



LSIV lines of business include:

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

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

For more information, please visit: **Captives — Liberty Mutual Business Insurance**



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

Please contact us for more information on how our captive management specialists can support your needs:

Darran Reitze

SVP, Liberty Mutual Management (Bermuda) Ltd.

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

Mid/large businesses

Liberty Sponsored Insurance (Vermont), Inc.

Get the benefits of captive insurance without the hassle

Liberty Sponsored Insurance (Vermont), Inc. (LSIV) was created for customers who want the advantages of a captive insurance company solution without the challenges of forming their own. LSIV delivers access to Liberty Mutual's vast array of commercial insurance products and a high-quality captive insurance facility with established, expert service providers.

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 this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.