

# 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.

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BERKSHIRE HATHAWAY SPECIALTY INSURANCE

# BHSI FRANCE

BHSI France provides General Property, Energy, Construction, Casualty, Environment, Executive and Professional Lines and Marine Insurance.

## Coverage

### PROPERTY

- All Risk Property
- Terrorism
- Single Peril Coverage (Earthquake, Flood, Windstorm, etc.)

## Industry Focus

- Manufacturing Companies
- Food & Beverage Processing
- Minerals and Metals Processing
- Transport & Logistics / Warehousing Distribution
- Real Estate Portfolios
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Government & Infrastructure
- Public Entities

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### POWER, ENERGY & MINING

- Industrial Special Risks
- Energy Package
- Power generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Petrochemical manufacturing
- Renewable Energy
- Mining

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### CONSTRUCTION

- Builder's Risk / CAR / EAR
- Project policies, Annual policies
- Leader or Coinsurer
- CAT Analysis
- All activity sectors and types of projects excluding:
- Policies for individuals
- Custom Home Builder (CMI)
- Construction projects below 10m of Total Sum Insured
- Annual Policies below 50k of premium

## Coverage

### CASUALTY

- Public and Product Liability
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Multinational

## Industry Focus

- Manufacturing
  - Retail
  - Luxury
  - Food & Beverage
  - Trading & Distribution
  - Hotels
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### ENVIRONMENTAL

- Environmental Impairment Liability, Clean-up costs and environmental damage
  - Gradual / Accidental
  - Contractors pollution liability
  - Business interruption extension
  - Large and Corporate risks
  - Leader or Coinsurer
  - Primary or Excess
  - Multinational
- Manufacturing
  - Distribution and Logistics
  - Food and Beverage
  - Pharma
  - Real Estate
  - Asbestos Removal
  - Oil Industry
- 

### EXECUTIVE LINES FINANCIAL INSTITUTIONS

- D&O Liability Insurance
  - Side A DIC Insurance
  - FI Professional Indemnity Insurance
  - FI Crime Insurance
  - Pension Trustee Liability Insurance
  - Employment Practices Liability
  - Public Offering of Security Insurance
- Asset managers - Investment managers, Investment Advisors, Fund of Funds managers
  - Private Equity Firms and Venture Capital Firms
  - Banks
  - Corporate Finance Firms
  - Insurance Companies
  - Mutual Companies
  - Regulated activities
  - Other diversified Financial Institutions
- 

### EXECUTIVE LIABILITY COVERAGE

- D&O Liability Insurance
  - Side A DIC Insurance
  - Prospectus Offering of Security Insurance
  - Employment Practices Liability
  - Pension Trustee Liability Insurance
  - Multinational
- Publicly locally traded
  - Publicly US traded
  - Large privately owned
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### CYBER LIABILITY

- Third party exposure
  - Response costs to cyber breaches or extortion threats
  - Business interruption
  - Regulatory investigations, fines and penalties
- Technology Companies
  - Financial Institutions
  - Media Companies
  - Hospitality
  - Manufacturing
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### PROFESSIONAL LINES

- E&O/Casualty/ Product Liability combined
  - Cyber Liability for professional service firms
- Tech
  - Professional services
  - Miscellaneous PI
  - Consultants
  - Marketing firms
  - Regulated activities (lawyers, accountants)

## Coverage

### MARINE

- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up
- Marine Cargo including Commodities
- Marine Equipment and Subsea

## Industry Focus

- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

# FRANCE TEAM

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# BHSI

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81. Berkshire Hathaway International Insurance Limited (BHIL), is an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHEI and BHIL are affiliates of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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. BHSIC, BHIL and BHEI are subsidiaries 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.

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