

# EXCESS CYBER (Bermuda)



More businesses are taking measures to protect themselves in response to the rising frequency of data breaches and cyberattacks. Yet losses escalate every year as cyberthreats change, putting companies of every size and industry at risk. Increasing data-privacy laws mean organizations also face potential exposure to fines if they fail to comply with emerging regulations.

At Mosaic, we view cyber risk as a true business concern—and we work closely with companies to help protect against unpredictable incidents. Using proprietary technology to standardize processes allows our team to take a focused, hands-on approach to client needs. Through our partnerships with leading legal, forensics, and other strategic service providers, Mosaic provides a comprehensive solution to address cyber incidents, resolve legal and regulatory obligations, and minimize reputational impact.

## PRODUCT & APPROACH

### HIGHLIGHTS

- Excess: follow-form coverage (Security & Privacy Liability)
- Paper: Mosaic Syndicate 1609/Everen Specialty Ltd Insurance Company (non-admitted)
- Capacity: Up to \$10M limit
- Target company size: > \$150M revenue
- Minimum attachment: none
- Target industries include (among others):
  - Financial services*
  - Retail*
  - Manufacturing*
  - Professional services*
  - Wholesale*
  - Construction*

### ADVANTAGES

- Flexible and creative underwriting approach
- Direct access to decision-making underwriters
- Experienced, in-house claims handling
- Lloyd's Syndicate + syndicated third-party capital
  - Differentiated capital from other Mosaic regional offices
- Global 24/7 incident response
- Global underwriting capabilities

### EXCLUDED INDUSTRIES

- Nuclear facilities
- Oil and gas pipelines
- Government entities
- Schools, colleges, universities
- Airlines/airports and related industries
- Social media
- Cryptocurrencies
- Cannabis-related (where not federally legal)
- Pornography





# TECHNOLOGY ERRORS & OMISSIONS (E&O)

In the post dot-com boom, the rate of technological innovation has exploded—along with the unique risks facing tech companies. Today's ongoing tech evolution comprises artificial intelligence, virtual reality, data analytics, and a host of automation software, transforming how information is communicated and marketed, how organizations ensure cyber security and resilience, and how we seek entertainment and interact in a globalized world. Businesses of every kind depend heavily on all types of technology to operate, and that expands the threat landscape for the tech enterprises they contract.

At Mosaic, we understand how connected cyber exposure is with technology-related liability. That's why we provide Technology Errors and Omissions (Tech E&O) as companion coverage to our Cyber offering.

## HIGHLIGHTS

- Excess: follow-form coverage (Technology Errors & Omissions and Cyber)
- Paper: Mosaic Syndicate 1609/Everen Specialty Ltd
- Blended Tech E&O and Cyber only
- Capacity: Up to \$10M
- Target company size: >\$150M
- Minimum attachment point: \$5M

## TARGET INDUSTRIES

- Software as a Service (SAAS)
- Artificial intelligence software
- Edtech
- IT consulting
- Internet of Things
- Web development
- Data analytics
- Peer-to-peer platforms
- Workflow automation software
- CRM and loan origination software

## EXCLUDED INDUSTRIES

- Managed Service Providers (MSP)
- NFT/cryptocurrency software providers
- Microchip/PCB manufacturing
- Biometric software
- Companies that undertake a large proportion of software-integration work for government entities



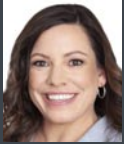
## CLAIMS

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 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.

