

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

WHO WE INSURE

Capacity limits up to \$15M

- Specialist engineers: we offer expertise to understand and cater to unique profiles of clients, including those working in the following sectors:
 - Oil & gas, petrochemical
 - Process
 - Nuclear
 - Chemical
 - Industrial
 - Marine
 - Defense
 - Aviation
 - Rail
 - Natural resources
- Lawyers: we are market leaders in specialist products for lawyers:
 - Asset protection
 - Indemnification-backed policies for minimum terms and conditions
 - Offshore lawyers, including corporate service providers
 - Deductible in-fill
 - Excess layers

- Miscellaneous business to wide range of professional service providers, including:
 - Actuaries
 - P&I club managers
 - Security consultants
 - Underwriting agents
 - Insurance brokers
 - After-the-event insurance
 - Directors & officers with professional liability

KEY FEATURES

- Claims-made policies
- Custom coverage extensions to meet industry requirements
- Preference for leading primary aggregate layers; excess layers on aggregate/any-one-claim basis
- Stand-alone reinstatement policies
- Insurance and facultative reinsurance-based contracts



LITIGATION LIABILITY



With legal action on the rise in the wake of an extended period of economic turmoil across the globe, litigation liability insurance offers critical financial protection to those in disputes in the UK or overseas.

Mosaic offers clients a full range of pricing options to suit all types of cases and clients—from individuals and small businesses to multinational corporations and litigation funders.

PRODUCTS & APPROACH

WHAT WE INSURE

Mosaic's litigation liability cover provides policyholders with protection against the risk of having to pay an opponent's legal costs in the event litigation or arbitration is unsuccessful. In some cases, we can also cover policyholders' own legal costs or claims-related disbursements.

Typical coverage (each case is considered on its own merits):

- Professional negligence disputes (claims against solicitors, accountants, IFAs, etc)
- Breach-of-contract claims
- Insolvency litigation
- Group actions/class claims
- Competition claims

WHAT SETS MOSAIC APART

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

PRODUCTS WE OFFER

(Cover of up to £2.5M for any one claim)

Mosaic offers a flexible approach, including:

- payment of a fully deferred premium payable only in the event the claim succeeds
- a non-refundable premium paid in full on inception
- a combination (a non-refundable deposit premium on inception, plus a further premium paid only if and when the claim is successful)

We can also provide solutions when an opponent seeks security for costs, either in the form of an anti-avoidance endorsement or deed of indemnity.



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.

TEAM

UNDERWRITING



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CLAIMS



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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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