

### WHOLESALE PROPERTY

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| <b>MINIMUM PREMIUM / TIV:</b>                       | \$50,000 Gross per million subject to a minimum share premium of \$200,000 per policy (Berkshire Hathaway Specialty Insurance share)<br>\$50 Million TIV   |
| <b>PRODUCTS:</b>                                    | Property Insurance including Named Storm Wind, Earthquake, and Flood<br>Single Peril - Flood, Earthquake, Named Storm. Multi-year policies available.  |
| <b>TERRITORY:</b>                                   | Multi-National Property coverage for U.S. domiciled risk   |
| <b>ATTACHMENT:</b>                                  | Primary and/or Excess Layers (preference being Primary on most risks)  |
| <b>FORMS:</b>                                       | BHSI Property Form<br>BHSI Primary Co-Insuring Form<br>BHSI Excess Follow Form<br>BHSI Named Windstorm Form<br>BHSI Named Peril Wrap Form<br>BHSI Wind/Hail Form<br>BHSI Flood Form<br>BHSI Named Windstorm Form<br>Broker Manuscript Forms  |
| <b>WORKING CAPACITY:</b>                            | \$100 million for working layers; more for select risks  |
| <b>PROHIBITED CLASSES:</b>                          | Primary Layer Frame Habitational<br>Agricultural/Livestock<br>Airline<br>Rail<br>Auto Manufacturers<br>Recyclers<br>Saw Mills<br>Open Lot  |
| <b>CATASTROPHE RESTRICTIONS:</b>                    | None   |
| <b>OTHER USEFUL INFORMATION AND CONSIDERATIONS:</b> | BHSI is a net writer and does not purchase reinsurance (Not impacted by changes to the reinsurance environment).<br>BHSI will entertain Convective Storm/Hail Risk typically in very compressed layers being \$5-\$10M Primary.<br>Manufacturing (including but not limited to Food Processing/Storage) – credible engineering information preferred.<br>BHSI does not currently write 100% of any risk, we participate on Shared & Layered Programs only.<br>Multi-Year contracts/Loss Ratio Guarantees will be considered on a risk-by-risk basis. |

## WHAT WE'RE WRITING

We target CAT (Coastal named storm wind/ Critical Earthquake) exposed accounts as well as Non-CAT Shared & Layered Programs, including but not limited to, the following occupants:

Public Entities  
K-12 Schools  
Financial Institutions  
Higher Education Institutions  
Retail  
Hotels  
Casinos  
Manufacturing/Processing

Assisted Living Facilities/Senior Care  
Warehousing  
Food Risks  
Mixed Real Estate Schedules  
Healthcare Facilities

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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).

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