



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

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



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**Product contact:**

**Sophia Aponte**

Vice President & Product Manager  
Stop Loss Programs & Medical Excess  
[sophia.aponte@libertymutual.com](mailto:sophia.aponte@libertymutual.com)  
O: 860-408-7892  
M: 914-374-2571

# Liberty Mutual medical excess of loss

## Control financial risk with custom-tailored coverage and superior service

### A safety net for catastrophic claims

Liberty Mutual reinsurance helps you manage growing financial risk associated with member care costs. Startup or well-established firm, this coverage helps you manage the financial risk from catastrophic claims that affects your cash flow.

### Clarity that prevents surprises

Our tailored approach means your reinsurance agreements are customized to fit your precise needs and easy to understand, so you can perform financial planning with greater accuracy.

### Coverage details

- Specific retentions per member starting at \$200K
- "Unlimited" maximum benefit covered per member option available
- Minimum premiums as low as \$250K
- Aggregate coverage for captive arrangements

### Appetite and services

We prefer to work with insurance companies, insurance captives, RRGs, and MGUs. Our services include:

- Flexible claim reporting and submitting deadlines
- Alternative risk-transfer financing options, including experience refunds and aggregating specific deductibles
- Access to ProAct®, our valuable risk management program. The Liberty Mutual ProAct program engages select vendors that provide the leading expertise in catastrophic claim management and clinical consulting services.

### Our strengths can make your business stronger.

- Appetite risk that's clearly defined and consistently applied
- Underwriting excellence and operational efficiency
- A culture dedicated to finding solutions for our clients through innovation and collaboration
- Outstanding claims and customer service