

## BHSI TEAM & CULTURE

- Highly experienced people, from diverse backgrounds, empowered to act
- Entrepreneurial spirit driven by performance and customer focus
- Integrated team demonstrates the best of Character & Capability
- Flat, efficient & responsive structure

## SPECIALIZED CLAIMS EXPERTISE

- In-house claims handling group with deep experience in complex, high-value claims and settlements;
- Claims handling group fully integrated with our underwriting team;
- Collaborative, consultative philosophy where customers have direct access to decision-makers;
- Streamlined Claim Reporting
- Strong relationships with top firms
- Singular focus on helping customers get the best outcomes when they have a claim
- Claims handling service backed by unmatched financial strength
- Claims authority deployed locally to ensure seamless service and decision-making



## FINANCIAL STRENGTH

We underwrite on the paper 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 – and has \$457.7 billion in total admitted assets with \$293.6 billion in policyholder surplus.

\* Source: Balance sheets as of 06/30/2025 for the Berkshire Hathaway National Indemnity group of insurance companies.

## CUSTOMER & BROKER ENGAGEMENT

- Customer Advisory Board provides unfiltered feedback
- Claims Service Survey of customer satisfaction
- Employee goals include rigorous service standards & customer focus
- Timely issuance of quotes, binders, policies & endorsements

## COVERAGE DESIGNED FOR YOU

### PRODUCTS:

- Mortgage Impairment and Foreclosed Property
- Up to \$25M capacity for Mortgage Impairment and Foreclosed Property
  - Residential and Non-Residential Portfolios
  - Minimum \$500M AUM
  - Flexible structure and limits
  - Policy can be adjustable or point in time pricing
  - Local authority
- Property and Casualty for Offices
- 100% share for Property and General Liability coverage

# BHSI'S TARGETED FINANCIAL INSTITUTIONS

Executive First and Professional First suite of products available  
for all types of Financial Institutions including:

## ■ Mortgage Impairment

### Target classes:

- Scheduled Banks
- Mortgage Investment Corporations
- Credit Unions
- Mortgage Servicers

### Restricted classes:

- Residential Construction
- Third Mortgages
- U.S. or Cross Border Exposure

## ■ Package

### Target Classes:

- Scheduled Banks
- Credit Unions
- Asset Managers
- Insurance Companies

### Restricted Classes:

- Payday Loan Centers

# BHSI

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. In Canada it underwrites on the paper of National Liability & Fire Insurance Company, a part 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.

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