Financial Institutions AMERICAS

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

- **Fidelity Bonds**
- **Professional Liability**
- **Directors & Officers**
- **SIDE A (Difference in Conditions) DIC**
  commercial accounts accessed via Bermuda
- **Fiduciary Liability**
- **Employment Practices Liability**

TARGET INDUSTRIES

ASSET MANAGERS
- Investment managers, funds
- Hedge funds
- Investment advisors
- Property funds
- 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

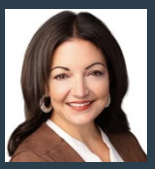
DIVERSIFIED FINANCIAL INSTITUTIONS
- Wealth managers
- Corporate finance houses
- Financial intermediaries
- Service providers
- Trust companies
- Financial exchanges
- PE and VC

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



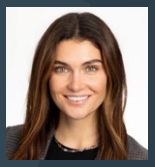
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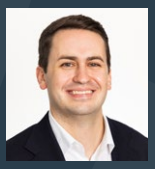
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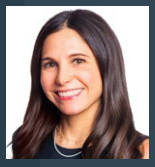
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About Mosaic

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 six 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

Mosaic Syndicate Services Limited is an appointed representative of Asta Managing Agency Limited (company number 1918744), which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA.

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