Berkshire Hathaway Specialty Insurance (BHSI) is a strong and trusted insurance partner. We provide commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, accident and health, and homeowners insurance to customers worldwide.

Part of Berkshire Hathaway’s insurance operations, we offer you the security of a top-rated balance sheet and the expertise of a worldwide team of professionals with excellent capabilities and character.
FINANCIAL STRENGTH

BHSI 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. Our large and stable balance sheet gives us an exceptional ability to tackle complex risks; it enables us to provide consistent capacity and innovative, flexible solutions. It also means you can have the utmost confidence in our ability to pay covered claims – no matter how large the catastrophe or “long-tailed” the liability.

What does our financial strength look like?

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 $411.6 billion in total admitted assets and $250.6 billion in policyholder surplus*.

BHSI is committed to excellence in claims handling, and brings skill, efficiency, and transparency to all aspects of the claims process. Our clearly articulated service standards set our bar consistently high on everything from acknowledgement of claims, to communication throughout the life of a loss – and ensure no surprises.

We harness the latest claims handling technology, but are well aware that claims handling at its core is about people: People helping people recover from a loss, a business disruption, or a lawsuit large or small. Consequently, we bring both skill and compassion to the process.

We are highly experienced and readily accessible: All customers have direct access to our senior claims handling team.

* Source: Balance sheets as of 09/30/2021 for the Berkshire Hathaway National Indemnity group of insurance companies.
PEOPLE

BHSI team members around the globe have exceptional individual expertise and a highly collaborative style. They excel individually and, working together, take our organization – and yours – to a higher level still.

At BHSI, our passion for what we do permeates every endeavor. We focus everyday on building everlasting – “forever” – relationships with our customers and business partners. We take great pride in knowing that our expertise, capacity and financial strength can bring certainty to your insurance programs for years to come.

PRODUCTS

Our wide range of insurance products is expanding every day. BHSI has both admitted and non-admitted underwriting capabilities. With our E&S capabilities, financial strength and yes-oriented culture, we offer maximum flexibility in customizing solutions for your needs.

CULTURE

In our every interaction with our customers, colleagues and business partners, we live the Berkshire Hathaway tradition of doing the right thing...and earn our reputation for trust, integrity and prudent risk taking.

Our organization is customer-first, through and through. Lean and responsive, we choose simplicity over complexity – and bring ease, speed, and efficiency to your world of insurance.
LEADERSHIP TEAM

**Peter Eastwood**  
President  
617.936.2901  
peter.eastwood@bhspecialty.com

**David Bresnahan**  
Executive Vice President  
617.936.2903  
david.bresnahan@bhspecialty.com

**Marc Breuil**  
Regional President, Asia Middle East  
+852 3729 1301  
marc.breuil@bhspecialty.com

**Chris Colahan**  
Regional President, UK & Europe  
+44.20.3429.4998  
chris.colahan@bhspecialty.com

**David Fields**  
Executive Vice President,  
Chief Underwriting Officer  
617.936.2902  
david.fields@bhspecialty.com

**Sanjay Godhwani**  
Executive Vice President  
617.936.2904  
sanjay.godhwani@bhspecialty.com

**Mark Lingafelter**  
Regional President, Australasia  
+61.282.022.159  
mark.lingafelter@bhspecialty.com

**David Crowe**  
Head of Global Claims  
617.936.2906  
david.crowe@bhspecialty.com

Visit [www.bhspecialty.com](http://www.bhspecialty.com) for the latest on our expanding product lines.

Berkshire Hathaway Specialty Insurance (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.

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11-23-2021 A

info@bhspecialty.com
BHSI ASIA MIDDLE EAST

Berkshire Hathaway Specialty Insurance (BHSI) Asia Middle East provides commercial property, energy, marine, construction, terrorism, casualty, executive & professional lines, transactional liability, surety and accident & health insurance.

