

Property Insurance for Middle Market Companies

BHSI delivers standout Property Insurance for Middle Market companies through our offices in London, Manchester and across Europe. Our coverage combines deep underwriting expertise and financial strength, with responsive, relationship-driven service, from underwriting to claims.

HIGHLIGHTS

- Tailored all-risk property insurance designed around individual customer needs
- Capacity for Total Insured Values (TIV) up to \$1bn and \$150m any one location
- Flexible policy structures including full value and policy loss limit options
- Lead and follow capability supported by local empowered underwriting experts

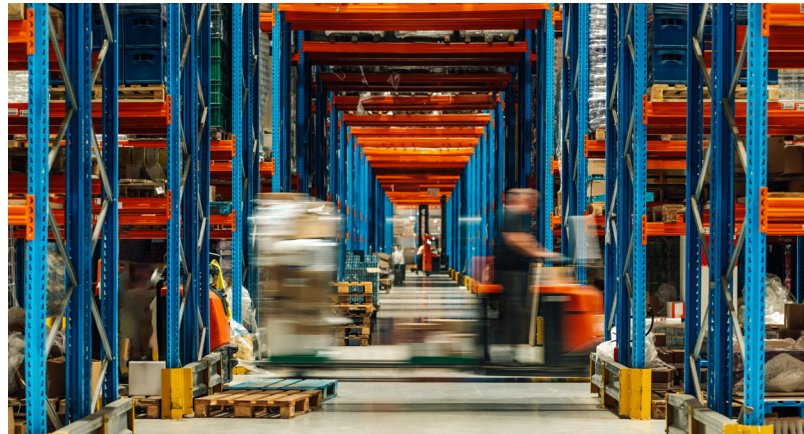
BHSI ADVANTAGES

UNDERWRITING EXPERTISE

Our property underwriters bring extensive expertise to Middle Market customers across a wide range of industries and occupancies and tailor coverage to individual needs. We focus on building lasting relationships with our customers and brokers – grounding these partnerships in technical acumen and excellent service.

CLAIMS IS OUR PRODUCT

At BHSI, we believe the true value of our insurance policies – and our relationships – is demonstrated when our customer has a claim. That's why supporting our customers in a claim is our focus from day one. Our underwriters and claims teams work closely together to ensure the intent of coverage is clear – so when you have a claim we are all ready to move forward to achieve the best resolution together.



TARGET OCCUPANCIES

BHSI underwrites a wide range of general property risks from high to low hazard occupancies, including but not limited to:

**Manufacturing, Warehousing,
Food, Leisure, Retail and Education.**

FINANCIAL STRENGTH

BHSI policies are underwritten by Berkshire Hathaway European Insurance DAC (BHEI), which is part of Berkshire Hathaway's National Indemnity group of insurance companies. The National Indemnity group of insurance companies has \$473.3 billion in total admitted assets and \$305.9 billion in policyholder surplus.* BHEI holds a financial strength rating of AA+ from Standard & Poor's.

A.M. Best

A++

(Superior) Stable

Standard & Poor's

AA+

(Very Strong) Stable

* As of 31/12/2025

AGILE.

Customer focus, unencumbered.

OUT OF MIDDLE MARKET SCOPE

- Chemical and Petrochemical
- Power Generation
- Semiconductor / Data Centres
- Mining
- Pulp and Paper
- Molten Materials
- Sawmills and Millwork
- Plywood, Veneer or Particle Board Manufacturing

The listed occupancies are outside the scope of the Middle Market product, but these risks can be considered within BHSI's broader Property capabilities. Please speak with your underwriter to discuss individual opportunities.

CONTACTS

David Corrigan

Head of Property, UK
+44 (0)7727 303 253
david.corrigan@bhspecialty.com

Tom Chainey

Manager of National Property, UK
+44 (0)7861 897 791
tom.chainey@bhspecialty.com

Tayo Williams

Head of Property Claims, UK
+44 (0)7916 394 906
tayo.williams@bhspecialty.com

"At BHSI, we're committed to bringing our proven underwriting expertise, financial strength and claims excellence to Middle Market businesses across the UK. By combining local decision-making with a long-term view, we're helping brokers and customers access tailored property solutions backed by a partner they can rely on today and in the future."

Jessica Kirby

Country Manager, UK

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 4th Floor, The St Botolph Building 138 Houndsditch London EC3A 7AW, 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, employer 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. 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 must not be relied upon as coverage and does not include all policy terms, conditions, and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.