

Liberty Sponsored Insurance (Vermont), Inc.

Get the benefits of captive insurance without the hassle



LSIV lines of business include:

- Workers compensation
- · General liability
- Auto
- Property
- Medical professional/ general liability

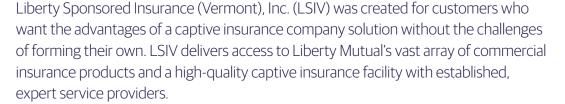
Partner with Liberty Mutual,

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

For more information about Liberty Sponsored Insurance (Vermont), please contact:

Darran Reitze VP Liberty Mutual Management (Bermuda) Ltd.

darran.reitze@libertybermuda.com 441-279-7930





How does the captive work?

LSIV provides an incorporated protected cell (IPC) structure by forming an IPC and executing a participation agreement. Each IPC is a distinct legal entity, with its risks segregated from those of other cells. Policies issued by Liberty Mutual and its affiliates or subsidiaries, including Ironshore, are reinsured to the IPC.



Why establish an incorporated protected cell with LSIV?

- Lower start-up and operating costs than you would have with a stand-alone captive
- · An established facility and expert service providers that make implementation easy
- · Access to the reliable resources of a Fortune 100 company
- · Fronting from a global property and casualty leader
- Individually tailored investment options developed with a professional investment manager
- Collateral through a reinsurance trust with a reliable, NAIC-approved financial partner
- Incorporation in the leading U.S. captive domicile, with an excellent governance and regulatory record



Ready to 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.

This document provides a general description of a program and/or service available to qualifying customers and is provided solely for informational purposes. See your policy, service contract, or program documentation for actual terms and conditions. Nothing herein should be construed as an offer, advice, recommendation, or any other service with regard to any type of insurance product offered or underwritten by Liberty Mutual Insurance Company or any of its affiliates. In addition, we do not make representations upon which you may rely concerning any possible tax consequences arising out of the establishment of a cell. Insurance is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. Some policies may be placed with a surplus lines insurer. Surplus lines insurer separally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines broster.