Coverage

PROPERTY
• Property All Risk
• Business Interruption
• Standalone Natural Catastrophe
• Standalone Terrorism

ENERGY
• Property All Risk
• Business Interruption
• Single Peril Natural Catastrophe
• Standalone Terrorism

MARINE
• Marine Cargo
• Marine Project Cargo and Delay in Startup
• Marine Liability
  • Port and Terminal Liability
  • Freight Forward Liability
  • Multi-Model Transport Liability
• Ship Repairers Liability

info@bhspecialty.com
**Coverage**

**CONSTRUCTION**
- Project Contractors All Risks including Delay in Startup
- Erection All Risks
  - Delay in Start Up
  - CAR/EAR Third Party Liability
- Civil Engineering Completed Risks (CECR)
- Contractors Plant and Machinery (CPM)
- Master Builder Risks or Contractor Annuals

**CASUALTY**
- Employees’ Compensation, Work Injury Compensation and Employer’s Liability
- General Liability
- Products Liability
- Excess Liability/Umbrella Liability
- Third Party Auto Fleet
- Construction General Liability – onshore and offshore projects
- Energy General Liability – upstream and downstream sectors

**EXECUTIVE & PROFESSIONAL LINES**
- Executive First Directors and Officers Liability
- Professional First Professional Indemnity Insurance
- Professional First Asset Manager Liability – Asset Managers
- Executive First Public Offering of Securities Insurance
- Executive First Side A DIC Directors and Officers Liability Insurance
- Professional First Financial Institution Professional Insurance
- Executive First Private Company Portfolio Insurance
- Executive First Nonprofit Portfolio Insurance

**TRANSACTIONAL LIABILITY**
- Representations and Warranties Insurance
- Contingent Liability Insurance
- Tax Liability Insurance

**SURETY**
- Performance Bonds
- Advance Payment Bonds
- Maintenance Bonds
- Supply Bonds
- Warranty Bonds

**ACCIDENT & HEALTH**
- Group Accident
- Group Travel

info@bhspecialty.com
ASIA MIDDLE EAST TEAM

Marc Breuil
President, Asia Middle East
+852 3729 1301
marc.breuil@bhspecialty.com

Marcus Portbury
Head of Third Party Lines, Asia
+852 3729 1302
marcus.portbury@bhspecialty.com

Alessandro Cerase
Senior Executive Officer, Middle East & Global Chief Underwriting Officer, Energy/Construction
+971 04 381 6109
alessandro.cerase@bhspecialty.com

Neeraj Yadvendu
Deputy Senior Executive Officer & Head of Third Party Lines, Middle East
+971 04 381 6106
neeraj.yadvendu@bhspecialty.com

Kapil Palathinkal
Head of First Party Lines, Middle East
+971 04 381 6103
kapil.palathinkal@bhspecialty.com

Peter McKenna
Senior Vice President Casualty, Head of Country Operations, Malaysia & Chief Executive, Singapore
+65 6675 1160
peter.mckenna@bhspecialty.com

Gaithrie Nandrajog
Principal Officer, Labuan, Malaysia
+603 8408 1005
gaithrie.nandrajog@bhspecialty.com

Yasmin Chan
Branch Manager, Macau
+852 3729 1306
yasmin.chan@bhspecialty.com

Cherry Gao
Vice President Customer and Broker Engagement
+852 3729 1308
cherry.gao@bhspecialty.com

ACCIDENT & HEALTH

Idie Si
Head of Accident & Health, Asia
+852 3729 1354
idie.si@bhspecialty.com

Chai Yen Lim
Assistant Vice President Accident & Health
+65 6675 1512
chaiyen.lim@bhspecialty.com

Kathy Wong
Assistant Vice President Accident & Health
+852 3729 1346
kathy.wong@bhspecialty.com

CASUALTY

Ricky Ho
Senior Vice President Casualty
+852 3729 1311
ricky.yk.ho@bhspecialty.com

Roseline Liu
Vice President Casualty
+852 3729 1312
roseline.kk.liu@bhspecialty.com

Mavis Cham
Vice President Casualty
+65 6675 1163
mavis.cham@bhspecialty.com

Fara Noor Azman
Underwriting Manager Casualty
+603 8408 1090
fara.noorazman@bhspecialty.com

Emir Erdur
Vice President Casualty
+971 04 381 6119
emir.erdur@bhspecialty.com

ENERGY & CONSTRUCTION

Kiran Prakash
Vice President Construction
+65 6675 1167
kiran.prakash@bhspecialty.com

