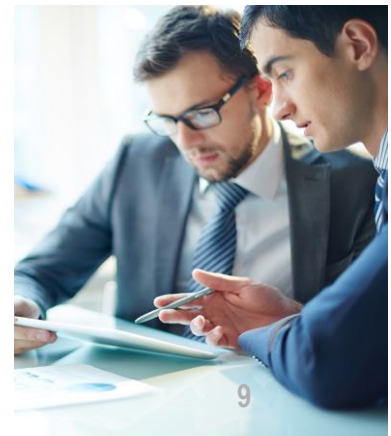
Target Market

Casualty

- Annual income below \$15M
- No income or Operations in USA/Canada
- Insured Value: up to \$2M. Insured Value should be considered as 100% share.
- Avoid coverages:
 - Human clinical trials
 - Products Export Liability
 - Product Recall

Financial Lines

- D&O, E&O
- Private companies only
- Annual income below \$15M, assets up to \$50M
- Income from operations in USA/Canada up to 10% of total annual income.
- Insured value:
 - D&O: up to \$3 M (100% share)
 - E&O: up to, \$1 M (100% share)
- Avoid coverages:
 - Medical malpractice in E&O



Portfolio Solutions

Target Market

Cargo

- Limit policy \$5M
- Appetite: Open policies/One off shipments
- Value should be considered as 100%
- Avoid coverages:
 - Perishables Products
 - Freight forwarders / Logistic
 - Static Risk / Retail Risk
 - Pharmaceutical/Vaccines

- High risk electronic devices
- Live Animals and/or Livestock

Marine

- Limit policy \$2M
- Limit policy \$5M
- Value should be considered as 100%
- Avoid coverages:
 - Diving activities
 - Sport Activities
 - General Liability
 - Gradual Pollution
 - D&O / E&O

