



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

Peter Eastwood

President

617.936.2901

peter.eastwood@bhspecialty.com

David Bresnahan

Global Chief Operating Officer

617.936.2903

david.bresnahan@bhspecialty.com

Marc Breuil

Regional President, Asia Middle East

+852 3729 1301

marc.breuil@bhspecialty.com

David Fields

Executive Vice President,

Chief Underwriting Officer

617.936.2902

david.fields@bhspecialty.com

Sanjay Godhwani

Regional President, North America

617.936.2904

sanjay.godhwani@bhspecialty.com

Mark Lingafelter

Regional President, Australasia

+61.280.022.159

mark.lingafelter@bhspecialty.com

David Crowe

Head of Global Claims

617.936.2906

david.crowe@bhspecialty.com

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.

09/07/2023 A



info@bhspecialty.com



Berkshire Hathaway Specialty Insurance

BHSI SPAIN

Berkshire Hathaway Specialty Insurance (BHSI) Spain provides commercial property, including construction and power, energy and mining, casualty, executive and professional lines and marine insurance.

Our Products

PROPERTY

- All Risks Property Damage and Business Interruption
- CAT only
- Quota Share/Primary/Excess of loss

Industry Focus

- Infrastructures (roads, airports, ports and terminals, desalination plants)
- Rail (light rail, trams, metros)
- Chemical Processing
- Manufacturing Companies
- Transport and Logistics
- Pharmaceutical Industry
- Real Estate

CONSTRUCTION

- Single Projects:
 - Contract Works (CAR/EAR)
 - Third Party Liability (TPL)
 - Delay in Start Up (DSU)
- Annual Contract Works
- CAT only
- Inherent Defects Insurance (IDI/Decennial)

- Power generation : Conventional and Renewable
- Energy : Pipelines, Oil & Gas, LNG, Refineries, etc.
- Buildings : Commercial, Industrial, Residential, etc.
- Infrastructures: Roads, Railways, Airports, Bridges
- Wet Risks : Dams, Jetties, Harbors, etc.

POWER, ENERGY & MINING

- All Risks Property Damages and Business Interruption
- Machinery Breakdown
- CAT only
- Construction & Operation package
- Quota Share/Primary/Excess of loss

- Operational Power & Utilities
- Renewable Energy
- Mid/Down-stream Energy
- Mining including underground

CASUALTY

- Third Party General Liability
- Employers Liability
- Products Liability
- Construction Liability
- Primary and Excess

- Manufacturing and Distribution
- Real Estate
- Transport and Logistics
- Media and Technology/Telecommunications
- Food and Beverage
- Energy and Construction

Our Products

Industry Focus

EXECUTIVE LINES, COMMERCIAL & FINANCIAL INSTITUTIONS

- Directors and Officers Liability
 - Side A D&O Insurance
 - Excess D&O
 - Employment Practice Liability
 - Commercial Crime
 - FI Crime Insurance
 - Financial Error & Omissions
 - Prospectus Offering of Securities Insurance
 - Publicly Traded and Large Privately Owned Commercial Firms
 - Banks – Investment Banks
 - Asset Managers – Mutual Funds, Hedge Funds, Private Equity Firms, Venture Capital Firms
 - Insurance Companies and Brokerages
 - Other diversified Financial Institutions
-

PROFESSIONAL LINES & CYBER

- Professional Liability
 - Cyber Liability
 - Lawyers
 - Solicitors and Accountants
 - Architects & Engineers
 - Media
 - Technology
 - Real Estate
 - Miscellaneous
 - Consultants
 - Marketing Firms
-

MARINE

- Marine Cargo
- Stock Throughput
- Project Cargo and Delay in Start Up
- Marine Equipment
- Importers and Exporters
- Manufacturing and Distribution
- Energy and Construction: Oil, Gas, Petrochemical and Renewables
- Mining and Metallurgy
- Technology

SPAIN TEAM

Constanza Gállegos

Country Manager, Spain
+34 914 196 819 O
+34 671 543 523 M
constanza.gallegos@bhspecialty.com