Gally Wong
Assistant Vice President Construction
+852 3729 1341
gally.wong@bhspecialty.com

Kugan Sethuraman
Senior Underwriter Construction
+603 8408 1092
kugan.sethuraman@bhspecialty.com

Min Ong
Vice President Energy
+65 6675 1476
min.ong@bhspecialty.com

EXECUTIVE & PROFESSIONAL

Scotland Walsh-Riddle
Head of Executive & Professional Lines, Asia
+852 3729 1360
scotland.walsh-riddle@bhspecialty.com

Patrick Ko
Vice President Executive & Professional Lines
+852 3729 1361
patrick.ko@bhspecialty.com

Emily Poh
Vice President Executive & Professional Lines
+65 6675 1162
emily.poh@bhspecialty.com

Aisling Malone
Vice President Executive & Professional Lines
+971 04 381 6104
aisling.malone@bhspecialty.com

TRANSACTIONAL LIABILITY

Steven Harwood
Head of Transactional Liability
+852 3729 1310
steven.harwood@bhspecialty.com

Daniel Thieviasingham
Senior Underwriter Transactional Liability
+65 6675 1499
daniel.thieviasingham@bhspecialty.com

MEENAKSHI SRINATH
Vice President Marine
+971 04 381 6129
meenakshi.srinath@bhspecialty.com

GENERAL PROPERTY

Ophelia Szeto
Vice President General Property
+65 6675 1522
ophelia.yh.szeto@bhspecialty.com

SURETY

Andrew Ho
Vice President Surety
+65 6675 1495
andrew.ho@bhspecialty.com

MULTINATIONAL

Sim Chui Wen
Multinational Program Coordinator
+603 8408 1095
chuiwen.sim@bhspecialty.com

MEMBER OFFICE CONTACTS

info@bhspecialty.com
CLAIMS

Tim Collier
Vice President
Head of Claims
+65 6675 1492
tim.collier@bhspecialty.com

Sajan Baburajan
Head of First Party Claims
+971 4 3816 126
sajan.baburajan@bhspecialty.com

Ailbhe Storan
Head of Third Party Claims, Middle East
+971 4 3816 127
ailbhe.storan@bhspecialty.com

Lucy Loh
Assistant Vice President
Claims
+65 6675 1474
lucy.loh@bhspecialty.com

Mike Chen
Assistant Vice President
Head of Executive & Professional Lines
Claims
+852 3729 1326
mike.chen@bhspecialty.com

Candice Au Yeung
Assistant Vice President
Claims
+852 3729 1320
candice.sk.auyeung@bhspecialty.com

RISK ENGINEERS

CY Lee
Energy & Construction Engineer
+65 6675 1169
cheeyong.lee@bhspecialty.com

George Loo
General Property Engineer
+65 6675 1491
greg.george@bhspecialty.com

Lewis Liem
Marine Risk Engineer
+65 6675 1491
lewis.liem@bhspecialty.com

Peter Elstner
Senior Energy & Construction Engineer
+971 04 381 6115
peter.elstner@bhspecialty.com

Pruthviraj More
Senior General Property Engineer
+971 04 381 6105
pruthviraj.more@bhspecialty.com

HONG KONG OFFICE
Suits 2106-10 21/F Devon House
Taikoo Place, 979 King’s Road
Quarry Bay, Hong Kong

MACAU OFFICE
14 C, Avenida do Infante Dom Henrique,
Nos. 47 The Macau Square
Macau, Macau

KUALA LUMPUR OFFICE
Level 3A
Wisma Bangsar 8, No. 7
Lorong Maarof, Bangsar
59100, Kuala Lumpur, Malaysia

SINGAPORE OFFICE
39 Robinson Road
#10-01 Robinson Point
Singapore 068911

DUBAI OFFICE
DIFC, Index Tower, Level 21
Office 2103 & Office 2104
P O Box 506861, Dubai, U.A.E.
Regulated by the Dubai Financial Services Authority

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, critical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which 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, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

