



General Casualty & Product Liability Appetite Guide

MINIMUM PREMIUMS: Min 50K per Policy, unless Lead Umbrella, then 75K
Min 3K per Million for Lead Umbrella
Min 2K per Million for Excess Liability

LINES OF BUSINESS: General Liability
Products Liability
Lead Umbrella
Excess Liability

CAPACITY: 25M XS Capacity
More for Select Risks

FORMS: Follow Form Excess
Lead Umbrella
Primary GL
Retained Limit
Products Liability

PRODUCTS LIABILITY:

TARGETED CLASSES	CLAIMS MADE TARGETS	PROHIBITED CLASSES
Manufacturers Distributors (Inc. Overseas Mfg.)	Chemicals & Fertilizers Helmets / Protective Equipment Baby Products Discontinued Products IBNR Policies	Tobacco Electronic cigarettes Wooden Trusses Aerospace & Aviation Products

GENERAL CASUALTY:

TARGETED CLASSES	PROHIBITED CLASSES	RESTRICTED CLASSES
Real Estate Retail Restaurant Chains Hotels/Casinos/Resorts	Traveling Fairs Inflatable Rental Public Entity/Higher Ed Habitational	Bars & Nightclubs (250K SIR/500K Premium) Parking Garage with GKLL (Min 25K SIR/100K Premium)

CONTACTS

Kathy Reid

Head of Casualty North America
312.702.2801 O
312.509.0761 M
kathy.reid@bhspecialty.com

Bill Smyth

SVP, Casualty
617.936.2914 O
857.205.8340 M
bill.smyth@bhspecialty.com

EASTERN REGION

John Roe

Head of Casualty, Eastern Region
Head of Casualty Construction N.A.
917.960.2414 O
347.327.2887 M
john.roe@bhspecialty.com

Charles Beermann

SVP, Casualty, Eastern Region
770.625.2527
678.428.1015
charles.beermann@bhspecialty.com

CENTRAL REGION

Matt Hale

Head of Casualty, Central Region
312.702.2802 O
312.835.1330 M
matt.hale@bhspecialty.com

MIDWEST REGION

Marcie Stephan

SVP, Casualty
312.702.2803 O
312.509.0984 M
marcie.stephan@bhspecialty.com

WESTERN REGION

Jennifer Marratt

Head of Casualty, Western Region
206.717.3002 O
213.280.7563 M
jennifer.marratt@bhspecialty.com

CANADA

Darryl DeSouza

SVP, Casualty
647.846.7801 O
289.962.1309 M
darryl.desouza@bhspecialty.com

CUSTOMER & BROKER ENGAGEMENT

Renee Yozzi

SVP, Customer & Broker Engagement
917.960.2456 O
917.297.4487 M
renee.yozzi@bhspecialty.com



**Berkshire Hathaway
Specialty Insurance**

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For more information, contact info@bhspecialty.com.

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