



## 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.

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\*.

What does our financial strength look like?

## 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.

# PEOPLE

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.

**team.**

WORKING SHOULDER  
TO SHOULDER WITH YOU.

# 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 | 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, 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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Berkshire Hathaway  
Specialty Insurance

## BHSI ASIA MIDDLE EAST

Berkshire Hathaway Specialty Insurance (BHSI) Asia Middle East provides commercial property, energy, marine, construction, terrorism, casualty, executive & professional lines, transactional liability, surety and accident & health insurance.

### *Coverage*

#### PROPERTY

- Property All Risk
- Business Interruption
- Standalone Natural Catastrophe
- Standalone Terrorism

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#### ENERGY

- Property All Risk
- Business Interruption
- Single Peril Natural Catastrophe
- Standalone Terrorism

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#### MARINE

- Marine Cargo
- Marine Project Cargo and Delay in Startup
- Marine Liability
  - Port and Terminal Liability
  - Freight Forward Liability
  - Multi-Model Transport Liability
  - Ship Repairers Liability

## Coverage

### CONSTRUCTION

- Project Contractors All Risks including Delay in Startup
  - Erection All Risks
    - Delay in Start Up
    - CAR/EAR Third Party Liability
  - Civil Engineering Completed Risks (CECR)
  - Contractors Plant and Machinery (CPM)
  - Master Builder Risks or Contractor Annuals
- 

### CASUALTY

- Employees' Compensation, Work Injury Compensation and Employer's Liability
  - General Liability
  - Products Liability
  - Excess Liability/Umbrella Liability
  - Third Party Auto Fleet
  - Construction General Liability – onshore and offshore projects
  - Energy General Liability – upstream and downstream sectors
- 

### EXECUTIVE & PROFESSIONAL LINES

- Executive First Directors and Officers Liability
  - Professional First Professional Indemnity Insurance
  - Professional First Asset Manager Liability – Asset Managers
  - Executive First Public Offering of Securities Insurance
  - Executive First Side A DIC Directors and Officers Liability Insurance
  - Professional First Financial Institution Professional Insurance
  - Executive First Private Company Portfolio Insurance
  - Executive First Nonprofit Portfolio Insurance
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### TRANSACTIONAL LIABILITY

- Representations and Warranties Insurance
  - Contingent Liability Insurance
  - Tax Liability Insurance
- 

### SURETY

- Performance Bonds
  - Advance Payment Bonds
  - Maintenance Bonds
  - Supply Bonds
  - Warranty Bonds
- 

### ACCIDENT & HEALTH

- Group Accident
- Group Travel

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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

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#### 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

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#### 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

### CASUALTY

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

## Industry Focus

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

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### 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

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### 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

# AUSTRALIA TEAM

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Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 ([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. 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, 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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09-06-2023 A



Berkshire Hathaway  
Specialty Insurance

## BHSI BELGIUM

Berkshire Hathaway Specialty Insurance (BHSI) Belgium provides insurance solutions in Property, Casualty and Executive & Professional Lines.

### *Our Products*

#### PROPERTY

- All risk policies or named perils
- Stand alone CAT cover
- Position:
  - Coinsurance
  - Primary or Excess
- Territoriality: worldwide
- Dedicated CAT Analyses
- Engineering / Prevention
- Average Net Capacity of 25-30m€, up to 50m€ for specific risks
- Minimum Premium BHSI (our share):
  - 100 000€ (our share) in Property
  - 100 000€ (our share) in Energy

### *Industry Focus*

- Aerospace
- Chemical
- Communications
- Electrical
- Food & Beverage
- Glass and Aggregates
- Healthcare
- Infrastructure
- Institutional
- Metal
- Oil and Gas
- Pharmaceutical and Cosmetics
- Power Generation
- Real Estate
- Renewable Energy
- Rubber and Plastics
- Textiles
- Warehousing

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#### CASUALTY

- Main Coverages:
    - Public Liability
    - Products Liability
  - Position:
    - Lead and/or Coinsurance
    - Primary and/or Excess
  - Territoriality: worldwide
  - Maximum capacity: up to 50m€
  - Minimum Premium BHSI: 25 000€ (our share)
- Manufacturing
  - Food & Beverage
  - Machinery
  - Trading and Distribution
  - Hotels
  - Textiles
  - Real Estate