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03-08-2022 A

info@bhspecialty.com
BHSI AUSTRALIA

Berkshire Hathaway Specialty Insurance (BHSI) Australia provides commercial property, casualty, healthcare lines, accident & health, executive and professional lines, cyber, construction, power, energy, mining and marine, transport & logistics liability insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Terrorism

**MINING & ENERGY**
- Industrial Special Risks
- Energy Package
- Oil & Gas Production
- Oil & Gas Pipelines
- Oil Refining
- Fuel Storage and Distribution
- LNG Production
- Open Cut Mining
- Underground Mining
- Minerals and Metals Processing
- Petrochemical Manufacturing

**CONSTRUCTION**
- Industrial Special Risks
- Project Specific Contract Works
- Annual Contract Works
- Delay in Startup
- Surety
- Buildings - Commercial and Residential
- Infrastructure - Roads, Railways, Bridges, Airports, Pipelines
- Manufacturing, such as Food & Beverage, etc.
- Power Generation
- Electricity Transmission and Distribution
- Mining

*info@bhspecialty.com*
**Coverage**

**CASUALTY**
- General Liability
- Umbrella Liability
- Excess Liability
- Construction Liability

**Industry Focus**
- Manufacturing & Distribution
- Power & Utilities
- Mining & Energy
- Oil & Gas
- Construction
- Professional Services
- Healthcare & Life Sciences

---

**EXECUTIVE & PROFESSIONAL LINES**

**COMMERCIAL LINES**
- Directors and Officers Liability
- Public Offering of Securities Insurance
- Employment Practices Liability
- Commercial Crime
- Statutory Liability

**FINANCIAL INSTITUTIONS**
- Asset Manager Liability Insurance
- FI Civil Liability
- FI Crime
- FI Directors & Officers
- Employment Practices Liability

**PROFESSIONAL LINES**
- Technology Professional Liability
- Miscellaneous Professional Liability
- Excess Professional Liability
- Financial Planners Professional Liability

**CYBER**
- Business Interruption Loss
- Rectification Costs
- Regulatory Costs
- Extortion Costs
- Emergency Response Costs

**FINANCIAL INSTITUTIONS**
- Asset managers - Managed Funds, AREITS’s, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages

**MARINE**
- Inland Marine - Cargo
- Ocean Marine - Cargo
- Stock Throughput
- Project Cargo/DSU
- Contractors’ Plant and Equipment
- Equipment Floater (Miscellaneous Property)

**Industry Focus**
- Financial Institutions
- Healthcare
- Education

**MARINE**
- Manufacturing
- Food & Beverage Production
- Warehousing Distribution
- Government & Infrastructure
- Oil & Gas Production
- Fuel Storage and Distribution
- Mining
- Minerals and Metals Processing
- Petrochemical Manufacturing
- Civil Contractors/Construction
- Earth Moving Excavation

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info@bhspecialty.com
**Coverage**

**TRANSPORT & LOGISTICS LIABILITY**
- Logistics Operators Liability
- Port Operators Liability
- Cargo Handling Facility Liability
- General Marine Liability

**ACCIDENT & HEALTH**
- Corporate Travel
- Group Personal Accident
- Group Expatriate/Inpatriate
- Group Journey
- Group Voluntary Workers

**HEALTHCARE LIABILITY**
- Healthcare Medical Malpractice Primary
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice

**RISK ENGINEERING**
At BHSI our approach is to work with our customers to apply a ‘risk based’ assessment process within a ‘commercial’ framework.

**We will endeavour to:**
- Engage with our customers to understand their insurance related risks
- Discuss and communicate risk in terms of likelihood and consequence
- Jointly identify cost effective and practical risk reduction opportunities

**We acknowledge:**
- That the perception of risk is based on an individual’s experience and knowledge
- Our customers are industry experts
- We are experts in the risk management process, claim management and fire protection

**We pride ourselves on always trying to:**
- Identify and assess risk for the benefit of our customers
- Facilitate the communication of our customers’ efforts to manage risk
- Communicate in a clear and concise manner

info@bhspecialty.com

**Industry Focus**

**TRANSPORT & LOGISTICS LIABILITY**
- Transport Operators
- Courier Operators
- Rail Operators
- Container Freight Stations
- Warehouse & Distribution Operators
- Bulk Terminal Operators

