

# 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.**<sup>®</sup>

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](http://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

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, 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. For more information, contact [info@bhspecialty.com](mailto: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.

03/19/2025 A



BERKSHIRE HATHAWAY 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

## Industry Focus

### CASUALTY

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

- 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
  - Professional & Financial Services
  - Architects/Engineers
  - Education
  - Construction
  - Associations
  - Mining
  - Aged Care
  - Charity & Not For Profit
  - Entertainment & Sport
  - Power, Energy & Infrastructure
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### 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

**Mark Lingafelter**

Regional President, Australasia  
+612 8002 2159  
mark.lingafelter@bhspecialty.com

**Matthew Clarke**

Head of Executive  
& Professional Lines  
+61 421 746 445  
matthew.clarke@bhspecialty.com

**Jess Jefferies**

Underwriting Manager, National  
Brokerage  
+61 49 123 6114  
jessica.jefferies@bhspecialty.com

**Jonathan Griffiths**

Head of Surety  
+61 419 590 785  
jonathan.griffiths@bhspecialty.com

**Daniel Kenny**

Head of Accident and Health  
+61 438 868 467  
daniel.kenny@bhspecialty.com

**Penny Morgan-Payler**

Head of Healthcare  
+61 412 965 797  
penny.morgan-payler@bhspecialty.com

**Kellie Lai**

Senior Underwriter, Healthcare  
+61.409.192.312  
kellie.lai@bhspecialty.com

**Andrew Spurr**

Head of Casualty, Australasia  
+61 419 230 909  
andrew.spurr@bhspecialty.com

**Pierre Haddad**

National Manager, Casualty (VIC, WA)  
+61 419 987 756  
pierre.haddad@bhspecialty.com

**Jesse Kaye**

Manager, Liability (NSW, QLS,  
Canberra)  
+61 280 022.115  
jesse.kaye@bhspecialty.com

**Denis Yu**

Underwriter, Liability WA  
+61 418 920 959  
denis.yu@bhspecialty.com

**Craig Taylor**

Head of Property  
+61 419 468 403  
craig.taylor@bhspecialty.com

**Mark Di Fiore**

National Middle Market Property  
Manager  
+61 407 565 789  
mark.difiore@bhspecialty.com

**Anna Spink**

National Manager, Corporate  
Property  
+61 466 326 562  
anna.spink@bhspecialty.com

**Cara Doherty**

UW, Mid-Market Property NSW  
+61 409 554 987  
cara.doherty@bhspecialty.com

**Phil Levatic**

Underwriter, Mid-Market Property VIC  
+61 390 106 404  
phillip.levatic@bhspecialty.com

**Gus Borowski**

Underwriting Manager, Property, SA  
+61 423 277 819  
gus.borowski@bhspecialty.com

**Andy Lintott**

Manager, Property QLD  
+61 461 359 761  
andy.lintott@bhspecialty.com

**Megan Howe**

Head of Claims, Australasia  
+64 27 344 8224  
megan.howe@bhspecialty.com

**Lori Spoon**

Head of Customer & Broker  
Engagement Australia  
+61 447 457 159  
lori.spoon@bhspecialty.com

**ADELAIDE OFFICE**

Level 23, 30 Pirie Street  
Adelaide, SA 5000

**BRISBANE OFFICE**

Level 11, 260 Queen Street  
Brisbane Qld 4000

**MELBOURNE OFFICE**

Level 8 (South), 130 Lonsdale Street  
Melbourne VIC 3000

**PERTH OFFICE**

Level 13, 140 St George's Terrace  
Perth WA 6000

**SYDNEY OFFICE**

Level 25, 8 Chifley Square  
Sydney NSW 2000

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**For general enquiries please email:**  
australia@bhspecialty.com

**For claims notifications please email:**  
claimsnoticeaustralia@bhspecialty.com

## BHSI

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, 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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