## Our Products

## Industry Focus

### EXECUTIVE & PROFESSIONAL LINES

- Key Products :
  - Director's and Officer's Liability
  - Professional Liability
  - Crime (only for Financial Institutions)
  - Employment Practice Liability (« excess »)
  - Pension Trustee Liability (« excess »)
  - Cyber
- Position :
  - Lead and/or Coinsurance
  - Primary and/or Excess
  - Cyber : in excess of min. 20m€
- Capacity in D&O up to max. of 25m€
- Capacity in Commercial PI up to max. of 15m€
- Capacity in Cyber up to max. of 10m€
- Capacity in FI (PI and Crime) up to 10m€
- Minimum premium BHSI : 15 000€ (our share)
- D&O for commercial companies - all industries
- All products for different types of Financial Institutions: Banks, Insurers, Private Equity, Asset Management
- Targeted Sectors in Commercial PI: Management consultants (marketing, business development, HR), IT/Technology, Media, Miscellaneous, regulated professions

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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. 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. BHEI and BHIL are affiliates 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. BHSIC, BHIL and BHEI are subsidiaries 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, 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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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)



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

LIFE SCIENCES

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

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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. In Canada it underwrites on the paper of National Liability & Fire Insurance Company, a 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, 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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Berkshire Hathaway  
Specialty Insurance

## BHSI FRANCE

BHSI France provides General Property, Energy, Construction, Casualty, Environment, Executive and Professional Lines and Marine Insurance.

### *Coverage*

#### PROPERTY

- All Risk Property
- Terrorism
- Single Peril Coverage (Earthquake, Flood, Windstorm, etc.)

### *Industry Focus*

- Manufacturing Companies
- Food & Beverage Processing
- Minerals and Metals Processing
- Transport & Logistics / Warehousing Distribution
- Real Estate Portfolios
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Government & Infrastructure
- Public Entities

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#### POWER, ENERGY & MINING

- Industrial Special Risks
- Energy Package
- Power generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Petrochemical manufacturing
- Renewable Energy
- Mining

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#### CONSTRUCTION

- Wide range of products (DO, CNR, CCRD, TRC, PEA, RCMO)
- Project policies, Annual policies
- Leader or Coinsurer
- CAT Analysis
- Buildings: Residential, Commercial, Industrial, etc.
- Infrastructure: Roads, Railways, Bridges, Airports, etc.
- Energy: Pipelines, Oil & Gas, LNG, Refineries, etc.
- Power generation: Conventional and Renewable
- Wet Risks: Dams, Jetties, Harbors, etc.

## Coverage

### CASUALTY

- Public and Product Liability
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Multinational

## Industry Focus

- Manufacturing and Distribution
- Luxury
- Food and Beverage
- Real Estate
- Retail
- Entertainment
- Hotels

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### ENVIRONMENTAL

- Environmental Impairment Liability, Clean-up costs and environmental damage
- Gradual / Accidental
- Contractors pollution liability
- Business interruption extension
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Multinational
- Manufacturing
- Distribution and Logistics
- Food and Beverage
- Pharma
- Real Estate
- Asbestos Removal

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### EXECUTIVE LINES FINANCIAL INSTITUTIONS

- D&O Liability Insurance
- Side A DIC Insurance
- FI Professionnal Indemnity Insurance
- FI Crime Insurance
- Pension Trustee Liability Insurance
- Employment Practices Liability
- Public Offering of Security Insurance
- Asset managers - Investment managers, Investment Advisors, Fund of Funds managers
- Private Equity Firms and Venture Capital Firms
- Banks
- Corporate Finance Firms
- Insurance Companies
- Mutual Companies
- Regulated activities
- Other diversified Financial Institutions

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### EXECUTIVE LIABILITY COVERAGE

- D&O Liability Insurance
- Side A DIC Insurance
- Prospectus Offering of Security Insurance
- Employment Practices Liability
- Pension Trustee Liability Insurance
- Multinational
- Publicly locally traded
- Publicly US traded
- Large privately owned

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### CYBER LIABILITY

- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties
- Technology Companies
- Financial Institutions
- Media Companies
- Hospitality
- Manufacturing

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### PROFESSIONAL LINES

- E&O/Casualty/ Product Liability combined
- Cyber Liability for professional service firms
- Tech
- Professional services
- Miscellaneous PI
- Consultants
- Marketing firms
- Regulated activities (lawyers, accountants)

## Coverage

### MARINE

- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up
- Marine Cargo including Commodities
- Marine Equipment and Subsea

## Industry Focus

- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

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Berkshire Hathaway  
Specialty Insurance

## BHSI GERMANY

Berkshire Hathaway Specialty Insurance (BHSI) Germany provides executive & professional lines, casualty, commercial property, engineering, healthcare professional liability and marine insurance.

