

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
- \$485.4 billion admitted assets
- \$307.8 billion policyholder surplus
- * Source: Balance sheets as of 6/30/2024 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

strength.

A STRONG TEAM, OPERATIONALIZING A STRONG BALANCE SHEET.

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)
- <u>Visit www.bhspecialty.com</u> for full details and available experts
- Communication Resolution Program: www.communicationandresolution.org

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

CUSTOMIZED SOLUTIONS

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

CUSTOMER FOCUS. DELIVERING VALUE.

Healthcare Institutions:

- Integrated Health Systems and Hospitals in all venues.
- Large Out-Patient Facilities
- Tailored Risk Management Support

Senior Care:

- Countrywide appetite across the Senior Care spectrum with local venue expertise
- Coverage designed for the distinct exposures of Senior Care operators
- Customer-driven Risk Management support services



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 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 Angelés, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

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