



Berkshire Hathaway  
Specialty Insurance

## Ocean Marine Cargo Appetite Guide

BHSI's Ocean Marine team targets industry segments including manufacturers, distributors, retailers, wholesalers, importers, exporters, and freight and logistics companies. We specialize in unique ocean marine cargo exposures and have the expertise to provide tailored coverage for our customer's needs.

<b>Products</b>	Ocean Marine Cargo and Stock Throughput Coverages on an Admitted Basis
<b>Carrier</b>	Berkshire Hathaway Specialty Insurance Company A ++ from AM Best, AA + from Standard & Poor's
<b>Target Industries</b>	Manufacturers, Distributors, Retailers, Wholesalers, Importers, Exporters, Freight and Logistics Companies
<b>Territory</b>	United States and its territories
<b>Capacity</b>	Up to \$10,000,000 – Ground up or Quota Share Varies by class and risk conditions
<b>Minimum Premium</b>	\$10,000
<b>Forms</b>	Berkshire Hathaway Specialty Insurance Company Ocean Marine Cargo Policy Form – Based on the American Institute Cargo Clauses
<b>Coverage Extensions</b>	Domestic Inland Transit, Warehouse (Stock), War, Strikes, Riots, and Civil Commotions

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## Manufacturers, Distributors, Retailers, and Wholesalers

### Preferred Classes

Manufactured Goods  
Equipment and Parts  
Consumer Goods  
Containerized Cargoes

### Potential Classes

Fragile Goods  
Consumer Electronics  
Heavy Equipment

### Limited Classes

Highly Sensitive Equipment  
Refrigerated and Frozen Goods  
Watercraft  
Heavy Lift Shipments  
Ocean Tows

### Undesirable Classes

Excess Stock  
Standalone Stock  
Terminal Voyage Shipments  
Scrap Metal Shipments  
Recyclers  
Processing  
Wineries

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## Importers and Exporters

### Preferred Classes

Manufactured Goods  
Equipment and Parts  
Consumer Goods  
Containerized Cargoes

### Potential Classes

Heavy Equipment

### Limited Classes

Bulk Commodities  
Used Goods  
Household Goods and Personal Effects  
Refrigerated and Frozen Goods  
Break Bulk Shipments on Deck

### Undesirable Classes

Excess Stock  
Standalone Stock  
Commodity Traders  
Steel and Scrap Metal Shipments  
Recyclers  
Cigarettes, Fine Arts, or Specie Shipments  
Rejection Coverage

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## Freight and Logistics Companies

### Preferred Classes

Freight Forwarders  
Third Party Logistics Providers  
Small Package Shippers

### Potential Classes

Forwarders or Logisticians in Specialized Equipment or Heavy Industries

### Limited Classes

Forwarders or Logisticians (see Importers and Exporters section)

### Undesirable Classes

Forwarders or Logisticians specializing only in High Valued Goods or Specie  
Forwarders or Logisticians specializing in trade only between foreign countries or high-risk countries

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The above list is not intended to be all inclusive but rather just a broad overview of the Company's appetite. Each risk submitted will be reviewed and underwritten based on its own unique risk characteristics.

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## CONTACTS

### Kristen Hunter

VP, Marine  
617.902.7109 O  
617.480.6242 M  
kristen.hunter@bhspecialty.com

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, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

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