### *Coverage*

#### CASUALTY

- General Liability
- Property Liability
- Recall Coverage
- Excess Liability

### *Industry Focus*

- Manufacturing & Distribution
- PharmChem
- Hospitality & Healthcare Facilities
- Energy & Energy Related
- Construction
- Financial Institutions

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#### EXECUTIVE & PROFESSIONAL LINES

- D&O insurance (corporate solution)
- Insurance solutions for financial service providers (D&O, E&O, VSV or combination solutions)
- Insurance solutions for financial market issues e.g. securities issues in IPOs, bond issues or capital increases)
- Structuring and management of multinational insurance programs
- 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 Cap Firms
- Insurance Companies

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#### HEALTHCARE PROFESSIONAL LIABILITY

- Healthcare Medical Malpractice Primary (SIR / "stop loss")
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice
- Hospitals
- University Hospitals
- Large Medical Facilities

## Coverage

### MARINE

- Cargo Insurance
- Stock Throughput (STP) Insurance
- Project Cargo and ALOP / DSU Insurance
- Exhibition, Removal Goods and Luggage Insurance
- Freight Forwarder & Carriers Liability
- Shippers-Interest Insurance

## Industry Focus

- Importers & Exporters
- Manufacturing & Distribution
- Wholesale & Retail
- PharmChem
- Automobiles
- Metal Processing
- Technology

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### PROPERTY

- All Risk Property
- Terrorism
- Single Peril Coverage (Earthquake, Flood, Windstorm, etc.)

- Manufacturing Companies
- Food & Beverage Processing
- Minerals and Metals Processing
- Transport & Logistics / Warehousing Distribution
- Real Estate Portfolios
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Government & Infrastructure
- Public Entities

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### POWER, ENERGY & MINING

- Industrial Special Risks
- Energy Package

- Power generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Petrochemical manufacturing
- Renewable Energy
- Mining

---

### CONSTRUCTION

- Project Contractors AR
- Project Erection AR
- Project Specific Contract Works
- Annual Contract Works
- Delay in Startup

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

## 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

## BHSI IRELAND

Berkshire Hathaway Specialty Insurance (BHSI) Ireland provides casualty, property, executive and professional lines, including D&O, PI and healthcare liability insurance.

### *Coverage*

#### CASUALTY

- Primary Public / Products Liability
- Excess Liability
- UK/Eire Employers Liability
- Motor Liability (Loss corridors/deductible buyouts)
- Global Corporate
- Mid Market
- Non Conventional

### *Industry Focus*

- Security Companies
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction
  - Annuals
  - Projects
- Education
- Media
- Transport
- Utilities/Telecoms

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#### GENERAL PROPERTY

- All Risks - Direct Business, including Terrorism
  - Single Peril
  - Quota-share/Excess/Primary
  - Delegated Authority
  - Manufacturing
  - Financial Institutions
  - Healthcare Facilities
  - Distribution and Logistics
  - Telecommunications/Technology
  - Real Estate
  - Retail
  - Food and Beverage
-



## Coverage

## Industry Focus

### PROFESSIONAL LINES

#### Professional Liability

- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms
- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

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### EXECUTIVE LINES

#### Financial Institutions

- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance
- Asset managers – Investment managers, Investment advisors, Fund of Funds managers
- Private Equity Firms and Venture Capital Firms
- Banks
- Corporate Finance Firms
- Insurance Companies
- Other diversified Financial Institutions

#### Executive Liability

- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- Commercial Crime Insurance
- Employment Practices Liability
- Prospectus Offering of Securities Insurance

#### Cyber Liability

- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties
- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing
- Publicly Traded and large Privately owned Commercial firms

---

### CONSTRUCTION

- Project Specific:
  - Contract Works (C.A.R. / E.A.R.)
  - Primary Third Party Liability (TPL)
  - Delay in Start Up (DSU)
- Annual Contract Works
- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

## Coverage

### HEALTHCARE LIABILITY

- Healthcare Medical Malpractice Primary
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice
- Combined EL/PL/Products Medical Malpractice Policy
- Hospitals & Healthcare Providers
- Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
- Large Medical Facilities
- Senior Care & Ageing Services

## Industry Focus

### LIFE SCIENCES

- Primary Public / Products Liability
- Excess Liability
- Combined Policy Coverage including Employers Liability & Professional Liability
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
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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/Inpatiate

## Industry Focus

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

---

### 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

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

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#### 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

## *Our Products*

### CASUALTY

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

## *Industry Focus*

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

### 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

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# Berkshire Hathaway Specialty Insurance

## BHSI UNITED KINGDOM

Berkshire Hathaway Specialty Insurance (BHSI) United Kingdom provides commercial property, casualty, executive and professional lines, including cyber and healthcare liability insurance.

