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Today. Tomorrow.  
Together.**

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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 MGU program business

## Support MGUs growth to manage financial risk

Support Managing General Underwriters' (MGUs) growth in stop loss by offering custom-tailored coverage and superior service to manage the financial risk of their self-insured customers.

### A safety net for catastrophic claims

With MGU support, you're fully equipped to help customers manage the financial risks associated with unpredictable medical care costs. Depend on our flexible medical stop loss coverage options to help them plan with greater accuracy — and less worry.

### Coverage details

#### Specific excess loss coverage

- Incurred and paid, run-in and run-out contracts
- Aggregate specific deductibles and retained corridor available
- Coverage available in all states except WA
- Specific advance available
- Specific terminal liability option available
- Plan mirroring

#### Aggregating excess loss coverage

- Incurred and paid, run-in and run-out contracts
- Monthly aggregate accommodation available
- Terminal liability option available

### Appetite and services

Support traditional stop loss products as well as niche products such as MEC, Level-Funded, Reference-Based Pricing, and Captive Solutions.

We offer our valuable risk management solutions through ProAct®. 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.

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