

Captive Solutions for Your Business

Protecting your assets and bottom line

Businesses are under constant pressure to stay profitable. We can help by delivering risk transfer solutions that go beyond traditional insurance coverage and claims.



Service that sets us apart

- Account management**
 We'll monitor, anticipate, and understand your priorities and expectations.
- Stewardship**
 Our teams work with you throughout our relationship to measure progress, provide updates, and adjust as needed.
- Integration**
 Integrated teams will help you manage risk control and claims to streamline our relationship.
- Technical knowledge**
 Expertise to help design the right mix of products and services.

Captives allow you to pay premiums to insurance affiliates, which can earn investment income and underwriting profits. They enable you to have greater control over insurance costs, improve long-term results, and offer the potential to realize certain tax benefits.

Liberty Mutual Insurance has extensive experience providing expert, tailored captive products and services. We have the financial strength and expertise to meet your sophisticated captive insurance requirements and to build long-term, mutually beneficial partnerships.

Captive fronting from a global property and casualty (P&C) leader

- Solution-driven, collaborative underwriting experts that help you better manage risks
- Dedicated captive resources support your underwriting team and help develop a flexible, tailored captive reinsurance structure that meets your business needs
- Resources and financial stability of a Fortune 100 company
- Fronting to single parent captives, group and association captives, segregated cell structures, and rent-a-captives
- Coordinated account, engineering, and claims management services
- Unbundled claims service options with any of our approved third-party administrator (TPA) partners
- Domestic and international captive fronting capabilities
- Excess and aggregate coverage available

Commercial lines of business

	Workers compensation		General liability
	Property		Auto
	Medical professional/ general liability		

Some of our captive customers include:

- Fortune 100 global logistics provider
- One of the largest general contractors in the country with more than 5,000 employees
- Publicly traded retail real estate company
- Healthcare provider with 35 accredited sites and more than 300,000 patients
- Commercial cleaning franchise with more than 120 offices in 10 countries and more than 9,000 franchisees

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

Liberty Mutual offers a full range of commercial lines products and services designed to meet the needs of large, mid-size, and small commercial customers. For more information on our captive services or other risk solutions, please contact your Liberty Mutual representative.

We're a good fit for:



- Agriculture
- Construction
- Energy
- Food services



- Healthcare
- Hospitality
- Manufacturing
- Professional services



- Real estate
- Retail
- Services
- Wholesale



Easy access to our segregated cell rent-a-captives

- Realize many of the benefits without owning your own captive
- Legal separation of results for multiple contracts reinsured
- Minimize the administrative and legal costs or obstacles in establishing your own captive
- Use as a stepping stone to a single parent or group captive

Expert captive management services from Liberty Mutual Management

- A stand-alone unit, backed by the financial strength of Liberty Mutual
- The convenience of captive managers licensed in Bermuda and Vermont

TPA services from Helmsman Management Services

With more than \$5 billion in losses under management, Helmsman has the strength and resources to provide you with:

- Claims management, managed care, and risk control services for fronted and self-insured programs
- Programs for workers compensation, general liability, and commercial auto
- The ability to work with a carrier of your choice, thanks to our relationships with leading property and casualty insurers

Reinsurance solutions for healthcare captives

Partnering with Ironshore, a wholly owned subsidiary of Liberty Mutual, we offer reinsurance to captives providing:

- PL/GL for hospitals/integrated delivery systems, long term care facilities, and physician groups
- E&O and D&O for managed care organizations
- Products liability/PL/GL for life sciences
- Medical stop loss