### *Coverage*

#### GENERAL PROPERTY

- All Risks - Direct Business, including Terrorism
- Single Peril
- Quota-share/Excess/Primary
- Delegated Authority

### *Industry Focus*

- Manufacturing
- Financial Institutions
- Healthcare Facilities
- Distribution and Logistics
- Telecommunications/Technology
- Real Estate
- Retail
- Food and Beverage

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#### TECHNICAL PROPERTY

- All Risks - Direct Business, including Terrorism
- Quota-share/Excess/Primary
- Lead-line Capability & Capacity
- Engineering & Survey Resource
- Delegated Authority
- Deductible Buy Down
- Capacity up to USD200m
- Operational Power & Utilities - All Classes
- Mining including below ground
- Process Industries
- Mid/Down-stream Energy
- Mineral and Primary Metals
- Chemical Processing
- Renewable Power

---

#### CONSTRUCTION

- Project Specific:
  - Contract Works (C.A.R. / E.A.R.)
  - Primary Third Party Liability (TPL)
  - Delay in Start Up (DSU)
- Annual Contract Works
- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

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#### MARINE

- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up
- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

## Coverage

### CASUALTY

- Primary Public / Products Liability
- Excess Liability
- UK/Eire Employers Liability
- Motor Liability (Loss corridors/deductible buyouts)
- Global Corporate
- Mid Market
- Non Conventional

## Industry Focus

- Security Companies
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction
  - Annuals
  - Projects
- Education
- Media
- Transport
- Utilities/Telecoms

---

### LIFE SCIENCES

- Primary Public / Products Liability
- Excess Liability
- Combined Policy Coverage including Employers Liability & Professional Liability
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

---

### EXECUTIVE LINES

#### Financial Institutions

- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance
- Asset managers – Investment managers, Investment advisors, Fund of Funds managers
- Private Equity Firms and Venture Capital Firms
- Banks
- Corporate Finance Firms
- Insurance Companies
- Other diversified Financial Institutions

#### Executive Liability

- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- Commercial Crime Insurance
- Employment Practices Liability
- Prospectus Offering of Securities Insurance
- Publicly Traded and large Privately owned Commercial firms

#### Cyber Liability

- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties
- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing

## Coverage

### PROFESSIONAL LINES

#### Professional Liability

- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms
- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

## Industry Focus

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### TRANSACTIONAL LIABILITY

- Warranty and Indemnity Insurance
- Tax Liability Insurance
- Contingent Liability Insurance
- Broad Industry Appetite

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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. Berkshire Hathaway International Insurance Limited (BHIL), is 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. BHEI and BHIL are affiliates 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. BHSIC, BHIL and BHEI are subsidiaries 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.

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Berkshire Hathaway  
Specialty Insurance®

## BHSI UNITED STATES

Berkshire Hathaway Specialty Insurance in the U.S. provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, and homeowners 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

- Builder's Risk
- Open Builder's Risk
- Motor Truck Cargo
- Warehouse Legal
- Equipment Dealers
- Other miscellaneous floaters

- Developers
- General Contractors
- Logistics
- Transportation
- Oil & Gas
- Utilities
- Warehousemen

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#### OCEAN MARINE

- Ocean Cargo
- Stock Throughput
- Project Cargo / DSU

- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers
- Oil, Gas & Petrochemical

## Coverage

### CASUALTY

- General Liability
- Lead Umbrella
- Excess Liability
- Auto Buffers
- Retained Limits

## Industry Focus

- Trucking
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction

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### ENERGY

- General Liability
- Lead Umbrella
- Retained Limits
- Follow Form Excess
- Occurrence & Claims Made Cover
- Builder's Risk / EAR
- Oil & Gas Lease Operators
- Oil & Gas Contractors
- Mining Including Quarries, Coal, & Metals
- Gathering and Transmission Pipelines
- Gas Stations, Fuel Distributors
- Power Generators
- Processing
- Refining

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### EXECUTIVE LINES, COMMERCIAL & FINANCIAL

- Commercial Crime
- Directors and Officers Liability
- Side A D&O
- Excess D&O
- Fiduciary Liability
- Fidelity Bonds
- Employment Practices Liability
- Financial Errors & Omissions
- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks, Money Center Banks, National Banks, Regional Banks
- Asset managers – Mutual Funds, Hedge Funds, Investment Advisors, Private Equity Firms, Venture Cap Firms
- Insurance Companies and Brokerages

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### PROFESSIONAL LINES

- Professional Liability
- Cyber Liability
- Lawyers
- Architects & Engineers
- Media
- Technology
- Real Estate
- Miscellaneous Professionals