**ACCIDENT & HEALTH**
- Accountants & Consultants
- Professional & Financial services
- Financial Institutions
- Lawyers
- Architects/Engineers
- Education and Healthcare
- Construction
- Associations

**HEALTHCARE LIABILITY**
- Hospitals & Healthcare Systems
- Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
- Large Medical Facilities
- Senior Care & Ageing Services
- Medical Indemnity for Individual Medical Practitioners
- Clinical Trial Insurance

**Coverage Industry Focus**

<table>
<thead>
<tr>
<th>TRANSPORT &amp; LOGISTICS LIABILITY</th>
<th>INDUSTRY FOCUS</th>
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AUSTRALIA TEAM

Mark Lingafelter  
Regional President, Australasia  
+612 8002 2159 O  
mark.lingafelter@bhspecialty.com

Matthew Clarke  
Head of Executive & Professional Lines  
+612 8002 2102 O  
+61 421 746 445 M  
matthew.clarke@bhspecialty.com

Jonathan Griffiths  
Head of Surety  
+612 8002 2154 O  
+61 419 590 785 M  
jonathan.griffiths@bhspecialty.com

Daniel Kenny  
Head of Accident and Health  
+612 8002 2152 O  
+61 438 868 467 M  
daniel.kenny@bhspecialty.com

Penny Morgan-Payler  
Head of Healthcare  
+613 8669 3842 O  
+61 412 965 797 M  
penny.morgan-payler@bhspecialty.com

Andrew Spurr  
Head of Casualty  
+613 8669 3803 O  
+61 419 230 909 M  
adrew.spurr@bhspecialty.com

Craig Taylor  
Head of Property  
+612 8002 2108 O  
+61 419 468 403 M  
craig.taylor@bhspecialty.com

Dimitry Zilberud  
Head of Marine  
+612 8002 2114 O  
+61 437 934 594 M  
dimitry.zilberud@bhspecialty.com

Susan Donaldson  
Head of Claims  
+612 8002 2107 O  
+61 457 124 690 M  
susan.donaldson@bhspecialty.com

Kathleen Warden  
Head of Customer & Broker Engagement  
+612 8002 2180 O  
+61 436 036 224 M  
kathleen.warden@bhspecialty.com

ADELAIDE OFFICE  
Level 23, 30 Pirie Street  
Adelaide, SA 5000

BRISBANE OFFICE  
Level 35, 123 Eagle Street  
Brisbane Qld 4000

MELBOURNE OFFICE  
Level 9, 360 Elizabeth Street  
Melbourne Victoria 3000

PERTH OFFICE  
Level 13, 140 St George’s Terrace  
Perth WA 6000

SYDNEY OFFICE  
Level 25, 8 Chifley Square  
Sydney NSW 2000

For general enquiries please contact:  
Email:  
australia@bhspecialty.com

For claims notifications please email:  
claimsnoticeaustralia@bhspecialty.com


For more information, contact info@bhspecialty.com.

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03-14-2022 A

info@bhspecialty.com
BHSI CANADA

Berkshire Hathaway Specialty Insurance (BHSI) Canada provides commercial property, casualty, marine, executive and professional lines insurance.

