



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

**Liberty is here for you.  
Today. Tomorrow.  
Together.**

For more information, please visit: [lmi.co/business](https://lmi.co/business).



Follow us on LinkedIn and be in the know on emerging trends, legislative updates, and announcements.



**Please send all RFP submissions to:**

[MSLquotes@libertymutual.com](mailto:MSLquotes@libertymutual.com)

**To learn more, please contact:**

[MSLSalesDesk@libertymutual.com](mailto:MSLSalesDesk@libertymutual.com)

# Liberty Mutual

## Employer stop loss

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. Our employer stop loss coverage helps employers plan confidently for the future, without the worry of catastrophic medical expenses.

Services offered:

### Specific coverage

- Incurred and paid contracts
- Specific deductibles available from \$25K (per state regulations) to \$750K
- Eligible groups down to 25 covered lives (per state regulations)
- Coverage available in all states except WA

### Predictive analytics

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

### Aggregate coverage

- Incurred and paid contracts
- Monthly aggregate accommodation available
- Terminal liability option available
- Solutions available for fully insured take-overs

### Referenced based pricing

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

### In-house clinical team and ProAct solutions

Coverage isn't a one-size-fits-all solution, which is why our stop loss customers enjoy the added advantage of our in-house clinical review team and ProAct solutions. Specialized to help contain costs, these benefits include:

- A voluntary risk-management program that complements each client's individual stop loss coverage plan
- The combined support of our industry-leading underwriting capabilities, best-in-class vendors, and an elite clinical team of on-staff nurses to help improve clinical outcomes and enhance care coordination
- Access to transplant and cell and gene therapy networks, case management for catastrophic claims, and specialty pharmacy management
- Access to supplemental contract negotiations, bill review, and out-of-network negotiations
- Access to our robust in-house clinical review team offering expert guidance to producer partners
- In many cases fees for vendor services can be considered as an eligible expense under the stop loss policy for members that exceed the specific deductible