



Berkshire Hathaway Specialty Insurance

Wholesale Property Appetite Guide

MINIMUM PREMIUM / TIV:	\$50,000 Gross per million subject to a minimum share premium of \$200,000 per policy (Berkshire Hathaway Specialty Insurance share) \$50 Million TIV
PRODUCTS:	Property Insurance including Named Storm Wind, Earthquake, and Flood Single Peril - Flood, Earthquake, Named Storm. Multi-year policies available.
TERRITORY:	Multi-National Property coverage for U.S. domiciled risk
ATTACHMENT:	Primary and/or Excess Layers (preference being Primary on most risks)
FORMS:	BHSI Property Form BHSI Primary Co-Insuring Form BHSI Excess Follow Form BHSI Named Windstorm Form BHSI Named Peril Wrap Form BHSI Wind/Hail Form BHSI Flood Form BHSI Named Windstorm Form Broker Manuscript Forms
WORKING CAPACITY:	\$100 million for working layers; more for select risks
PROHIBITED CLASSES:	Primary Layer Frame Habitational Agricultural/Livestock Airline Rail Auto Manufacturers Recyclers Saw Mills Open Lot
CATASTROPHE RESTRICTIONS:	None
OTHER USEFUL INFORMATION AND CONSIDERATIONS:	BHSI is a net writer and does not purchase reinsurance (Not impacted by changes to the reinsurance environment). BHSI will entertain Convective Storm/Hail Risk typically in very compressed layers being \$5-\$10M Primary. Manufacturing (including but not limited to Food Processing/Storage) – credible engineering information preferred. BHSI does not currently write 100% of any risk, we participate on Shared & Layered Programs only. Multi-Year contracts/Loss Ratio Guarantees will be considered on a risk-by-risk basis.

WHAT WE'RE WRITING

We target CAT (Coastal named storm wind/ Critical Earthquake) exposed accounts as well as Non-CAT Shared & Layered Programs, including but not limited to, the following occupants:

Public Entities
K-12 Schools
Financial Institutions
Higher Education Institutions
Retail
Hotels
Casinos

Manufacturing/Processing
Assisted Living Facilities/Senior Care
Warehousing
Food Risks
Mixed Real Estate Schedules
Healthcare Facilities

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Berkshire Hathaway
Specialty Insurance

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational 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, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Switzerland, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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