



BHSI TEAM & CULTURE

- Highly experienced people, from diverse backgrounds, empowered to act
- Entrepreneurial spirit driven by customer focus
- Simplicity embraced over complexity enables our people to display the best of both character and capability
- Flat, efficient & responsive structure

FLEXIBLE PARTNERSHIP APPROACH

- Listening to customers and brokers, understanding their needs, tailoring solutions
- Timely issuance of quotes, binders and policies
- Multi-year policies available (2 years without provisos, 3 years with large loss-ratio trigger)
- Bespoke multi-line offerings accommodating client needs
- Brokers and customers have direct access to the decision makers

BHSI STRENGTH IN CLAIMS

- Significant industry experience in large and complex claims
- Collaborative approach to claims management with claims handlers working closely with the underwriting team
- Single point of contact with a genuine focus on expediting the settlement process
- Claims handling is backed by BHSI's financial strength

yes.



WE CAN TAILOR THAT
COVERAGE FOR YOU.

FINANCIAL STRENGTH YOU CAN TRUST

- 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 \$285.7 billion in total admitted assets and \$169.3 billion in policyholder surplus*.

*Source: Balance sheets as of 30/09/2018 for the Berkshire Hathaway National Indemnity group of insurance companies.

CAPABILITIES

PROPERTY

- ISR Mark IV or V, manuscript forms
- Lead, follow or 100% offering
- Opportunities with TIV starting from AUD 15,000,000
- Practical and Collaborative Risk Engineering Solutions

LIABILITY

- Primary, excess and/or umbrella, life science, quota share or 100% of layers
- Primary: AUD 50,000,000 any one occurrence/ aggregate for products
- Opportunities with turnover greater than AUD 10,000,000

EXECUTIVE & PROFESSIONAL (PI, D&O and CYBER)

- Broad policy wording
- Flexible deployment of capital on primary, excess and co-insurance basis
- Cyber is backed by a dedicated breach response team of legal, forensic and PR experts available 24/7 to offer urgent assistance during critical times

CONSTRUCTION

- Both contract works material damage and legal liability
- Annual floater policies
- Single project policies
- Delay in start-up
- Contractors with a turnover greater than AUD 20,000,000

MARINE

- Annual and one off marine cargo policies including stock throughput
- Logistics operators liability, port operators liability and cargo handling facility liability
- Project cargo/DSU

ACCIDENT & HEALTH

- Extensive Group Accident & Health Product Suite
- Target wide variety of industry sectors
- Fast & Efficient Underwriting
- Security & Medical focussed 24/7 Emergency Response Team



**Berkshire Hathaway
Specialty Insurance**

Berkshire Hathaway Specialty Insurance Company (Incorporated in Nebraska, USA)
ABN 84 600 643 034, AFS Licence No. 466713 (www.bhspecialty.com) provides commercial property, casualty, healthcare, and executive and professional lines, and marine insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company holds 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, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Auckland, Brisbane, Dubai, Dusseldorf, Hong Kong, Kuala Lumpur, London, Macau, Melbourne, Munich, Perth, Singapore, Sydney 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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CONTACTS

MELBOURNE OFFICE

Level 23, 600 Bourke Street
Melbourne VIC 3000

Mark Di Fiore

Property Manager
+61 3 8669 3806 O
+61 407 565 789 M
mark.difiore@bhspecialty.com

Jason Sheehan

Property Manager, Middle Market
+61 3 8669 5970 O
+61 484 849 399 M
jason.sheehan@bhspecialty.com

Mairead Perkins

Underwriter, Property
+61 3 8669 3843 O
+61 449 707 912 M
mairead.perkins@bhspecialty.com

Ben Fenech

Underwriter, Property
+61 3 8669 3844 O
+61 416 910 478 M
ben.fenech@bhspecialty.com

Rob McNab

Manager, Construction
+61 3 8669 3805 O
+61 455 433 534 M
rob.mcnab@bhspecialty.com

Pierre Haddad

Senior Underwriter, Casualty
+61 3 8669 3807 O
+61 419 987 756 M
pierre.haddad@bhspecialty.com