Eduardo Guinea

*Head of Customer & Broker
Engagement, Spain*
+34 919 161 652 O
+34 648 154 014 M
eduardo.guinea@bhspecialty.com

Silvia Sánchez

Head of Operations, Spain
+34 914 141 696 O
+34 669 821 007 M
silvia.sanchez@bhspecialty.com

TECHNICAL LINES & PROPERTY

Tomás Blas

Head of Technical Lines & Property
+34 914 141 694 O
+34 660 999 567 M
tomas.blas@bhspecialty.com

Sergio Calvo

Head of General Property
+34 919 161 653 O
+34 608 231 736 M
sergio.calvo@bhspecialty.com

Iván Pasarisa

Regional Manager, Property
+34 919 161 662 O
+34 644 415 621 M
ivan.pasarisa@bhspecialty.com

Gonzalo Camarero

Senior Underwriter, Property
+34 914 196 816 O
+34 644 922 185 M
gonzalo.camarero@bhspecialty.com

Mayte Maldonado

Senior Underwriter, Technical Lines
+34 914 196 811 O
+34 648 156 707 M
mayte.maldonado@bhspecialty.com

Javier Santiago

Senior Underwriter, Property
+34 914 141 692 O
+34 699 839 097 M
javier.santiago@bhspecialty.com

Miguel Torrecillas

Senior Underwriter, Property
+34 919 161 654 O
+34 608 623 431 M
miguel.torrecillas@bhspecialty.com

Steve Feord

Senior Risk Engineer
+34 914 141 698 O
+34 666 595 209 M
steve.feord@bhspecialty.com

Marta Saez

Underwriting Technician
+34 914 196 814 O
marta.saez@bhspecialty.com

CASUALTY & HEALTHCARE

Ramon Francino

Senior Underwriter, Casualty
+34 914 196 810 O
+34 683 140 210 M
ramon.francino@bhspecialty.com

Maria Satrustegui

Underwriter, Healthcare
+34 914 196 812 O
+34 655 037 973 M
maria.satrustegui@bhspecialty.com

Álvaro Lorenzo

Underwriting Technician
+34 914 196 817 O
alvaro.lorenzo@bhspecialty.com

MARINE

Josefa Díaz Bonilla

Senior Underwriter, Marine
+34 914 141 699 O
+34 648 489 696 M
josefa.diaz@bhspecialty.com

EXECUTIVE AND PROFESSIONAL

Alejandro Lovera

Head of Executive & Professional Lines
+34 914 141 697 O
+34 660 474 879 M
alejandro.lovera@bhspecialty.com

Antonio Prior

*Professional Indemnity Leader,
Executive & Professional Lines*
+34 914 141 691 O
+34 679 654 313 M
antonio.prior@bhspecialty.com

Sanae Blanco

*Senior Underwriter,
Executive & Professional Lines*
+34 914 141 690 O
+34 627 449 485 M
sanae.blanco@bhspecialty.com

Àlex Julià

*Senior Underwriter, Executive & Profes-
sional Lines*
+34 914 196 806 O
+34 666 530 211 M
alex.julia@bhspecialty.com

Rocio Sanchez

*Senior Underwriter,
Executive & Professional Lines*
+34 914 196 815 O
+34 619 285 327 M
rocio.sanchez@bhspecialty.com

CLAIMS

Javier Villalba

Claims Manager
+34 914 141 695 O
+34 659 030 369 M
javier.villalba@bhspecialty.com

María Gómez

Senior Claims Adjuster
+34 914 196 813 O
+34 608 212 964 M
maria.gomez@bhspecialty.com

Miriam Gómez Preciado

Claims Examiner
+34 914 196 818 O
miriam.gomez@bhspecialty.com

MADRID OFFICE

Calle María de Molina 6
Planta 1, Madrid 28006
Spain

BARCELONA OFFICE

Avenida Diagonal
640, 08017 Barcelona
6th floor - Office 607, Spain



**Berkshire Hathaway
Specialty Insurance**

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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, and BHEI is a subsidiary of Berkshire Hathaway International Insurance Limited (BHIL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHIL and BHEI are part 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, BHSI 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, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

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