BHS

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.



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.



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.





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.



Visit **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) 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, Cloumbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, 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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BHSI ITALY

Berkshire Hathaway Specialty Insurance (BHSI) Italy provides property, energy, construction, casualty and executive & professional lines insurance.

Coverage

PROPERTY, ENERGY, & CONSTRUCTION

- · All Risks, Named Perils
- · Standalone risks
 - CAT
 - Machinery/Equipment/Electronic Breakdown
 - · Parametric insurance
- Construction CAR/EAR
 - Coverages/sections
 - · Material Damage
 - · Third Party Liability
 - · ALOP / DSU
 - Single projects, annual-/open covers
- · Territoriality: Global
- Leader / Co-insurance
- · Primary / Excess layers
- · Risk Engineering service
- Dedicated NAT CAT analyses

Industry Focus

- Aerospace
- Chemical
- · Commercial, retail
- · Communication, IT, Technology
- · Education, universities
- · Food & Beverage
- · Healthcare, hospitals
- Infrastructure
- · Manufacturing, Industrial risks
- Metals
- Pharmaceuticals
- Real Estate hotels, offices, residential, shopping centers
- Textiles
- · Warehousing, logistics
- Energy sectors / Natural Resources
 - Power Generation: thermal/conventional and renewables
 - Energy transmission and distribution
 - Oil & Gas, petrochemicals, refineries, tank farms/ terminals

CASUALTY

- Third Party General Liability
- Employers Liability
- Products Liability / Recall
- Lead and/or Co-insurance
- Primary and/or Excess
- Multinational Programs
- Territoriality: worldwide
- Maximum capacity: up to 25m€

- · Food and Beverage
- Trading & Distribution Wholesale & Retail
- Media and Technology/Telecommunications
- Manufacturing
- Real Estate
- Luxury
- Transport and Logistics
- · Energy and Construction

Coverage

EXECUTIVE & PROFESSIONAL LINES

COMMERCIAL INSTITUTIONS

- · D&O Liability Insurancei
- Side A DIC Insurance
- · Commercial Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance

· Commercial companies both listed and private

Industry Focus

FINANCIAL INSTITUTIONS

- · D&O Liability Insurance
- · Side A DIC Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance
- Pension Trustee Liability Insurance

- Asset Managers Open and closed-end Mutual Funds, Hedge-Funds (Alternative Funds), Real Estate funds, Funds of Funds
- Private Equity Firms, and Venture Capital Firms and Holding Companies
- Banks National Banks, Regional Banks, Cooperative Banks, branches of foreign banks
- Insurance companies (Life and not Life)
- Non-Performing Loans Managers
- Miscellaneous Financial Institutions

PROFESSIONAL LINES

- Professional Liability
 - · Architects & Engineers
 - Accountants
 - Lawyers
 - Technology
 - Miscellaneous PI
 - Manufacturers

- · Architecture & Engineering firms
- Design & Build contractors
- · Other professionals in the construction industry
- Technology services providers
- Law firms
- Non-regulated professional services firms

ITALY TEAM

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In Italy, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI). 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 and is affiliated with 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 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, BHSI 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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