

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.

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.

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

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 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.

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 CANADA

Berkshire Hathaway Specialty Insurance (BHSI) Canada provides commercial property, casualty, marine, executive and professional lines insurance.

Coverage

PROPERTY

- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

Industry Focus

- Real Estate Companies
- Public Entities
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing Companies
- Retail Entities

INLAND MARINE

- Blanket Builder's Risk
- Open Builder's Risk
- Contractors' Equipment
- Motor Truck Cargo
- Other miscellaneous floaters

- Developers
- General Contractors
- Logistics
- Mining
- Oil & Gas
- Utilities

OCEAN MARINE

- Ocean Cargo

- Importers & Exporters
- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers

CASUALTY

- General Liability
- Lead Umbrella
- Excess Liability

- Manufacturing & Distribution
- Real Estate & Retail (SIR)
- Hospitality
- Energy & Energy Related
- Construction
- Financial Institutions

Coverage

Industry Focus

ENERGY

- General Liability
 - Lead Umbrella
 - Follow Form Excess
 - Occurrence & Claims Made Cover
 - Builder's Risk / EAR
 - Property
- Oil & Gas Lease Operators
 - Oil & Gas Contractors
 - Mining Including Underground
 - Gathering and Transmission Pipelines
 - Gas Stations, Fuel Distributors
 - Power Generators
 - Processing
 - Refining (Property)
 - Oil Sands/SAGD/NGL Operations
 - Energy Construction Projects
 - Power Generation & Distribution
 - Renewable Energy

ENVIRONMENTAL

- Pollution Legal Liability
 - Contractor's Pollution Legal Liability (Practice and Project Specific)
 - Follow Form Excess
- Manufacturers, Light Industrial, Distributors & Warehousing, Commercial, Institutional
 - General Contractors, Trade Contractors, Remediation Contractors

COMMERCIAL AUTO

- Owned Automobile
 - Garage Automobile
 - Lessor's Contingent Automobile
- Construction Practice
 - Energy
 - Manufacturing
 - Distribution
 - Hospitality
 - Financial Lines
 - Automobiles licensed across Canada

EXECUTIVE LINES, COMMERCIAL & FINANCIAL

- Directors and Officers Liability
 - Side A D&O
 - Commercial Crime
 - Fiduciary Liability
 - Fidelity Bonds
 - Financial Errors & Omissions
 - Employment Practices Liability
 - Excess Follow Form
 - Network Security & Privacy Liability (Cyber)
- Publicly Traded and Large Privately Owned Commercial Firms
 - National & Regional Banks and Credit Unions
 - Asset Managers – Mutual Funds, Hedge Funds Investment Advisors, Private Equity Firms, Venture Firms, Life Agents, Broker Dealers
 - Insurance Companies and Brokerages

PROFESSIONAL LINES

- Miscellaneous Professional Liability
 - Excess Professional Liability
- Manufacturing
 - Miscellaneous Professionals
 - Lawyers
 - Technology
 - Real Estate
 - Architects & Engineers*
 - Accountants*
 - Network Security & Privacy Liability (Cyber)

CONSTRUCTION

- Practice Policies (CGL, Umbrella, Excess)
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Builder's Risk / CAR
- Contractors Protective, Professional, and Pollution Liability (Practice, Project Specific, and Excess)
- Contractor's Pollution Legal Liability (Practice, Project Specific, and Excess)
- Design-Build Contractors
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings
- Tunneling
- Remediation/Restoration Contractors
- Industrial

CANADA TEAM

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