

# TRANSACTIONAL LIABILITY (Canada)

Representations and Warranties Insurance (RWI)



Representations and Warranties Insurance (RWI) has become a crucial piece of mergers and acquisitions (M&A) transactions, offering benefits to both buyers and sellers. The product provides protection against unknown risks and potential losses arising from breaches or inaccuracies of representations and warranties in acquisition agreements. By doing so, RWI can simplify and expedite the negotiation of an M&A transaction for all parties.

Mosaic provides bespoke RWI programs underwritten by seasoned professionals with extensive M&A industry expertise. We appreciate all transactions are different and require unique approaches to navigate challenges and develop custom solutions. With deep experience evaluating and underwriting a variety of deals across industries, in North America and internationally, our team can tackle novel issues and structure insurance packages best suited for each scenario.

## WHY CHOOSE MOSAIC RWI?

### M&A CHALLENGE

Buyers and sellers having trouble reaching agreement on key terms

Sellers want clean exit

Buyers want to differentiate themselves

Buyers want reassurance around acquisition target

Buyers want reassurance around source of recovery

### MOSAIC SOLUTION

Mosaic RWI decreases need and amount of seller indemnification and escrow obligations, reducing pressure around negotiations

Mosaic RWI limits post-closing seller liability and related escrow obligations, increasing seller transaction proceeds

Mosaic RWI gives buyers competitive advantage and removes obstacles like requiring sellers to be primary source of recovery

Mosaic RWI provides additional review to vet acquisition target is "as-advertised"

Mosaic RWI provides financially sound, highly-rated source of recovery and may alleviate need for buyers to seek recourse from key management sellers

## WHAT SETS MOSAIC APART?

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

## 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 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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## 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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