

ENVIRONMENTAL LIABILITY



With more companies facing increased scrutiny and threats of litigation over environmental performance, the role of environmental liability insurance has become more relevant than ever.

Mosaic's leading underwriters have decades of experience writing environmental liability insurance globally for clients in a wide range of industry sectors. Using our suite of proprietary insurance policies, we offer risk-transfer solutions customized to clients' specific business needs. The team specializes in a wide variety of highly complex risks, including legacy environmental risks on mergers and acquisitions, in collaboration with Mosaic's transactional liability division.

PRODUCTS & APPROACH

WHO WE INSURE

- Businesses operating in a wide range of sectors:
 - Oil & gas
 - Mining
 - Manufacturing
 - Power generation
 - Power utilities
 - Waste management
 - Logistics
 - Transportation
- Contractors
- Real-estate developers and investors
- Private-equity houses
- Banks and pension funds
- Public-sector organizations
- Commodity traders

PRODUCTS WE OFFER

Capacity: \$25M

- Site Pollution Liability, including industry-specific forms for mining, oil & gas, and real estate
- Financial Assurance for Storage Tanks (FAST)
- Contractors' Pollution Liability (claims made & reported and occurrence forms)
- Lenders' Pollution Liability
- Excess Environmental Insurance

KEY FEATURES

- Market leaders
- Highly experienced team
- North America and international appetite
- Specialists in complex risks
- Flexible and pragmatic approach to underwriting and policy drafting
- Insurance or facultative reinsurance contracts
- Culture of high-level service to broker and client partners



CLAIMS

Proactive 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. Mosaic has full authority on claims settlement decisions.

TEAM

UNDERWRITING



JIM FINNAMORE

Global Head of Environmental Liability

+44 (0)7928 455 654
jim.fynamore@mosaicinsurance.com



DAVID BARR

SVP, Senior Underwriter,
Environmental Liability

+44 (0)7557 431 305
david.barr@mosaicinsurance.com



WILL CAMPBELL

VP, Underwriter, Environmental Liability

+44 (0)7525 590 161
will.campbell@mosaicinsurance.com

CLAIMS



NATALIE GRAHAM

Global Head, Claims

+44 (0)7894 107 646
natalie.graham@mosaicinsurance.com



ELISSA DOROFF

Head of Americas, Claims

+1 212 508 9735
elissa.doroff@mosaicinsurance.com

ABOUT MOSAIC

Mosaic is a next-generation global specialty insurer harnessing visionary leadership, exceptional underwriting talent, a focus on complex product lines, and a digitized operating model. Coupling Lloyd's Syndicate 1609 with a wholly-owned syndicated capital management agency, Mosaic is uniquely 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 end-to-end efficiencies, assisting our expert teams, handling claims promptly, and keeping clients and third-party partners informed every step of the way.

A+

Strong
Standard
& Poor's

A

Excellent
AM Best

AA-

Very strong
Fitch Ratings

Financial-strength ratings of our Lloyd's syndicate Mosaic 1609

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