



Berkshire Hathaway Specialty Insurance



partner.
IN LOCKSTEP WITH YOU,
LONG TERM.

Berkshire Hathaway Specialty Insurance (BHSI) is a strong and trusted insurance partner. We provide commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, accident and health, and homeowners insurance to customers worldwide.

Part of Berkshire Hathaway's insurance operations, we offer you the security of a top-rated balance sheet and the expertise of a worldwide team of professionals with excellent capabilities and character.

FINANCIAL STRENGTH

BHSI 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. Our large and stable balance sheet gives us an exceptional ability to tackle complex risks; it enables us to provide consistent capacity and innovative, flexible solutions. It also means you can have the utmost confidence in our ability to pay covered claims – no matter how large the catastrophe or “long-tailed” the liability.

What does our financial strength look like?

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 **\$398.3 billion** in total admitted assets and **\$238.3 billion** in policyholder surplus*.

strength.

A STRONG TEAM,
OPERATIONALIZING A
STRONG BALANCE SHEET.

CLAIMS IS OUR PRODUCT.®

BHSI is committed to excellence in claims handling, and brings skill, efficiency, and transparency to all aspects of the claims process. Our clearly articulated service standards set our bar consistently high on everything from acknowledgement of claims, to communication throughout the life of a loss – and ensure no surprises.

We harness the latest claims handling technology, but are well aware that claims handling at its core is about people: People helping people recover from a loss, a business disruption, or a lawsuit large or small. Consequently, we bring both skill and compassion to the process. We are highly experienced and readily accessible: All customers have direct access to our senior claims handling team.

skilled.

DECADES OF EXPERIENCE DEVOTED TO YOUR CLAIM.

* Source: Balance sheets as of 09/30/2022 for the Berkshire Hathaway National Indemnity group of insurance companies.

info@bhspecialty.com

PEOPLE

team.

WORKING SHOULDER
TO SHOULDER WITH YOU.

BHSI team members around the globe have exceptional individual expertise and a highly collaborative style. They excel individually and, working together, take our organization – and yours – to a higher level still.

At BHSI, our passion for what we do permeates every endeavor. We focus everyday on building everlasting – “forever” – relationships with our customers and business partners. We take great pride in knowing that our expertise, capacity and financial strength can bring certainty to your insurance programs for years to come.

PRODUCTS

yes.

WE CAN TAILOR THAT
COVERAGE FOR YOU.

Our wide range of insurance products is expanding every day. BHSI has both admitted and non-admitted underwriting capabilities. With our E&S capabilities, financial strength and yes-oriented culture, we offer maximum flexibility in customizing solutions for your needs.

CULTURE

In our every interaction with our customers, colleagues and business partners, we live the Berkshire Hathaway tradition of doing the right thing...and earn our reputation for trust, integrity and prudent risk taking.

Our organization is customer-first, through and through. Lean and responsive, we choose simplicity over complexity – and bring ease, speed, and efficiency to your world of insurance.

agile.
CUSTOMER FOCUS,
UNENCUMBERED.

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Visit www.bhspecialty.com for the latest on our expanding product lines.



**Berkshire Hathaway
Specialty Insurance**

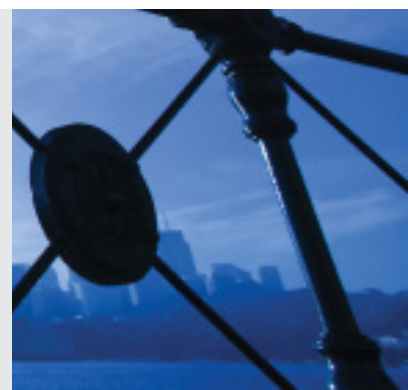
Atlanta | Boston | Chicago | Houston | Indianapolis | Irvine | Los Angeles | New York | San Francisco | San Ramon | Seattle
Stevens Point | Adelaide | Auckland | Brisbane | Brussels | Cologne | Dubai | Dublin | Frankfurt | Hong Kong | Kuala Lumpur
London | Lyon | Macau | Madrid | Manchester | Melbourne | Munich | Paris | Perth | Singapore | Sydney | Toronto | Zurich

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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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Berkshire Hathaway
Specialty Insurance®

BHSI UNITED STATES

Berkshire Hathaway Specialty Insurance in the U.S. provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, and homeowners insurance.

