

# PROFESSIONAL LIABILITY



Professional liability coverage has become increasingly critical for businesses in today's challenging global environment. Amid rising litigation and evolving regulation, corporate enterprises must navigate a continually shifting risk landscape that creates a difficult climate of uncertainty.

Mosaic's leading underwriters have decades of experience writing professional liability coverage across a broad range of service providers and disciplines throughout the world. We offer clients a tailored portfolio of professional indemnity coverage to ensure policyholders are protected against risks specific to their industry—whether they are a sole trader in the oil and gas sector or a multinational, full-service law firm.

Our world-class service and innovative approach ensure we provide client-focused solutions to modern risks, through either new niche products or restructuring large, complex programs.

## PRODUCTS & APPROACH

### TARGET INDUSTRIES

- Specialist Engineers: we offer expertise to understand and cater to unique profiles of clients, including those working in the following sectors:
  - Oil & Gas
  - Industrial
  - Marine
  - Aviation
  - Rail
  - Natural Resources
- Lawyers: we are market leaders in providing specialist products to lawyers including:
  - Asset Protection
  - Indemnification-backed policies for Minimum Terms and Conditions
  - Offshore Lawyers, including Corporate Service Providers
  - Deductible In-Fill
  - Excess Layers
- Miscellaneous business to a wide range of professional service providers, including:
  - Actuaries
  - P&I Club Managers
  - Security Consultants
  - Underwriting Agents

- Insurance Brokers
- After the event insurance
- Directors & Officers when in conjunction with the professional liability

### KEY FEATURES

- Claims-made policies
- Bespoke coverage extensions available to meet industry-sector requirements
- Preference for leading primary aggregate layers, but will write excess layers on an aggregate or any-one-claim basis
- Stand-alone reinstatement policies available
- Insurance and facultative reinsurance-based contracts

### WHAT SETS MOSAIC APART

- Market leaders with a strong background in specialist, complex risks
- Entrepreneurial, client-focused approach
- Best-in-class claims team with long track record of lead market claims-handling
- Deep understanding of our clients and their businesses
- Truly global approach

## CLAIMS

Pro-active claims management by specialists is at the heart of every risk we cover. Fair handling of claims, and quick payment where agreed, is our promise. Our technically experienced in-house experts provide coverage analysis, strategic overview, and legal and

data-driven insights, with continual feedback to our underwriting teams. Mosaic's approach is one of ownership, transparency, and efficiency; Achieving fair outcomes for our customers is the end goal.

## TEAM

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## ABOUT MOSAIC

Mosaic is a next-generation global specialty insurer harnessing visionary leadership, unmatched underwriting talent, a focus on complex product lines, and a digitized operating model. Coupling Lloyd's Syndicate 1609 with a whollyowned syndicated capital management agency, Mosaic is positioned to offer capacity to clients in leading markets around the world.

Mosaic's underwriters bring an exceptional track record of reputation, respect and relationships to the specialty sphere. Their expertise across regions and products sets us apart in challenging niche markets. Digitizing underwriting and claims processes, our insurtech

platform leverages AI, blockchain and intelligent automation to generate endtoend efficiencies, assisting our expert teams, handling claims promptly, and keeping clients and third-party partners informed every step of the way.

We leverage the legacy of Lloyd's, along with the market's global license network and financial-strength ratings: A, Excellent Outlook (AM Best); A+, Strong Outlook (Standard & Poor's); AA-, Very Strong Outlook (Fitch Ratings).

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