

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 **\$452.4 billion** in total admitted assets and **\$284.6 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 | Hamburg | Hong Kong
Kuala Lumpur | London | Lyon | Macau | Madrid | Manchester | Melbourne | Milan | Munich | Paris | Perth
Singapore | Stockholm | Sydney | Toronto | Zurich

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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.

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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

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

ASIA MIDDLE EAST TEAM

Marc Breuil

President, Asia Middle East
+852 3729 1301
marc.breuil@bhspecialty.com

Marcus Portbury

Head of Third Party Lines, Asia
+852 3729 1302
marcus.portbury@bhspecialty.com

Kiran Prakash

Head of First Party Lines
& Head of Construction, Asia
+65 6675 1167
kiran.prakash@bhspecialty.com

Neeraj Yadvendu

Senior Executive Officer, Middle East
+971 50 2404 980
neeraj.yadvendu@bhspecialty.com

Kapil Palathinkal

Head of First Party Lines, Middle East
+971 04 381 6103
kapil.palathinkal@bhspecialty.com

Mary Bruce Kahn

Chief Executive, Singapore & Head
of Country Operations, Malaysia
+65 6675 1486
mary.bruce-kahn@bhspecialty.com

Gaithrie Nandrajog

Principal Officer, Malaysia
+603 8682 8511
gaithrie.nandrajog@bhspecialty.com

Yasmin Chan

Branch Manager, Macau
+852 3729 1306
yasmin.chan@bhspecialty.com

Cherry Gao

Vice President
Customer and Broker Engagement
+65 6675 1162
cherry.gao@bhspecialty.com

ACCIDENT & HEALTH

Idie Si

Head of Accident & Health, Asia
+852 3729 1354
idie.si@bhspecialty.com

Ken Yau

Assistant Vice President
Accident & Health
+852 3729 1337
ken.yau@bhspecialty.com

Chai Yen Lim

Assistant Vice President
Accident & Health
+65 6675 1512
chaiyen.lim@bhspecialty.com

CASUALTY

Roseline Liu

Vice President
Casualty
+852 3729 1312
roseline.kk.liu@bhspecialty.com

Mavis Cham

Vice President
Casualty
+65 6675 1163
mavis.cham@bhspecialty.com

Fara Noor Azman

Underwriting Manager
Casualty
+ 603 8682 8509
fara.noorazman@bhspecialty.com

Mohammed Hannoun

Vice President
Casualty
+971 04 381 6108
mohammed.hannoun@bhspecialty.com

ENERGY & CONSTRUCTION

Jessie Yuen

Head of Energy Line, Asia
+65 6675 1479
jessie.yuen@bhspecialty.com

Gally Wong

Assistant Vice President
Construction
+852 3729 1341
gally.wong@bhspecialty.com

Kugan Sethuraman

Senior Underwriter
Construction
+ 603 8682 8518
kugan.sethuraman@bhspecialty.com

EXECUTIVE & PROFESSIONAL

Scotland Walsh-Riddle

Head of Executive & Professional
Lines, Asia
+852 3729 1360
scotland.walsh-riddle@bhspecialty.com

Patrick Ko

Vice President
Executive & Professional Lines
+852 3729 1361
patrick.ko@bhspecialty.com

Edwin Sim

Vice President
Executive & Professional Lines
+65 6675 1508
edwin.sim@bhspecialty.com

Aisling Malone

Vice President
Executive & Professional Lines
+971 04 381 6104
aisling.malone@bhspecialty.com

TRANSACTIONAL LIABILITY

Louis Bidmead

Head of Transactional Liability
+65 6675 1499
louis.bidmead@bhspecialty.com

MARINE

Julia Joes

Vice President
Marine
+65 6675 1161
julia.joes@bhspecialty.com

Meenakshi Srinath

Vice President
Marine
+971 04 381 6129
meenakshi.srinath@bhspecialty.com

GENERAL PROPERTY

Jess Au

Head of General Property, Asia
+65 6675 1526
jess.au@bhspecialty.com

SURETY

Raymond Lim

Senior Underwriter, Surety
+65 6675 1473
raymond.lim@bhspecialty.com

MULTINATIONAL

Sim Chui Wen

Multinational Program Coordinator
Team Leader
+ 603 8682 8527
chuiwen.sim@bhspecialty.com

CLAIMS

Tim Collier

Head of Claims, Asia Middle East
+65 6675 1492
tim.collier@bhspecialty.com

Sajan Baburajan

Head of First Party Claims
+971 4 3816 126
sajan.baburajan@bhspecialty.com

Ailbhe Storan

Head of Third Party Claims,
Middle East
+971 4 3816 127
ailbhe.storan@bhspecialty.com

Fazellia Fadzin

Head of Claims, Malaysia
+603 8408 5746
fazellia.fadzin@bhspecialty.com

Kukhan Arjunan

Head of Accident & Health Claims, Asia Middle East
+603 8682 8533
kukhan.arjunan@bhspecialty.com

Candice Au Yeung

Head of Casualty Claims, Hong Kong
+852 3729 1320
candice.sk.auyeung@bhspecialty.com

Mike Chen

Head of Executive and Professional Lines Claims, Asia
+65 6675 1160
mike.chen@bhspecialty.com

RISK ENGINEERS**CY Lee**

Energy & Construction Engineer
+65 6675 1169
cheeyong.lee@bhspecialty.com

George Loo

General Property Engineer
+65 6675 1489
george.loo@bhspecialty.com

Lewis Liem

Marine Risk Engineer
+65 6675 1491
lewis.liem@bhspecialty.com

Peter Elstner

Senior Energy & Construction Engineer
+971 04 381 6115
peter.elstner@bhspecialty.com

Pruthviraj More

Senior General Property Engineer
+971 04 381 6105
pruthviraj.more@bhspecialty.com

HONG KONG OFFICE

Suites 2106-10 21/F Devon House
Taikoo Place, 979 King's Road
Quarry Bay, Hong Kong

MACAU OFFICE

14 C, Avenida do Infante Dom Henrique,
Nos. 47 The Macau Square
Macau, Macau

KUALA LUMPUR OFFICE

Level 3A
Wisma Bangsar 8, No. 7
Lorong Maarof, Bangsar
59100, Kuala Lumpur, Malaysia
Licensed by Labuan FSA as a General Reinsurer (IS2016165)

SINGAPORE OFFICE

8 Cross Street
#24-01/02 Manulife Tower
Singapore 048424

DUBAI OFFICE

DIFC, Index Tower, Level 21
Office 2103 & Office 2104
P O Box 506861, Dubai, U.A.E.
Regulated by the Dubai Financial Services Authority



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