BHSI
BERKSHIRE HATHAWAY SPECIALTY INSURANCE

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Building a Forever Business: BHSI's European Growth Strategies

By ***Alessandro Cerase**, Head of Europe, BHSI*

Since 2016, Berkshire Hathaway Specialty Insurance (BHSI) has taken a measured, disciplined approach to building its presence and product lines across Europe.

Alessandro Cerase, Head of Europe at BHSI, shares the company's latest advances and future plans in the region.

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Head of Europe, BHSI

A Long-Term View

"BHSI builds with purpose," Alessandro says. "Our deep product knowledge and expertise, and having the right talent to deliver meaningful value to customers – that's what drives our expansion decisions." Alessandro underscores that there's no right or wrong time to enter a market -- when you have consistent underwriting discipline. "Our growth is about bringing value and lasting partnerships to our chosen geographies and product lines," he says.

BHSI recently expanded its European footprint with new European offices in Italy and the Nordics. The company currently has 15 offices in nine European countries and more than 400 teammates in the region – each selected during BHSI's meticulous hiring process for their strong capabilities and excellent character. BHSI's multinational capabilities have also been expanding, and the company now provides solutions for customers in 178 countries.

And this is just the beginning. "We are actively exploring additional geographies and opening new offices within existing countries to serve more in-country national business," he says.

From Core Lines to Specialty Growth

Early on in Europe, BHSI focused on corporate, energy and construction property, casualty, executive & professional and marine lines. Now the company also offers a growing array of specialty lines, including healthcare and transactional liability insurance. 2024 saw the launch of Surety in Spain, and 2025 the launch of Accident & Health in the UK. Plans are in place to extend these lines to additional European markets – with more specialty lines to follow in the future.

Tapping the Middle Market

At the same time, BHSI is moving beyond large corporates into the middle market, where it is initially focusing on property, casualty and executive & professional lines. For smaller businesses, BHSI is expanding into programs, building MGA partnerships and developing a digital quote-and-bind platform anticipated to launch in the near future.

Differentiating the Business

"We are an underwriting company," Alessandro emphasizes. "Our growth is disciplined, guided by a deep understanding of exposures and long-term rate adequacy. This steady hand earns us trust and is appreciated in the marketplace."

BHSI is also differentiated by a strong balance sheet and lack of reinsurance constraints. "Not tethered to the reinsurance market, we have the freedom to create solutions where and when they add value for customers," Alessandro says.

BHSI's CLAIMS IS OUR PRODUCT® philosophy is also unique – and begins with underwriting. "We develop policy wording that is clear, reliable, and designed to respond to our customers' needs. It's a simple concept, but one that earns extremely positive feedback from our customers," Alessandro says.

While the company continues to move into new territories, product lines, and market segments, its service ethos remains firmly rooted. "We are proactive, responsive, always ready – and extremely proud of the feedback we receive on our service."

"Ultimately, we are building for the long term, one satisfied customer after another. And we're just getting started," he adds.

For more information, please visit: https://bhspecialty.com.

*Note: Featured in **Strategic Risk** magazine.*

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