

# Liberty Mutual Employer Stop loss

Our mission is to be a leader in the excess loss industry through outstanding services, relationship building, and innovative products.



We understand that relationships are one of the driving forces in our industry today. We are committed to meeting the special needs of our broker partners and, most importantly, our self-funded employers. Through every step of the way, we pay great attention to details and respond promptly to all different aspects of the industry.

Services offered:

### Specific excess loss coverage

- Incurred and paid, run-in and run-out contracts
- Specific attachment points available from \$25K (per state regulations) to \$1M
- Eligible groups down to 25 covered lives (per state regulations)
- Aggregating specific deductibles available
- Coverage available in all states except WA

### Aggregating excess loss coverage

- Incurred and paid, run-in and run-out contracts
- Monthly aggregate accommodation available
- Terminal liability option available
- Non-experience aggregates are available on existing fully insured employers

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

### Verikai

Predictive data and risk tool for underwriters to accurately price groups without experience.

### Referenced based pricing

Strategic partnership with preferred vendors to manage cost while providing the best possible member experience.

### To learn more, please contact:

**Kirstin Coppola**  
Business Development Executive  
Liberty Mutual Medical Stop Loss  
973-332-5825  
kirstin.coppola@libertymutual.com

Please send all RFP submissions to:  
MSLquotes@libertymutual.com

### In-house clinical team and ProAct care solutions

- The Liberty Mutual ProAct program engages select vendors that provide the leading expertise in catastrophic claim management and clinical consulting services. In many cases, fees for services are considered eligible expenses under the Stop Loss Policy for members that exceed the specific deductible.
- Provide access to our robust in-house clinical review team offering expert guidance to producer partners and informed risk assessments.