

HEALTHCARE

Liberty Specialty Markets offers healthcare insurance products via a managing general agency writing on behalf of LSM Bermuda and third party capital providers.

As the landscape for healthcare continues to evolve we strive to provide comprehensive and innovative solutions tailored to our customers' needs. Based on these needs a dedicated platform was launched in April 2013 to offer meaningful capacity to healthcare risks across all venues. This includes the unique ability to provide drop down capacity over multiple lines of coverage where required.

- Underwrites on behalf of Liberty Specialty Markets Bermuda Ltd, and Antares Syndicate 1274.
 - Liberty Specialty Markets Bermuda Ltd, rated A (Excellent) by A.M.Best, is a Bermuda domiciled company regulated by the Bermuda Monetary Authority.
- Antares Syndicate 1274, benefits from the consistently strong security ratings assigned to Lloyd's "A+" from Standard & Poor's and "A" from A.M. Best.

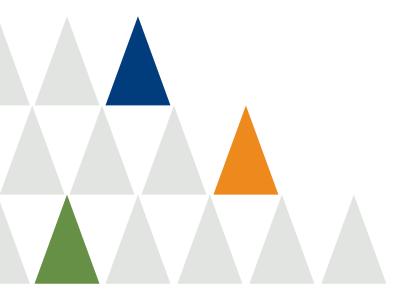


- Policies are issued on a subscription basis with subscribing insurers Liberty Specialty Markets Bermuda Ltd, Starr Insurance & Reinsurance Limited, and Antares Syndicate 1274 each assuming a portion of the limit of liability on a several, not joint, basis.
- Insured's counterplay risk is managed by utilizing the subscribing insurers with independent balance sheets supporting their portion of the risk insured. At the same time, we provide concurrency of terms and conditions and access to a single platform of underwriting and claims expertise for ease of doing business.
- Maximum capacity USD75,000,000 for Healthcare.

- Minimum attachment point of USD15,000,000 for Healthcare (varies by class of business).
- Providing coverage on occurrence, claims made or occurrence reported policy forms for excess casualty; follow form, memorandum of insurance or declarations page forms for financial lines; and follow form or integrated occurrence forms for healthcare.
- Staffed by a dedicated team of underwriting and claims professionals that work together on an integrated basis throughout the underwriting and claims process.
- For more information, visit www.libertyspecialtymarkets.com

CONTACT

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Liberty Specialty Markets Agency Limited is a wholly owned subsidiary of Liberty Specialty Markets Bermuda Limited (LSM), a registered Class 4 insurer. Liberty Specialty Markets Agency Limited is licensed by the Bermuda Monetary Authority as an Insurance Agent to underwrite risks for and on behalf of LSM and other capital providers.

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