

Healthcare Overview



GLOBAL REACH. ONE CULTURE

- Multinational Underwriting Operations
- Healthcare Solutions offered in U.S., Europe, Asia. Middle East. Australia. and New Zealand
- Underwriting and Claims alignment on coverage intent
- Accessible, efficient and responsive organization

SUPERIOR FINANCIAL SECURITY

- A++ AM Best rating
- AA+ S&P rating
- \$458.3 billion admitted assets
- \$279.4 billion policyholder surplus
- * Source: Balance sheets as of 12/31/2023 for the Berkshire Hathaway National Indemnity group of insurance companies.

SPECIALIZED CLAIM EXPERTISE

- Dedicated Healthcare claims team, adaptable to varied program structures
- Access to national defense counsel network
- Life Care Plan analysis & mitigation advice
- Supportive and responsive throughout the claim and litigation process

CUSTOMER & BROKER FOCUS

- National Healthcare Industry Leadership sit on BHSI Customer Advisory Board
- Program design flexibility during Merger & Acquisition
- Personalized approach to understanding Customer's operations and risk transfer needs
- Profitable growth with select brokers

FLEXIBLE COVERAGE & STRUCTURES

- Hospitals, Senior Care & Medical Facilities
- Primary, Umbrella, Captive Reinsurance, Excess
- Full limits retained without reinsurance
- Business Crisis Coverage including Evacuation
- Primary Auto in support of Senior Care PL/GL

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A STRONG TEAM, **OPERATIONALIZING** A STRONG BALANCE SHEFT

RISK MANAGEMENT SUPPORT

- Financial Sponsorship empowers customer choice of services
- Customer benefits: customized consulting grants and privacy of assessments
- On-line and on-site Risk Management Resources for Hospitals and Senior Care insureds (resourcesforrisk.com/bhsi)
- Visit www.bhspecialty.com for full details and available experts
- Communication Resolution Program: www.communicationandresolution.org

CUSTOMIZED SOLUTIONS

- Allied Health coverage for nurses: www.berxi.com
- Merger & Acquisition: Reps & Warranty
- Class Action Settlement Insurance for products & devices, wage & hour

CUSTOMER FOCUS. DELIVERING VALUE.

Healthcare Institutions:

- Insuring Integrated Health Systems
- Over 830 insured hospitals in all venues
- Large Out-Patient and Physician Groups

Senior Care:

 Countrywide appetite across the Senior Care spectrum with local venue expertise

 Coverage designed for the distinct exposures of Senior Care operators
Coverage Disk

 Customer-driven Risk Management support services

trustworthy

INSURANCE PARTNER

BHSI

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 top 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.

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