

Mosaic x aiSure™ powered by Munich Re

Mosaic x aiSure™ powered by Munich Re provides protection for AI developers and vendors against financial loss arising from defined AI performance failures. Mosaic x aiSure is designed for the probabilistic nature of AI models, insuring against model errors with parametric-style payouts triggered automatically when performance thresholds are breached.

The structure means claims are settled quickly based on measurable performance data, without lengthy investigations. Coverage is complementary to existing cyber and tech E&O policies, which continue to address operational risks such as outages, data breaches, and negligent deployment.

Tech E&O policies might not be enough to respond to these risk scenarios to cover AI purchases:



CONTRACTUAL LIABILITIES

are often excluded or limited, resulting in uncertainty about indemnifications



TRIGGERS

require a failure of technology to meet a particular standard, but one likely not near 100%, leaving a gap of un(der) covered losses



LEGAL ACTION

requirement to trigger policy is a time-consuming, expensive and uncertain process for customers



PROOF OF LOSS

might be onerous, and terms of the policy might limit coverage, as AI failure often does not involve negligence

How Mosaic x aiSure™ protects your business

Coverage provides two key guarantee scenarios:

1

Indemnify clients for losses related to AI errors. Losses can include amounts associated with undetected fraud, which can be well above fees paid for the technology

2

Indemnify clients for damages and claims expenses arising from legal liabilities, directly related to AI errors. This protects them in an uncertain regulatory and insurance coverage environment

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Key Benefits for AI Providers

Product enhancing

Take substantial customer risks, gaining competitive advantage and product differentiation

Monetization

Value added by guarantee can be translated into monetization

Enables adoption

Our technical due diligence and coverage of AI downsides boost customer trust

Quick payments

No legal action or burden of proof required: coverage's parametric-like payouts are based on AI errors

Mosaic x aiSure™ capabilities

1609 & 2610

Lloyd's syndicates

9

Physical presence globally across our regional hubs

Claims

Experienced in-house team

Coverage

Capacity up to

€/\$/C\$ 15M

Premium minimum deposit + variable rate per output

Product Overview

Model	Description	Example
Regression	Predicts numerical values	Crop yield based on soil & weather data
Classification	Assigns to categories	Flagging transactions as fraudulent or legitimate
Generative AI	Creates new content	Drafting customer communications from input data

GenAI models, and models that are not regression or classification models, require bespoke underwriting

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.



learn more about Mosaic



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