



Global Reach

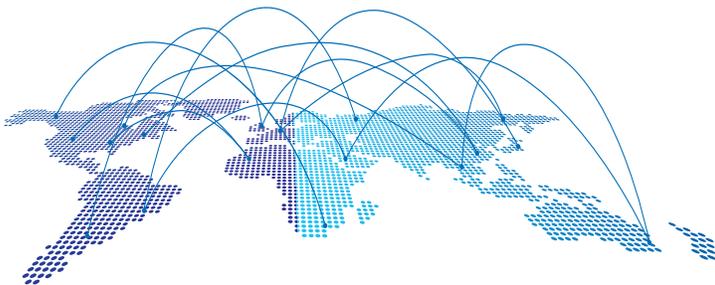
Today, Berkshire Hathaway Specialty Insurance (BHSI) and its affiliated underwriting companies operate from 29 offices in the following countries:

- Australia
- Canada
- UAE
- Germany
- Hong Kong
- Ireland
- Italy
- Macau
- Malaysia
- New Zealand
- Singapore
- Switzerland
- United Kingdom
- United States

Combining our footprint with a growing network of direct partners, we can issue local policies on BHSI or direct partner paper in 46 countries. When BHSI's owned operations and its direct partner network is coupled with the Globex Partner Network, our global reach extends to 175 countries.

By the end of 2019, we expect our owned operations, which are slated to include additional offices in Spain and France, combined with our direct partner network will enable us to address 90% of our customers' local policy needs.

For our customers with needs across Europe, our newly-approved company in Ireland (Berkshire Hathaway Europe Insurance DAC, or BHEI) will allow us to continue to meet those needs, regardless of Brexit.



Team

Our Multinational team consists of 16 dedicated team members, including Multinational Programme Coordinators seated around the globe. These individuals work shoulder to shoulder with our 1,600 other team members across the world to deliver exceptional service to our global customers on all aspects of Multinational Programme implementation and execution including policy issuance, premium payment and collections and claims.

Claims

Our global claims team works proactively with customers to understand specific claims handling needs to make certain that local policy and product-specific claim resources are coordinated and able to respond to claims in an effective and compliant manner. Since beginning our Multinational operation 3 years ago, the BHSI Claims team has received over 2,125 claims related to multinational programmes.

We continue to make investments in our technology to support our claims intelligence and connectivity to ensure that we can delivery on our promises to customers in all of the countries covered by their multinational programme.

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 9/30/2018 for the Berkshire Hathaway National Indemnity group of insurance companies.

Communication

We look to communicate with customers and brokers throughout the design and implementation of every programme, but the communication does not stop there. We send periodic Programme Statements which detail policy issuance and premium payment status by country.

Communication is a priority for our Claims Team as well. Shortly after binding, BHSI Claims provides Welcome Letters to our brokers and customers which include programme information as well as BHSI Claim contact and local claim contact information. In addition to Welcome Letters, our claims team develops a Global Claims Plan for larger Multinational Programmes which identifies policies and respective limits, details coordination of claims resources and captures any special account instructions to ensure that all interested parties understand how a programme will respond if a claim arises.

Our Business

With the support of our customers and brokers, we have built multinational programmes for a wide range of products, including Directors & Officers, Commercial General Liability, Professional Indemnity, Umbrella/ Excess Liability, Crime, Cyber, Fiduciary Liability, Property, Inland Transit and Marine Cargo Liability and A&H, consisting of \$85M in premium, and over 450 local policies in 60 countries around the globe.

team.
WORKING SHOULDER
TO SHOULDER WITH YOU.

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**Berkshire Hathaway
Specialty Insurance**

In Europe, the specialty division will operate as part of Berkshire Hathaway International Insurance Limited ("BHIL"), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office of 4th Floor, 8 Fenchurch Place, London EC3M 4AJ, United Kingdom. BHIL is an affiliate of Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) ("BHSI"), which provides commercial property, marine, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss and homeowner's insurance programs. BHSI and BHIL are part 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.

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