Ryan Thomas

*Manager, Financial Institutions
& Directors & Officers*
+61 3 8669 3802 O
+61 418 335 357 M
ryan.thomas@bhspecialty.com

Noreen O'Sullivan

Senior Underwriter, Accident & Health
+61 3 8669 3841 O
+61 409 669 230 M
noreen.osullivan@bhspecialty.com

Brijesh Patel

Senior Underwriter, Marine
+61 3 8669 3809 O
+61 409 563 731 M
brijesh.patel@bhspecialty.com

Chris Hamilton

Risk Engineer
+61 3 8669 3801 O
+61 427 293 520 M
christopher.hamilton@bhspecialty.com

SYDNEY OFFICE

Level 23, 420 George Street
Sydney NSW 2000

Jonathan Hawkins

Property Manager, Middle Market
+61 2 8002 2155 O
+61 408 088 176 M
jonathan.hawkins@bhspecialty.com

Paul Nangle

Senior Property Underwriter
+61 2 8002 2141 O
+61 448 572 802 M
paul.nangle@bhspecialty.com

Cara Doherty

Underwriter, Property
+61 2 8002 2120 O
+61 409 554 987 M
cara.doherty@bhspecialty.com

Sean Kim

Underwriter, Property
+61 2 8002 2163 O
+61 418 501 198 M
sean.kim@bhspecialty.com

Steve Najdovski

Senior Underwriter, Construction
+61 2 8002 2133 O
+61 437 570 742 M
steve.najdovski@bhspecialty.com

Jesse Kaye

Underwriter, Casualty
+61 2 8002 2115 O
+61 409 567 989 M
jesse.kaye@bhspecialty.com

Mieke Van Dam

Underwriter, Casualty
+61 2 8002 2103 O
+61 478 576 658 M
mieke.vandam@bhspecialty.com

Joseph Bone

*Senior Underwriter,
Professional Indemnity*
+61 2 8002 2149 O
+61 439 497 696 M
joseph.bone@bhspecialty.com

Emma Cronin

Senior Underwriter, Cyber Liability
+61 2 8002 2148 O
+61 439 572 751 M
emma.cronin@bhspecialty.com

Michael Sharkey

*Underwriter,
Executive and Professional Lines*
+61 2 8002 2197 O
+61 425 358 187 M
michael.sharkey@bhspecialty.com

Niall O'Connell

Senior Underwriter, Marine
+61 2 8002 2111 O
+61 456 000 042 M
niall.oconnell@bhspecialty.com

Daniel Kenny

Head of Accident & Health
+61 2 8002 2152 O
+61 438 868 467 M
daniel.kenny@bhspecialty.com

Shaun Higgerson

Senior Underwriter, Accident & Health
+61 2 8002 2151 O
+61 438 266 189 M
shaun.higgerson@bhspecialty.com

BRISBANE OFFICE

Level 35, 123 Eagle Street
Brisbane QLD 4000

Mark O'Reilly

Senior Property Underwriter
+61 7 3056 2253 O
+61 424 138 761 M
mark.oreilly@bhspecialty.com

Declan Cox

Underwriter, Property
+61 7 3056 2262
+61 417 373 895
declan.cox@bhspecialty.com

Barton Phillips

Head of Transport & Logistics
+61 7 3056 2251 O
+61 498 989 896 M
barton.phillips@bhspecialty.com

Laetitia Roney

Manager, Marine
+61 7 3056 2252 O
+61 400 888 763 M
laetitia.roney@bhspecialty.com

Fiona Mannion

Senior Underwriter, Marine
+61 2 8002 2182 O
+61 429 348 415 M
fiona.mannion@bhspecialty.com

PERTH OFFICE

Kate Simicevic

Underwriter, Property
+61 8 6102 3067 O
+61 491 201 653 M
kate.simicevic@bhspecialty.com

CLAIMS

David Cook

Claims Manager
+61 2 8002 2134 O
+61 420 811 614 M
david.cook@bhspecialty.com

Nana Yeboah

Senior Claims Consultant
+61 2 8002 2123 O
+61 450 955 056 M
nana.yeboah@bhspecialty.com