



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

## EMPLOYER STOP LOSS

*We make choosing your Employer Stop Loss insurer simple. As part of Berkshire Hathaway Specialty Insurance, we are a name you know and trust.*

*People with industry track records that span decades. And the financial strength to tailor your coverage, pay covered claims quickly...and keep pace with your evolving needs, year after year.*



## WHY BHSI?

BHSI's Employer Stop Loss team offers advantages others can't match, including:

- **An exceptional balance sheet.** BHSI Employer Stop Loss underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, a part of Berkshire Hathaway's National Indemnity group of insurance companies, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. As of 12/30/2024, the National Indemnity group of insurance companies had \$452.4 billion in total admitted assets, with \$284.6 billion in policyholder surplus.\*  
  
With our financial strength, we have no need to rely on reinsurance. We have the freedom to consider virtually any risk, move claims payments forward swiftly, and be there for policyholders long term.
- **Proven expertise.** Our underwriting team has an average of 20 years of stop loss experience and skillfully crafts stop loss solutions that meet the unique needs of our customers and distribution partners.  
  
Our team's ability to provide innovative, customer-focused solutions is well documented. Coupled with our financial strength, it means you can rely on BHSI to serve today's needs – and those of tomorrow.
- **Claims excellence.** We are a company known for doing the right thing for our customers and business partners.  
  
At no time is this more apparent than when our policyholder has a claim. With deep claims expertise (and without the need to consult a reinsurer), we have the knowledge to resolve claims accurately and the authority to pay claims quickly. We can further expedite payment with electronic feeds. Our goal is to optimize cash flow – and the overall claims experience – for our policyholder.

# strength.

A STRONG TEAM,  
OPERATIONALIZING  
A STRONG BALANCE SHEET.

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

# OUR PRODUCT

BHSI's team has extensive experience tailoring employer stop loss coverage for a wide range of sectors. Highlights of our coverage include:

- Unlimited specific maximums to comply with Affordable Care Act reform. Aggregate maximums to \$5 million.
- Numerous options including:
  - Monthly aggregate accommodation
  - Specific advance funding
  - Aggregating specific deductibles
  - Gapless renewals
  - No new laser at renewals
  - Rate caps available
  - Early lock options
  - Specific and aggregate terminal liability
  - Experience refund
- Range of contracts available (12/12 through paid)
- Minimum standard participation: 75 percent
- Minimum annual premium: \$100,000

# BROAD APPETITE

We consider all types of risks – no excluded industries. Here's a sampling of our targeted sectors:

- Financial institutions
- Healthcare
- Manufacturing
- Professional services
- Public sector groups (school districts, municipalities, etc.)
- Taft Hartley Plans
- Self-administered groups
- Groups embracing RBP (Referenced Based Pricing) models
- Colleges and universities  
(entire population, student, faculty, and staff options)

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 A++ 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.

7/31/2025-D


# BHSI

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# OUR TEAM


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