BERKSHIRE HATHAWAY SPECIALTY INSURANCE

GENERAL PROPERTY: MIDDLE MARKET STRATEGY

MIDDLE MARKET DEFINITION

Total Insured Values:	Per account: Up to CHF 788 million (or USD 1bn) Top location: Up to CHF 118 million (or USD 150m)
Geographical Scope:	Switzerland including multinational exposure (Total Insured Values outside Europe up to 25%)
Focus On:	General Property Exclusion: Technical Property, Energy and Chemicals

PRODUCT PROPOSITION

Coverage:	All Risks or Named Perils Lead or Follow Quota-share / Primary / Excess Full value basis or Policy Limit BHSI Form or generally accepted Market Form Domestic / Multinational
Capacity:	Up to CHF 118 million, depending on Occupancy and Risk Quality
Premium:	Minimum CHF 20,000 for BHSI share and per year
BHSI Rating:	AA+ (Standard & Poor´s) and A++ (AM Best)

WHAT INFORMATION DO WE NEED?

Total Insured Values:	Overview of all locations including addresses Values split between Property Damage and Business Interruption
Loss History:	Overview of ground-up Paid and Reserved Claims in the last 5 years
Risk Information:	Building Construction type Type of Insulation Materials (if known) Locations Sprinklered (Yes/No) Rooftop Solar Panels (Yes/No) Human Elements (e.g. Electrical Maintenance, Housekeeping, Hot Work and Contractor Management, Impairment Handling, Fire Protection Inspections)

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TARGET INDUSTRIES

Manufacturing:	Plastics and rubber products Machinery and equipment Electrical and electronic components Building materials (e.g. cement, concrete, glass, gypsum) Metals (Non Molten) Textiles Wood furniture Cosmetics and personal care products Formulation and packaging Paints, lacquers, adhesives and coatings
Food & Beverage:	Food processing and production Breweries and wineries Dairy, Bakery and packaged food operations Slaughterhouse or rendering plants
Logistics:	Distribution Centers Refrigerated and non-refrigerated Warehousing
Real Estate / Services:	Commercial offices, Hotels, Parking, Retail Healthcare

OUT OF MIDDLE MARKET SCOPE

Chemical or Petrochemical Industry
Power Generation
Semiconductor
Mining
Molten Materials
Pulp and paper
Sawmills and Millwork
Plywood, Veneer or
Particle Board manufacturing

"We are entering the Middle Market Segment with a simplified and streamlined underwriting approach. Increased capacity, thoughtfully priced, and supported by our superior financial strength and our philosophy "Claims is our Product" is a commitment to support our customers with long-term solutions."

Franco Masciovecchio
Country Manager, Switzerland

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BHSI