



BHSI TEAM & CULTURE

- Experienced people, empowered to deliver exceptional results
- Uncomplicated organizational structure. Easy to navigate
- Entrepreneurial spirit driven by performance and customer focus
- Integrated team demonstrates the best of Character and Capability

passion.

ENERGIZED
TO INNOVATE.

SPECIALIZED CLAIMS EXPERTISE

- Collaborative and consultative philosophy where customers have direct access to decision-makers
- Claim handling group fully integrated with our underwriting team
- Streamlined claim reporting
- Claim handling service backed by unmatched financial strength
- Strong relationships with top defense firms

COVERAGE DESIGNED FOR YOU

- Proprietary form designed to provide comprehensive, specialized coverage for the homebuilding industry
- Straightforward, substantive policy forms that incorporate our corporate philosophy of "simplicity over complexity"

STRATEGIC PARTNERSHIPS WITH CUSTOMERS & BROKERS

- Industry leading service standards. BHSI is responsive and solution-oriented
- Strategic execution with select broker partners
- Claims Service Survey focused on customer satisfaction

FINANCIAL STRENGTH YOU CAN TRUST

- Berkshire Hathaway Specialty Insurance Company is a member of Berkshire Hathaway's National Indemnity group of insurance companies. As of 12/31/2019, the National Indemnity group of insurance companies had \$333.9 billion in total admitted assets, with \$202.5 billion in policyholder surplus*.

**Source: Balance sheets as of 12/31/2019 for the Berkshire Hathaway National Indemnity group of insurance companies.*

PRODUCT HIGHLIGHTS

- Comprehensive primary policy form delivers specialized coverage for homebuilders
 - Coverage A provides traditional occurrence-based coverage for premises/operations Bodily Injury and Property Damage coverage
 - Coverage B provides Personal and Advertising Injury coverage tailored to the homebuilder market
 - Coverage C provides products-completed operations hazard coverage for Repair Costs arising out of Construction Failure, as well as, Bodily Injury and Property Damage
 - Products-completed operations hazard period runs from the home's close of escrow through the statute of repose or 10 years – whichever is earlier
- Expanded Construction Failure definition allows for builders to be proactive in responding to construction defect issues
- Wrap-up flexibility within the form enables builders to enroll selected trades
- Self-Insured Retentions are tailored to the builder's specific characteristics, including business and geographical considerations
- Claims will be handled by an in-house team with experience in complex and high-value claims and settlements
- Loss control services will be provided and coordinated by in-house loss control team with homebuilder experience
- Significant primary limits available - up to \$15 million

HOMEBUILDER APPETITE

- Target accounts are builders with greater than \$50 million in annual revenue building mainly single family detached homes
- Currently not targeting builders with all or predominant exposure in WA, HI or LA or manufactured homes

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, medical stop loss, and homeowners insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.

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Specialty Insurance®**