

Casualty Overview - Australia

BHSI TEAM AND CULTURE

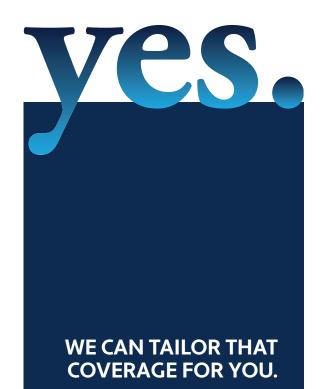
- Highly experienced people, from diverse backgrounds, empoweredto act
- Entrepreneurial spirit driven by customer focus
- Simplicity embraced over complexity enables our people to display the best of both character and capability
- Flat, efficient & responsive structure

FLEXIBLE PARTNERSHIP APPROACH

- Listening to customers and brokers, understanding their needs, tailoring solutions
- Timely issuance of quotes, binders and policies
- Multi-year policies available (2 years without provisos, 3 years with large loss-ratio trigger)
- Bespoke multi-line offerings accommodating customer needs
- Brokers and customers have direct access to the decision makers

BHSI STRENGTH IN CLAIMS

- Significant industry experience in large and complex claims
- Collaborative approach to claims management with claims handlers working closely with the underwriting team
- Single point of contact with a genuine focus on expediting the settlement process
- Claims handling is backed by BHSI's financial strength



FINANCIAL STRENGTH YOU CAN TRUST

 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, with a \$284.6 billion in policy holder surplus*

*Source: Balance sheets as of 30/12/2024 for the Berkshire Hathaway National Indemnity group of insurance companies.

COVERAGE

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

INDUSTRY FOCUS

- Manufacturing & Distribution
- Education
- Power & Utilities
- Mining & Energy
- · Oil & Gas
- Construction
- Professional Services
- Healthcare
- Life Sciences

CAPABILITIES

Territory

Australian domiciled multinational companies with Worldwide exposures

Attachment

 Primary and/or Excess/Umbrella Layers, Quota Share or 100% of layers

Working Capacity

 Primary Excess: \$50m any one Occurrence/ Aggregate for Products

Excess

• Up to \$100m any one Occurrence/Aggregate for Products

Restrictions

 Accounts with turnover of less than \$10m, or less than \$25,000 premium

BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (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.

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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