

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.



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

To learn more, please contact:

Karthik Mohan
Vice President, Sales & Distribution
Liberty Mutual Medical Stop Loss
860-408-7896
Karthik.Mohan@ironshore.com

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 \$20,000 (per state regulations) to \$1,000,000
- Eligible groups down to 50 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 full insured employers

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.

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 is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.