

# PROFESSIONAL LIABILITY (Canada)



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

### HIGHLIGHTS

- Specialist Engineers:
  - Oil & Gas, Petrochemical
  - Process
  - Nuclear
  - Chemical
  - Industrial
  - Marine
  - Defense
  - Aviation
  - Rail
  - Natural Resources
- Lawyers:
  - Asset Protection
  - Indemnification-backed policies for Minimum Terms and Conditions
  - Offshore Lawyers, including Corporate Service Providers
  - Deductible In-Fill
  - Excess Layers

- Miscellaneous business:
  - Actuaries
  - P&I Club Managers
  - Security Consultants
  - Underwriting Agents
  - Insurance Brokers
  - After-the-event insurance
  - Directors & Officers when in conjunction with professional liability

### KEY FEATURES

- Claims-made policies
- Bespoke coverage extensions to meet industry-sector requirements
- Preference for leading primary aggregate layers; excess layers on aggregate or any-one-claim basis
- Stand-alone reinstatement policies available
- Insurance and facultative re-insurance-based contracts



## 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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### 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 Insurance partners with trade carriers to activate cybersecurity capacity in global markets. Our model matches Mosaic's proprietary capital through its syndicate with trade-partner capacity for commercial clients.

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