Coverage

PROPERTY

- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

Industry Focus

- Real Estate Companies
- Public Entities
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing Companies
- Retail Entities

INLAND MARINE

- Builder's Risk
- Open Builder's Risk
- Motor Truck Cargo
- Warehouse Legal
- Equipment Dealers
- Other miscellaneous floaters

- Developers
- General Contractors
- Logistics
- Transportation
- Oil & Gas
- Utilities
- Warehousemen

OCEAN MARINE

- Ocean Cargo
- Stock Throughput
- Project Cargo / DSU

- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers
- Oil, Gas & Petrochemical

Coverage

Industry Focus

CASUALTY

- General Liability
- Lead Umbrella
- Excess Liability
- Auto Buffers
- Retained Limits

- Trucking
 - Manufacturing & Distribution
 - Sports, Entertainment, Leisure
 - Real Estate & Retail
 - Energy & Energy Related
 - Construction
-

ENERGY

- General Liability
- Lead Umbrella
- Retained Limits
- Follow Form Excess
- Occurrence & Claims Made Cover
- Builder's Risk / EAR

- Oil & Gas Lease Operators
 - Oil & Gas Contractors
 - Mining Including Quarries, Coal, & Metals
 - Gathering and Transmission Pipelines
 - Gas Stations, Fuel Distributors
 - Power Generators
 - Processing
 - Refining
-

EXECUTIVE LINES, COMMERCIAL & FINANCIAL

- Commercial Crime
- Directors and Officers Liability
- Side A D&O
- Excess D&O
- Fiduciary Liability
- Fidelity Bonds
- Employment Practices Liability
- Financial Errors & Omissions

- Publicly Traded and Large Privately Owned Commercial Firms
 - Banks – Investment Banks, Money Center Banks, National Banks, Regional Banks
 - Asset managers – Mutual Funds, Hedge Funds, Investment Advisors, Private Equity Firms, Venture Cap Firms
 - Insurance Companies and Brokerages
-

PROFESSIONAL LINES

- Professional Liability
- Cyber Liability

- Lawyers
 - Architects & Engineers
 - Media
 - Technology
 - Real Estate
 - Miscellaneous Professionals
-

TRANSACTIONAL LIABILITY

- Representations and Warranties Insurance
- Contingent Liability Insurance
- Class Action Settlement Insurance

- Manufacturing
 - Financial Institutions
 - Technology
 - Real Estate
 - Energy
 - Healthcare
 - Retail
-

HOMEOWNERS

- High Value Homeowners on East Coast
- Form Flexibility - HO3, HO5
- Occupancy Flexibility - Primary, Secondary, and Seasonal Homes
- Owner and Tenant Occupied

- CAT Property
- Named Insured Flexibility - Corporations, Limited Liability Companies, Trusts, and Partnerships

Coverage

Industry Focus

HEALTHCARE PROFESSIONAL LIABILITY

- Healthcare Liability Umbrella
 - Healthcare Excess Follow Form
 - Captive Reinsurance
 - Managed Care E&O: Follow Form Excess
 - Senior Care Umbrella Excess
 - Hospitals & Healthcare Systems
 - Physician Groups
 - Outpatient Care
 - Large Miscellaneous Facilities
 - Managed Care
 - Senior Care & Aging Services
-

CONSTRUCTION

- Practice Policies
 - Owner Controlled Insurance Programs (OCIP)
 - Contractor Controlled Insurance Program (CCIP)
 - Interest Only Projects
 - Builder's Risk / CAR
 - Heavy Commercial Trades
 - General Contractors
 - Infrastructure Projects
 - Healthcare Projects
 - Energy Projects
 - Commercial Buildings
 - Commercial Grade Residential
-

