

# Financial Institutions (US)



Financial Institutions are facing increased levels of economic and political volatility in today's challenging global environment. Amid an evolving landscape of regulatory change and rising litigation, businesses must navigate their way through a difficult climate of uncertainty.

Mosaic's leading underwriters have decades of experience writing financial institutions coverage across a broad range of different sectors and products on a global scale. We offer clients solutions tailored to their business to ensure they are protected against risks specific to their industry, whether they are a global bank or a London-based boutique investment manager.

Our world-class service and innovative approach ensure we provide client-focused solutions to modern risk, through either niche new products or restructuring large, complex programs.

## KEY FEATURES

**\$20M**  
per risk



- Recognized market leaders with ability to offer flexible, tailored solutions
  - Preference for leading primary and low excess layers
  - A culture of high-level service to broker and client partners
- Strategy underpinned by effective use of capacity,
- with considered line sizes targeted across the portfolio

## COVERAGES UNDERWRITTEN

- Bankers Blanket Bond
- Professional Liability
- Directors & Officers
- SIDE A (Difference in Conditions) DIC
- Pension Trustee Liability
- Bespoke solutions for clients
- Investment Management Insurance

## TARGET INDUSTRIES



### INVESTMENT

- Investment managers, funds
- Hedge funds
- Investment advisors
- Property funds
- AIFMD investment managers
- Fund of funds
- Real estate



### BANKS

- Investment banks
- Global
- Super-regional banks (>\$200B)
- Upper-regionals (\$100B–\$200B)
- Mid-regionals (\$50B–\$100B)
- Lower regionals (\$10B–\$50B)



### INSURANCE

- P&C insurance companies
- Reinsurance companies
- Lloyd's syndicates



### FINTECH

- Money service businesses
- Payment processors
- Wealthtech & robo-advisors
- Crypto Asset Service Providers (CASPs)
- DAO foundations & labs companies



### DIVERSIFIED FINANCIAL INSTITUTIONS

- Wealth managers
- Corporate finance houses
- Financial intermediaries
- Service providers
- Trust companies
- Financial exchanges
- PE and VC

## 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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## Underwriting

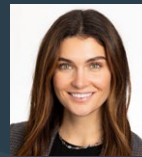


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## About Mosaic

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.

Visit [mosaicinsurance.com](http://mosaicinsurance.com) and follow us @Mosaic1609



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