



Excess Casualty

Large and multinational organizations continue to experience increased liability frequency and severity arising from complex operational exposures and an increasingly challenging North American litigation environment. Escalating jury verdicts, the expansion of third-party litigation financing, and persistent social inflation are driving higher loss costs and greater volatility across excess casualty programs. Mosaic's excess casualty team provides disciplined, technically-focused underwriting supported by meaningful capacity and a deep understanding of loss drivers across high-hazard industries. Our approach is grounded in long-term partnerships, responsive service, and proactive claims engagement.

KEY FEATURES

Up to

\$10M per risk



COVERAGES

- Excess Third-Party Bodily Injury
- Excess Third-Party Property Damage
- Advertising Liability

UNDERWRITING APPROACH

- Analytical evaluation of attachment points, limits adequacy, and aggregation exposures
- Pragmatic risk selection supported by industry-specific expertise
- Collaborative approach with brokers, insureds, and the claims team to manage complex losses
- Ability to consider business on the following forms:
Occurrence Reported, Occurrence Follow Form, Claims Made

TARGET INDUSTRIES



Construction



Real estate



Hospitality



Energy



Consumer goods



Industrial manufacturing



Transportation (rail & road)



Utilities

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. Claims and underwriting teams work closely together to ensure we meet the needs of our clients. 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.



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Claims & Services

- Early claims involvement on significant losses
- Close coordination between underwriting and claims teams
- Responsive service model supporting efficient program execution

Underwriting



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About Mosaic

Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital aligned for the benefit of clients and partners. We underwrite for 40 other top-rated carriers alongside our Lloyd's syndicates 1609 and 2610—offering lead-line + syndicated capacity, and claims-settlement authority across eight product lines via seven countries. We harness the heritage of Lloyd's and benefit from the market's global licenses and financial-strength ratings.

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FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATE MOSAIC 1609

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