



## CONSULTING EXCELLENCE

The BHSI Account Risk Engineering Cycle is a continuous improvement process geared towards understanding your risks and needs and matching those with tailored solutions, year on year.

The cycle is based on 5 key pillars that are derived from the internationally recognised standard ISO 31000 Risk Management – Principles and Guidelines, and consists of:

- Risk Assessment – understand the risk, its drivers and key exposures
- Risk Evaluation – evaluate risk exposures, benchmark against best practice
- Risk Improvement – identify loss prevention strategies to assist in risk reduction
- Monitoring & Review – oversee risk improvement status, report on new developments /CAPEX projects that may alter risk profile
- Customer Support – maintain long-term customer relationships by supporting your risk management endeavours

# yes.

WE CAN TAILOR THAT  
COVERAGE FOR YOU.

## CAPABILITIES

BHSI's global network of risk engineers are highly trained practitioners with strong skillsets in identifying risk and advising on loss control solutions. We take the time to understand your business, what your appetite for risk is, and share global best practice initiatives to control risk.

BHSI risk engineers can be engaged to assist with insurance services including:

- Property, Energy, Construction, Casualty & Marine Risk Engineering Assessments
- Plan & Project Reviews – including the assessment of building and fire protection capital works
- Process Dependency Analysis
- Detailed risk reviews of specific risk exposures inherent to your industry
- Development of Loss Control Programs
- Reviews of internal risk management policies & procedures
- Flexible and tailored risk advisory services based on your requirements

## BHSI TEAM & CULTURE

- Highly experienced engineers, from diverse backgrounds, empowered to act
- Thoughtful, commercial and practical risk-based approach
- Collaborative relationships with customers and intermediaries
- Flat, efficient & responsive structure

## FINANCIAL STRENGTH YOU CAN TRUST

- Berkshire Hathaway's National Indemnity group of insurance companies hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's, with \$316.5 billion in total admitted assets and \$185.2 billion in policyholder surplus\*.

\*Source: Balance sheets as of 30/06/2020 for the Berkshire Hathaway National Indemnity group of insurance companies.

## BENEFITS

- A relationship with an insurer that understands your business and its efforts to manage risk
- An improved risk profile via the implementation of commercially practical loss control programs
- On-going support and assistance with your risk based initiatives from experienced risk engineers
- A long term relationship aimed at a continuous reduction in insurable and uninsurable risk



**Berkshire Hathaway  
Specialty Insurance**

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 ([www.bhspecialty.com](http://www.bhspecialty.com)) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, and marine insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company holds 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, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

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