

BHSI

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 **\$458.3 billion** in total admitted assets and **\$279.4 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

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.

yes.

WE CAN TAILOR THAT
COVERAGE FOR YOU.

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.

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.



Visit **www.bhspecialty.com** for the latest on our expanding product lines.

BHSI

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 | Calgary | Cologne | Dubai | Dublin | Frankfurt | Hong Kong
Kuala Lumpur | London | Lyon | Macau | Madrid | Manchester | Melbourne | Munich | Paris | Perth
Singapore | Sydney | Toronto | Zurich

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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.



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

ENERGY

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

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
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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
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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
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SURETY

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

ACCIDENT & HEALTH

- Group Accident
- Group Travel

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