Professional Liability US

Mosaic's leading underwriters have decades of experience writing professional liability coverages across a broad range of different service classes on a global scale. We offer solutions tailored to every client's business to ensure they are protected against risks specific to their industry, whether they are a global service firm or a boutique consulting practice. 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

Up to

$15M

primary & excess capacity per risk

- Recognized market leaders with ability to offer flexible, tailored solutions
- Preference for leading primary and low excess layers
- 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

COVERAGE HIGHLIGHTS

- Definition of professional services tailored to each insured
- Disciplinary proceedings sublimit included
- Modified consent-to-settle clause
- Independent contractors coverage extension included
- Pre-claims assistance

TARGET CLASSES

Consultants

Freight forwarders

Interior designers

Marketing services

Insurance agents/brokers

Accountants (excess only)

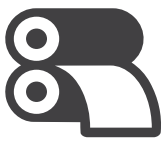
Claims adjustors/TPAs

Staffing agencies

Real estate agents/brokers

Property managers

Trustee services (no beneficiary interest)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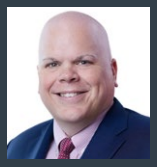
Claims

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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About Mosaic

Mosaic is a global specialty insurer with exceptional expertise, a focus on complex products, and an award-winning, digitized operating model. We underwrite for close to 40 trade clients alongside our own Lloyd's Syndicate 1609 and 2610—offering capacity and custom service across eight lines of business in seven countries.

A+	AA-	AA-
Superior	Very Strong	Very Strong
AM Best	Standard & Poor's	Fitch Ratings

FINANCIAL-STRENGTH RATINGS OF OUR LLOYD'S SYNDICATES MOSAIC 1609 & 2610

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