



## 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.

# LEADERSHIP TEAM

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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 | 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](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, 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](mailto:info@bhspecialty.com).

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Berkshire Hathaway  
Specialty Insurance

## BHSI NEW ZEALAND

Berkshire Hathaway Specialty Insurance (BHSI) New Zealand provides corporate and commercial property, accident and health, marine, casualty, executive and professional lines and cyber insurance.

### *Coverage*

#### PROPERTY

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

### *Industry Focus*

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

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#### POWER, ENERGY & MINING

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

- Power Generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Mining

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#### CONSTRUCTION

- Project Specific Contract Works
- Annual Contract Works
- Delay in Start Up

- Buildings – Commercial and Residential
- Infrastructure – Roads, Railways, Bridges, Airports, Pipelines
- Manufacturing, such as Food & Beverages, etc
- Power Generation
- Mining

## Coverage

### ACCIDENT & HEALTH

- Corporate Travel
- Group Personal Accident
- Group Expatriate/Inpatriate

## Industry Focus

- Accountants & Consultants
- Professional & Financial services
- Financial Institutions
- Lawyers
- Architects/Engineers
- Education and Healthcare
- Construction
- Associations
- Government and Infrastructure
- Manufacturing

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### MARINE

- Marine Cargo
- Marine Stock Throughput
- Ports/Terminals & Cargo Handling Facilities
- Transport & Logistic (operators)
- Marina Operators
- Building In Transit
- Contractors Plant and Equipment

- Primary Industries
- Forestry
- Manufacturing
- Food & Beverage Production
- Warehousing Distribution
- Government & Infrastructure
- Oil & Gas Production
- Fuel Storage and Distribution
- Petrochemical manufacturing

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### CASUALTY

- Combined General Liability
- Excess/Umbrella Liability
- Life Sciences Liability
- Single Project Construction Liability
- Employers Liability
- Bailees Liability

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

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### EXECUTIVE & PROFESSIONAL LINES

- Directors and Officers Liability
- Professional Indemnity
- Statutory Liability
- Crime
- Investment Managers Insurance
- Prospectus Liability
- Cyber
  - Business interruption Loss
  - Rectification Costs
  - Regulatory Costs
  - Extortion Costs
  - Emergency Response Costs
  - Third Party Liability
- Financial Institutions Professional Indemnity
- Miscellaneous Professional Liability
- Design & Construct Professional Liability
- Management Liability

- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks, National Banks, Regional Banks
- Asset Managers – Managed Funds, AREITS's, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages
- Architects and Engineers
- Construction
- Miscellaneous Professions
- Single Project PI

## 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 tailored 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

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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



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**Berkshire Hathaway  
Specialty Insurance**

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 ([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 & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which 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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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