HUMAN AND SOCIAL SERVICES

- Professional Liability
 - Property
 - Crime
 - Inland Marine
 - Commercial Auto
 - General Liability
 - Umbrella Liability
 - Community Action Organizations
 - Paratransit Agencies
 - Social Services Agencies
 - Youth Services Agencies
-

MEDICAL STOP LOSS

- BHSI's team has extensive experience tailoring medical stop loss coverage for a wide range of sectors.
 - Financial Institutions
 - Healthcare
 - Manufacturing
 - Professional Services
 - Public Sector Groups
 - Taft Hartley Plans
 - Self-Administered Groups
 - Groups Embracing Referenced Based Pricing Models
 - Colleges and Universities
-

TRAVEL

- Travel Convenience Insurance
- Travel Accident Insurance
- Travel Agents & Tour Operators E&O
- Concierge Services
- Individual Consumer
- Travel Agents
- Tour Operators
- Airline & Cruise Carriers
- Online Travel Agents
- Corporate Travel Agents

Coverage

Industry

PROGRAMS

- All Risk Property
 - Single Peril Earthquake, Flood and Windstorm
 - General Liability
 - Automobile
 - Umbrella/Excess
 - Professional Liability
 - Affinity Associations
 - Allied Healthcare
 - Builder's Risk
 - Event Liability
 - Human & Social Services
 - Miscellaneous Professionals
 - CAT Property
-

LIFE SCIENCES

- Product Liability
 - Medical Devices
 - Nutraceuticals
 - Generic Pharmaceuticals
 - Clinical Trials
 - Biologicals
 - Compounding Pharmaceuticals
-

SURETY

- Performance Bonds
 - Bid Bonds
 - Payment Bonds
 - Construction
 - Practice Policies
 - Owner Controlled Insurance Programs (OCIP)
 - Contractor Controlled Insurance Program (CCIP)
 - Interest Only Projects
 - Builder's Risk / CAR
 - Contractors
 - Construction Material Suppliers
 - Equipment Suppliers
 - Construction Outsource Services
 - Heavy Commercial Trades
 - General Contractors
 - Infrastructure Projects
 - Healthcare Projects
 - Energy Projects
 - Commercial Buildings
-

TRANSPORTATION

- Buffers and Excess Liability
- Follow Form
- Umbrella
- Retained Limits
- All Necessary Filings
- All Non-passenger Vehicular
- For Hire and Corporate Fleets

BHSI MULTINATIONAL

Berkshire Hathaway Specialty Insurance (BHSI) Multinational provides customised multinational solutions to customers around the globe.

Global Reach, Wide Ranging Tailored Coverage

Our dedicated team partners with our underwriting teammates around the globe and stands ready to deliver tailored multinational solutions in over 170 countries across the globe for any of our full range of coverages including:

- Commercial General Liability
- Crime
- Cyber
- Directors & Officers
- E&O/Professional Indemnity
- Marine Cargo Liability
- Property
- Umbrella/Excess Liability
- Accident & Health

Expertise Worldwide

We understand the local legal, regulatory and insurance issues customers face. Through BHSI's owned operations, affiliated offices, and our dedicated network partners, our customers can rest assured that all policies are backed by BHSI's top rated balance sheet and are compliant and structured to meet their unique needs.

Transparency at Every Stage

Ongoing communication with customers and brokers is essential and a top priority at BHSI.

Our customers can expect to receive:

- Periodic Program Statements with details of policy issuance and premium payments by country
- Claims Welcome Letters summarizing program information, customized claim handling requirements and BHSI and local claim contacts around the world
- Customised Global Claims Plan to ensure claims handling is smoothly coordinated, locally and globally and tailed to our customer's specific needs and preferences

Claims Is Our Product®

- Our global claims team is proactive in engaging customers and brokers early in the development of every multinational program
- Our experienced claims team had handled thousands of multinational program claims through resolution

CUSTOMER & BROKER ENGAGEMENT TEAM

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