



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.

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

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.

yes.

WE CAN TAILOR THAT
COVERAGE FOR YOU.



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 | Columbia | Dallas | Houston | Indianapolis | Irvine | Los Angeles | New York | Plymouth Meeting
San Francisco | San Ramon | Seattle | Stevens Point | Adelaide | Auckland | Barcelona | 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) 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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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 AUSTRALIA

Berkshire Hathaway Specialty Insurance (BHSI) Australia provides commercial property, casualty, healthcare lines, accident & health, executive and professional lines, cyber, construction, power, energy, mining and marine, transport & logistics liability insurance.

Coverage

PROPERTY

- All Risk Property
- Terrorism

Industry Focus

- Real Estate Portfolios/Property Owners
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing
- Food & Beverage Production
- Transport & Logistics/Warehousing Distribution
- Government & Infrastructure

MINING & ENERGY

- Industrial Special Risks
- Energy Package

- Oil & Gas Production
- Oil & Gas Pipelines
- Oil Refining
- Fuel Storage and Distribution
- LNG Production
- Open Cut Mining
- Underground Mining
- Minerals and Metals Processing
- Petrochemical Manufacturing

CONSTRUCTION

- Industrial Special Risks
- Project Specific Contract Works
- Annual Contract Works
- Delay in Startup
- Surety

- Buildings - Commercial and Residential
- Infrastructure - Roads, Railways, Bridges, Airports, Pipelines
- Manufacturing, such as Food & Beverage, etc.
- Power Generation
- Electricity Transmission and Distribution
- Mining

Coverage

Industry Focus

CASUALTY

- General Liability
- Umbrella Liability
- Excess Liability
- Construction Liability

- Manufacturing & Distribution
- Power & Utilities
- Mining & Energy
- Oil & Gas
- Construction
- Professional Services
- Healthcare & Life Sciences

EXECUTIVE & PROFESSIONAL LINES

COMMERCIAL LINES

- Directors and Officers Liability
- Public Offering of Securities Insurance
- Employment Practices Liability
- Commercial Crime
- Statutory Liability

- Publicly Traded and Large Privately Owned Commercial Firms

FINANCIAL INSTITUTIONS

- Asset Manager Liability Insurance
- FI Civil Liability
- FI Crime
- FI Directors & Officers
- Employment Practices Liability

- Asset managers - Managed Funds, AREITS's, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages

PROFESSIONAL LINES

- Technology Professional Liability
- Miscellaneous Professional Liability
- Excess Professional Liability
- Financial Planners Professional Liability

- IT Liability
- Media Liability
- Management Consultants
- Miscellaneous Professions
- Accountants
- Law firms
- Financial Planners

CYBER

- Business Interruption Loss
- Rectification Costs
- Regulatory Costs
- Extortion Costs
- Emergency Response Costs

- Financial Institutions
- Healthcare
- Education

MARINE

- Inland Marine - Cargo
- Ocean Marine - Cargo
- Stock Throughput
- Project Cargo/DSU
- Contractors' Plant and Equipment
- Equipment Floater (Miscellaneous Property)

- Manufacturing
- Food & Beverage Production
- Warehousing Distribution
- Government & Infrastructure
- Oil & Gas Production
- Fuel Storage and Distribution
- Mining
- Minerals and Metals Processing
- Petrochemical Manufacturing
- Civil Contractors/Construction
- Earth Moving Excavation

Coverage

Industry Focus

TRANSPORT & LOGISTICS LIABILITY

- Logistics Operators Liability
 - Port Operators Liability
 - Cargo Handling Facility Liability
 - General Marine Liability
 - Transport Operators
 - Courier Operators
 - Rail Operators
 - Container Freight Stations
 - Warehouse & Distribution Operators
 - Bulk Terminal Operators
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ACCIDENT & HEALTH

- Corporate Travel
 - Group Personal Accident
 - Group Expatriate/Inpatriate
 - Group Journey
 - Group Voluntary Workers
 - Accountants & Consultants
 - Professional & Financial services
 - Financial Institutions
 - Lawyers
 - Architects/Engineers
 - Education and Healthcare
 - Construction
 - Associations
-

HEALTHCARE LIABILITY

- Healthcare Medical Malpractice Primary
 - Healthcare Medical Malpractice Excess Follow Form
 - Medical Malpractice
 - Hospitals & Healthcare Systems
 - Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
 - Large Medical Facilities
 - Senior Care & Ageing Services
 - Medical Indemnity for Individual Medical Practitioners
 - Clinical Trial Insurance
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RISK ENGINEERING

At BHSI our approach is to work with our customers to apply a 'risk based' assessment process within a 'commercial' framework.

We will endeavour to:

- Engage with our customers to understand their insurance related risks
- Discuss and communicate risk in terms of likelihood and consequence
- Jointly identify cost effective and practical risk reduction opportunities

We acknowledge:

- That the perception of risk is based on an individual's experience and knowledge
- Our customers are industry experts
- We are experts in the risk management process, claim management and fire protection

We pride ourselves on always trying to:

- Identify and assess risk for the benefit of our customers
- Facilitate the communication of our customers' efforts to manage risk
- Communicate in a clear and concise manner

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

AUSTRALIA LEADERSHIP TEAM

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For claims notifications please email:
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**Berkshire Hathaway
Specialty Insurance**

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company holds 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, 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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