WHAT MAKES US STAND OUT?

Our financial assets, our people, and our customer focus. BHSI has a highly experienced team. We are a purposefully lean, agile organization, where customers and brokers have access to our most senior managers; employees are empowered to respond swiftly to our business partners.

The Berkshire Hathaway brand is synonymous with trust, integrity and prudent risk taking. It is a company known for doing the right thing for customers, colleagues and business partners. BHSI is continuing – and building on – this tradition.

The Berkshire Hathaway Group of Insurance Companies have large and stable balance sheets that allow us to assume risk, in a risk taking business. Our financial strength enables us to provide consistent capacity and innovative, tailored solutions. It enables us to underwrite complex risks long term – and gives our customers and brokers the utmost confidence in our ability to pay claims.

We are part of Berkshire Hathaway’s insurance operation, which has been in business since 1940 and has a long history of writing all types of risks, including the most complex. The Berkshire Hathaway brand is synonymous with trust, integrity and prudent risk taking. It is a company known for doing the right thing for customers, colleagues and business partners. BHSI is continuing – and building on – this tradition.
OUR PRODUCTS

BHSI has both admitted and non-admitted underwriting capabilities.

Our excess and surplus lines capabilities give us tremendous flexibility to tailor solutions to the needs of our customers.

Property

Products and Coverages:
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism
- Inland Marine
- Ocean Marine

Industry Focus:
- Real Estate Companies
- Public Entities
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing Companies
- Retail Entities

Casualty

Products and Coverages:
- General Liability
- Lead Umbrella
- Excess Liability
- Auto Buffers
- Retained Limits

Industry Focus:
- Trucking
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction

Energy

Products and Coverages:
- General Liability
- Lead Umbrella
- Retained Limits
- Follow Form Excess
- Occurrence & Claims Made Cover
- Builder’s Risk / EAR

Industry Focus:
- Oil & Gas Lease Operators
- Oil & Gas Contractors
- Mining Including Quarries, Coal, & Metals
- Gathering and Transmission Pipelines
- Gas Stations, Fuel Distributors
- Power Generators
- Processing
- Refining

Executive Lines Commercial & Financial

Products and Coverages:
- Commercial Crime
- D&O
- Side A D&O
- Excess D&O
- Fiduciary Liability
- Fidelity Bonds
- Employment Practices Liability
- Financial Errors & Omissions

Industry Focus:
- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks, Money Center Banks, National Banks, Regional Banks
- Asset managers – Mutual Funds, Hedge Funds, Investment Advisors, Private Equity Firms, Venture Cap Firms
- Insurance Companies and Brokerages

Homeowners

Products and Coverages:
- High Value Homeowners on East Coast
- Form Flexibility - HO3, HO5
- Occupancy Flexibility - Primary, Secondary, and Seasonal Homes
- Owner and Tenant Occupied
- Named Insured Flexibility - Corporations, Limited Liability Companies, Trusts, and Partnerships

Industry Focus:
- CAT Property
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<th>Professional Lines</th>
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<td>• Managed Care E&amp;O: Follow Form Excess</td>
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<td>• Travel Agents &amp; Tour Operators E&amp;O</td>
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Life Sciences
Products and Coverages:
• Product Liability

Industry Focus:
• Medical Devices
• Nutraceuticals
• Generic Pharmaceuticals
• Clinical Trials
• Biologicals
• Compounding Pharmaceuticals

Transportation
Products and Coverages:
• Buffers and Excess Liability
• Follow Form
• Umbrella
• Retained Limits
• All Necessary Filings

Industry Focus:
• All Non-passenger Vehicular
• For Hire and Corporate Fleets

HOW DO WE MEASURE OUR FINANCIAL STRENGTH?
Berkshire Hathaway’s National Indemnity group of companies hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s. As of 09/30/2014, the National Indemnity group of insurance companies had $201.5 billion in total admitted assets, with $119.7 billion in policyholder surplus.*

WHAT DOES OUR FINANCIAL STRENGTH MEAN FOR YOU?
You can count on us to:
• take on large complex risks, long term
• respond quickly to catastrophic events
• provide consistent capacity, year after year
• be flexible in tailoring your coverage
• be there when you need us, paying covered claims

We are a division of the Berkshire Hathaway Group of Insurance Companies, which consist of National Indemnity and its affiliates, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s.

* Source: Balance sheets as of 09/30/14 for the Berkshire Hathaway National Indemnity group of insurance companies.
HOW DO WE HANDLE CLAIMS?

We are committed to excellence in claims handling. Our in-house professional and technically proficient staff handles claims with skill and efficiency – and customers have direct access to our senior claims handling team.

Customers can report claims 24/7 via a toll free hotline or by email, fax or mail. We can process claims paperlessly, including setting reserves and making payments. We have leading independent adjustment and law firms across the country standing ready to support our policyholders in claims.

Claims Handling Service Standards

Our commitment to claims handling excellence – and transparency – is embodied in our clearly articulated Service Standards:

- All claims are acknowledged to the insured and/or broker with an email, providing a claim number and dedicated claims handling contact, within one business day of a claim being reported.

- Primary policyholders receive a phone call, establishing a rapport and laying the groundwork for our claims handling approach, within one business day of our receipt of a claim.

- All inquiries on claims receive a direct response from a member of our claims handling team within one business day of receipt of the inquiry.

- Issues or reservations about coverage are addressed directly in discussions with the insured, broker and other relevant parties. A concise follow-up letter explains our position in a clear, easily understandable fashion.

- We proactively keep brokers and policyholders abreast throughout third party settlement discussions.

WE ARE COMMITTED TO TRANSPARENT, OPEN COMMUNICATION – ENSURING NO SURPRISES.
WANT TO JOIN OUR TEAM?

BHSI continues to expand, bringing on board people with diverse experiences, backgrounds and perspectives. We are looking for individuals to fuel our ongoing growth – people who show both an ability to excel and an excellence of character. People whose integrity and work ethic will fit proudly under the Berkshire Hathaway banner. Interested? See our current job postings at www.bhspecialty.com/career.php

OUR BUSINESS APPROACH

Every company’s culture is dictated by the people who lead and manage the business. BHSI has an established platform, powered by experienced people, focused on customizing solutions for our customers and business partners.

While our business is about taking on risk – including large and complex risks – in a sustainable way, our approach is also about keeping it simple. Our professionals are readily accessible, collaborative, building enduring relationships. Being responsive and maintaining absolute ease of doing business is a priority.
LEADERSHIP TEAM

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Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, and homeowners insurance for customers domestically and internationally. 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 regional underwriting offices in Atlanta, Boston, Chicago, Los Angeles, New York, Singapore and Toronto. 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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