



## General Property Appetite Guide

<b>Minimum Premiums:</b>	\$100,000 per policy (Berkshire Hathaway Specialty Insurance share)
<b>Products:</b>	“All Risk” Property Single Peril/DIC - Flood, Earthquake, Named Storm Wind, Engineered and Technical Risks, Builders Risk, Inland Marine
<b>Territory:</b>	Multi-National Property coverage for U.S. domiciled risk
<b>Attachment:</b>	Primary and/or Excess Layers
<b>Forms:</b>	BH Specialty Property Insurance Form Follow Form Primary or Excess Broker Manuscript Forms
<b>Working Capacity:</b>	\$100 million for working layers; more for select risks
<b>Prohibited Classes:</b>	Primary Layer Habitational Agricultural/Livestock Airline Rail Auto Manufacturers Recyclers Saw Mills Open Lot
<b>Catastrophe Restrictions:</b>	None

### WHAT WE'RE WRITING

Public Entities	Habitational (Excess Only, Attaching > \$5M)
K-12 Schools	Real Estate Schedules
Higher Education Institutions	Healthcare Facilities
Retail	Financial Institutions
Hotels	
Casinos	
Manufacturing/Processing (Shared and Layered Only)	

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**Berkshire Hathaway  
Specialty Insurance**

Berkshire Hathaway Specialty Insurance ([www.bhspecialty.com](http://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.

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