



# LIBERTY

**We understand that you need to focus on growing your business.** Liberty's expertise and solution give you the flexibility to structure employee benefits that will empower you and your employees. This allows your employees to live their lives with the knowledge that their financial future is secure and their families are financially protected.

## Risk management expertise

We cover the organisation from excessive or unintended risk by providing specialised benefit design, policy wording and operational processes.

## Specialist insurance expertise

We provide tailor-made solutions that meet our client's needs. We have specialist insurance expertise, such as actuarial resources, which will monitor the risk and claims trends of the benefits and help to manage future uncertainty.

## Claims Management

We strive to give organisations exceptional service by making your claims process seamless and efficient. We can help organisations avoid paying fraudulent claims, or claims which the benefit was never intended to pay. Our claims management helps to keep costs down whilst still ensuring that all valid claims are paid timeously.

## Administration expertise

We know that administration can be daunting, that is why we offer to administer the full insurance process in the most cost effective manner with the highest level of data integrity. This ensures that, amongst other things, benefits are paid to the right beneficiary and costs are managed.

## Administration costs

We have simple, efficient and timeous processes that work to your advantage allowing us to administer your portfolio at competitive rates