PRESS RELEASE

Mosaic launches AI-enabled digital underwriting system “HALO”

Cyber/technology E&O is first product offered via new SME platform to drive product development and connect submissions, underwriting, portfolio management

Hamilton, Bermuda, September 17, 2026—Mosaic Insurance today launched **HALO**, a digital underwriting system designed to quickly bring complex specialty products to the small and midsize enterprise (SME) market. The AI-powered initiative combines broker trading activity, underwriting decisions, and portfolio outcomes in a single operating environment.

“This represents a quantum transformation for Mosaic in capability, market reach, and opportunity, all enabled by AI,” said Mosaic Co-Founder & Co-CEO Mitch Blaser. “HALO reflects our broader AI strategy: using technology to augment underwriting, leverage data, and enable our teams to deploy their expertise more efficiently and at greater scale.”

HALO is a modular AI infrastructure for Mosaic’s SME business across lines of business, rather than a single-product quoting platform. It allows Mosaic to develop, launch, and refine products, territories, and distribution arrangements without having to continually rebuild the underlying technology and operating model.

“HALO gives us the infrastructure to build and scale specialty products in ways not commonly available today,” said Liam Jones, CEO of Mosaic’s agency business. “True digital trading, genuine augmentation of information, and real-time active portfolio management is the progress we’ve all been seeking for many years.”

Designed to accommodate brokers’ preferred ways of working, HALO’s AI-driven process invites submissions through email, API integration, or its portal—allowing brokers to use the channel that best fits their existing workflow. Once received, the system automatically structures, enriches, and organizes submission data for underwriting, reducing the need for follow-up questions or repeated touchpoints, allowing submissions to move swiftly, with faster progression to underwriting.

Eligible risks can move through an automated quote, bind and issuance process in minutes, while exceptions and more complex risks are directed to dedicated underwriters. Notably, HALO allows Mosaic to assess the entire submission funnel—from submission patterns, conversion and risk quality to pricing, limits, retentions, coverage and distribution.

“HALO gives us a clear view of the portfolio as it develops and helps identify where exposure may be accumulating across industries, technologies, service providers and other exposure units,” said George Cole, Mosaic’s Head of SME Cyber—the first product to be launched under the new platform and currently accessible through North America wholesale broker partners.

“The visibility HALO gives us is particularly important in cyber, where a single event or vulnerability can affect multiple insureds at the same time,” said Cole. “It will also be increasingly relevant as we expand HALO into our other specialty products with their own aggregation and concentration risks.”

The new Cyber Tech E&O offering combines HALO’s digital underwriting capabilities with Mosaic’s cyber expertise, in-house claims authority, 24-hour incident response, and Lloyd’s-backed financial strength. Pricing, appetite, coverage rules, and broker configurations can all be tested and recalibrated within 24 to 48 hours, while recurring broker and client requests can be assessed and, if agreed, incorporated into the product without creating additional manual referrals.

Importantly, HALO extends beyond the point of bind: brokers and insureds can access cyber risk intelligence and telemetry monitoring before binding and throughout their policy period, enabling them to continuously identify, understand, and respond to changes in their risk exposure.

“Quote, bind, and issue is not the innovation,” noted Cole. “The difference is the connection between workflow and portfolio. We can define the portfolio we want to build, compare it with what’s entering the funnel, and adjust the rules shaping the next submission. At the same time, brokers can continue to trade through channels that work for them. HALO is designed around how the market operates, rather than how a software platform would prefer it to operate.”

Mosaic plans to bring additional SME specialty products to market through the HALO platform. The specialty insurer marked five years in business this past February, and currently has eight specialty lines, including cyber, environmental liability, political risk, political violence, financial institutions, professional liability, specialty casualty, and transactional liability.

About Mosaic
Mosaic is a global specialty insurance platform with an innovative structure allowing deployment of different forms of capital for the benefit of clients and partners. We currently underwrite for 40 other top-rated carriers alongside our Lloyd’s syndicates 1609 and 2610—offering lead-line + syndicated capacity, custom service, and claims-settlement authority across eight product lines via six countries. We harness the heritage of Lloyd’s and benefit from the market’s global licenses and financial-strength ratings. Visit **mosaicinsurance.com** and follow us at @Mosaic1609.

MEDIA CONTACT: Rosemary Jones, CCO, Mosaic: **rose.jones@mosaicinsurance.com**

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