



## 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](mailto: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](http://www.bhspecialty.com) for the latest on our expanding product lines.



**Berkshire Hathaway  
Specialty Insurance**

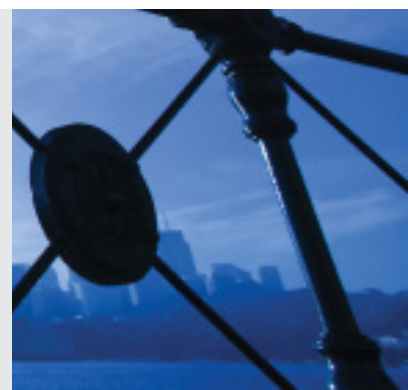
Atlanta | Boston | Chicago | Houston | Indianapolis | Irvine | Los Angeles | New York | San Francisco | San Ramon | Seattle  
Stevens Point | Adelaide | Auckland | Brisbane | Brussels | Cologne | Dubai | Dublin | Frankfurt | Hong Kong | Kuala Lumpur  
London | Lyon | Macau | Madrid | Manchester | Melbourne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

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.

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

04/20/2023 A





# Berkshire Hathaway Specialty Insurance

## BHSI CANADA

Berkshire Hathaway Specialty Insurance (BHSI) Canada provides commercial property, casualty, marine, executive and professional lines 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

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#### INLAND MARINE

- Blanket Builder's Risk
- Open Builder's Risk
- Contractors' Equipment
- Motor Truck Cargo
- Other miscellaneous floaters

- Developers
- General Contractors
- Logistics
- Mining
- Oil & Gas
- Utilities

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#### OCEAN MARINE

- Ocean Cargo

- Importers & Exporters
- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers

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#### CASUALTY

- General Liability
- Lead Umbrella
- Excess Liability

- Manufacturing & Distribution
- Real Estate & Retail (SIR)
- Hospitality
- Energy & Energy Related
- Construction
- Financial Institutions

## Coverage

## Industry Focus

### ENERGY

- General Liability
  - Lead Umbrella
  - Follow Form Excess
  - Occurrence & Claims Made Cover
  - Builder's Risk / EAR
  - Property
- Oil & Gas Lease Operators
  - Oil & Gas Contractors
  - Mining Including Underground
  - Gathering and Transmission Pipelines
  - Gas Stations, Fuel Distributors
  - Power Generators
  - Processing
  - Refining (Property)
  - Oil Sands/SAGD/NGL Operations
  - Energy Construction Projects
  - Power Generation & Distribution
  - Renewable Energy

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### ENVIRONMENTAL

- Pollution Legal Liability
  - Contractor's Pollution Legal Liability (Practice and Project Specific)
  - Follow Form Excess
- Manufacturers, Light Industrial, Distributors & Warehousing, Commercial, Institutional
  - General Contractors, Trade Contractors, Remediation Contractors

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### COMMERCIAL AUTO

- Owned Automobile
  - Garage Automobile
  - Lessor's Contingent Automobile
- Construction Practice
  - Energy
  - Manufacturing
  - Distribution
  - Hospitality
  - Financial Lines
  - Automobiles licensed across Canada

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### EXECUTIVE LINES, COMMERCIAL & FINANCIAL

- Directors and Officers Liability
  - Side A D&O
  - Commercial Crime
  - Fiduciary Liability
  - Fidelity Bonds
  - Financial Errors & Omissions
  - Employment Practices Liability
  - Excess Follow Form
  - Network Security & Privacy Liability (Cyber)
- Publicly Traded and Large Privately Owned Commercial Firms
  - National & Regional Banks and Credit Unions
  - Asset Managers – Mutual Funds, Hedge Funds Investment Advisors, Private Equity Firms, Venture Firms, Life Agents, Broker Dealers
  - Insurance Companies and Brokerages

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### PROFESSIONAL LINES

- Miscellaneous Professional Liability
  - Excess Professional Liability
- Manufacturing
  - Miscellaneous Professionals
  - Lawyers
  - Technology
  - Real Estate
  - Architects & Engineers\*
  - Accountants\*
  - Network Security & Privacy Liability (Cyber)

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## CONSTRUCTION

- Practice Policies (CGL, Umbrella, Excess)
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Builder's Risk / CAR
- Contractors Protective, Professional, and Pollution Liability (Practice, Project Specific, and Excess)
- Contractor's Pollution Legal Liability (Practice, Project Specific, and Excess)
- Design-Build Contractors
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings
- Tunneling
- Remediation/Restoration Contractors
- Industrial

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## LIFE SCIENCES

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

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## 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

# CANADA TEAM

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