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### TRANSACTIONAL LIABILITY

- Representations and Warranties Insurance
- Contingent Liability Insurance
- Class Action Settlement Insurance
- Manufacturing
- Financial Institutions
- Technology
- Real Estate
- Energy
- Healthcare
- Retail

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### HOMEOWNERS

- High Value Homeowners on East Coast
- Form Flexibility - HO3, HO5
- Occupancy Flexibility - Primary, Secondary, and Seasonal Homes
- Owner and Tenant Occupied
- CAT Property
- Named Insured Flexibility - Corporations, Limited Liability Companies, Trusts, and Partnerships

## Coverage

## Industry Focus

### HEALTHCARE PROFESSIONAL LIABILITY

- Healthcare Liability Umbrella
  - Healthcare Excess Follow Form
  - Captive Reinsurance
  - Managed Care E&O: Follow Form Excess
  - Senior Care Umbrella Excess
  - Hospitals & Healthcare Systems
  - Physician Groups
  - Outpatient Care
  - Large Miscellaneous Facilities
  - Managed Care
  - Senior Care & Aging Services
- 

### CONSTRUCTION

- Practice Policies
  - Owner Controlled Insurance Programs (OCIP)
  - Contractor Controlled Insurance Program (CCIP)
  - Interest Only Projects
  - Builder's Risk / CAR
  - Heavy Commercial Trades
  - General Contractors
  - Infrastructure Projects
  - Healthcare Projects
  - Energy Projects
  - Commercial Buildings
  - Commercial Grade Residential
- 

### HUMAN AND SOCIAL SERVICES

- Professional Liability
  - Property
  - Crime
  - Inland Marine
  - Commercial Auto
  - General Liability
  - Umbrella Liability
  - Community Action Organizations
  - Paratransit Agencies
  - Social Services Agencies
  - Youth Services Agencies
- 

### MEDICAL STOP LOSS

- BHSL's team has extensive experience tailoring medical stop loss coverage for a wide range of sectors.
  - Financial Institutions
  - Healthcare
  - Manufacturing
  - Professional Services
  - Public Sector Groups
  - Taft Hartley Plans
  - Self-Administered Groups
  - Groups Embracing Referenced Based Pricing Models
  - Colleges and Universities
- 

### TRAVEL

- Travel Convenience Insurance
- Travel Accident Insurance
- Travel Agents & Tour Operators E&O
- Concierge Services
- Individual Consumer
- Travel Agents
- Tour Operators
- Airline & Cruise Carriers
- Online Travel Agents
- Corporate Travel Agents

## Coverage

## Industry

### PROGRAMS

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• All Risk Property</li><li>• Single Peril Earthquake, Flood and Windstorm</li><li>• General Liability</li><li>• Automobile</li><li>• Umbrella/Excess</li><li>• Professional Liability</li></ul> | <ul style="list-style-type: none"><li>• Affinity Associations</li><li>• Allied Healthcare</li><li>• Builder's Risk</li><li>• Event Liability</li><li>• Human &amp; Social Services</li><li>• Miscellaneous Professionals</li><li>• CAT Property</li></ul> |
|--|---|

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### LIFE SCIENCES

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Product Liability</li></ul> | <ul style="list-style-type: none"><li>• Medical Devices</li><li>• Nutraceuticals</li><li>• Generic Pharmaceuticals</li><li>• Clinical Trials</li><li>• Biologicals</li><li>• Compounding Pharmaceuticals</li></ul> |
|---|--|

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### SURETY

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Performance Bonds</li><li>• Bid Bonds</li><li>• Payment Bonds</li><li>• Construction</li><li>• Practice Policies</li><li>• Owner Controlled Insurance Programs (OCIP)</li><li>• Contractor Controlled Insurance Program (CCIP)</li><li>• Interest Only Projects</li><li>• Builder's Risk / CAR</li></ul> | <ul style="list-style-type: none"><li>• Contractors</li><li>• Construction Material Suppliers</li><li>• Equipment Suppliers</li><li>• Construction Outsource Services</li><li>• Heavy Commercial Trades</li><li>• General Contractors</li><li>• Infrastructure Projects</li><li>• Healthcare Projects</li><li>• Energy Projects</li><li>• Commercial Buildings</li></ul> |
|--|--|

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### TRANSPORTATION

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Buffers and Excess Liability</li><li>• Follow Form</li><li>• Umbrella</li><li>• Retained Limits</li><li>• All Necessary Filings</li></ul> | <ul style="list-style-type: none"><li>• All Non-passenger Vehicular</li><li>• For Hire and Corporate Fleets</li></ul> |
|---|---|



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Specialty Insurance®

# 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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