**Coverage**

<table>
<thead>
<tr>
<th>PROPERTY</th>
<th>Industry Focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>• All Risk Property&lt;br&gt;• Single Peril Earthquake, Flood and Windstorm&lt;br&gt;• Terrorism</td>
<td>• Real Estate Companies&lt;br&gt;• Public Entities&lt;br&gt;• Financial Institutions&lt;br&gt;• Hospital &amp; Healthcare Facilities&lt;br&gt;• Schools, Colleges &amp; Universities&lt;br&gt;• Manufacturing Companies&lt;br&gt;• Retail Entities</td>
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<table>
<thead>
<tr>
<th>INLAND MARINE</th>
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<tbody>
<tr>
<td>• Blanket Builder’s Risk&lt;br&gt;• Open Builder’s Risk&lt;br&gt;• Contractors' Equipment&lt;br&gt;• Motor Truck Cargo&lt;br&gt;• Other miscellaneous floaters</td>
<td>• Developers&lt;br&gt;• General Contractors&lt;br&gt;• Logistics&lt;br&gt;• Mining&lt;br&gt;• Oil &amp; Gas&lt;br&gt;• Utilities</td>
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<tr>
<td>• Ocean Cargo</td>
<td>• Importers &amp; Exporters&lt;br&gt;• Life Sciences&lt;br&gt;• Logistics&lt;br&gt;• Manufacturing &amp; Distribution&lt;br&gt;• Retail&lt;br&gt;• Technology&lt;br&gt;• Wholesalers</td>
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<th>CASUALTY</th>
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<td>• General Liability&lt;br&gt;• Lead Umbrella&lt;br&gt;• Excess Liability</td>
<td>• Manufacturing &amp; Distribution&lt;br&gt;• Real Estate &amp; Retail (SIR)&lt;br&gt;• Hospitality&lt;br&gt;• Energy &amp; Energy Related&lt;br&gt;• Construction&lt;br&gt;• Financial Institutions</td>
</tr>
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info@bhspecialty.com
### Coverage

**ENERGY**
- General Liability
- Lead Umbrella
- Follow Form Excess
- Occurrence & Claims Made Cover
- Builder’s Risk / EAR
- Property

**EXECUTIVE LINES, COMMERCIAL & FINANCIAL**
- Directors and Officers Liability
- Side A D&O
- Commercial Crime
- Fiduciary Liability
- Fidelity Bonds
- Financial Errors & Omissions
- Employment Practices Liability
- Excess Follow Form

**PROFESSIONAL LINES**
- Miscellaneous Professional Liability
- Excess Professional Liability

**CONSTRUCTION**
- Practice Policies (CGL, Umbrella, Excess)
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Builder’s Risk / CAR

**Industry Focus**

**ENERGY**
- Oil & Gas Lease Operators
- Oil & Gas Contractors
- Mining Including Underground
- Gathering and Transmission Pipelines
- Gas Stations, Fuel Distributors
- Power Generators
- Processing
- Refining (Property)
- Oil Sands/SAGD/NGL Operations
- Energy Construction Projects
- Power Generation & Distribution
- Renewable Energy

**EXECUTIVE LINES, COMMERCIAL & FINANCIAL**
- Publicly Traded and Large Privately Owned Commercial Firms
- National & Regional Banks and Credit Unions
- Asset Managers – Mutual Funds, Hedge Funds Investment Advisors, Private Equity Firms, Venture Cap Firms
- Insurance Companies and Brokerages

**PROFESSIONAL LINES**
- Miscellaneous Professionals
- Lawyers
- Technology
- Real Estate
- Architects & Engineers*
- Accountants*

**CONSTRUCTION**
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings
- Tunneling
- Remediation/Restoration Contractors
- Industrial
- Civil (wet and dry)

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* BHSI has the ability to write selective risks for Architects, Engineers and Accountants

info@bhspecialty.com
**Coverage**

**LIFE SCIENCES**
- Product Liability

**TRANSPORTATION**
- Buffers and Excess Liability
- Follow Form
- Umbrella
- Retained Limits

**Industry Focus**
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

**CANADA TEAM**

**CASUALTY**

**Darryl DeSouza**  
SVP, Casualty  
647.846.7801 O  
darryl.desouza@bhspecialty.com

**Galan Riley**  
VP, Energy Casualty  
647.846.7808 O  
galan.riley@bhspecialty.com

**Peter Chang**  
AVP, National Commercial Auto Manager  
647.846.7832 O  
peter.chang@bhspecialty.com

**Brian Hughes**  
AVP, Casualty  
647.846.7839 O  
brian.hughes@bhspecialty.com

**Jeff Rhee**  
Senior Underwriter, Casualty  
437.253.6807 O  
jeff.rhee@bhspecialty.com

**Steve Sterne**  
Senior Underwriter, Casualty  
437.253.6805 O  
steve.sterne@bhspecialty.com

**Sandy Tang**  
Senior Underwriter, Casualty  
437.253.6808 O  
sandy.tang@bhspecialty.com

**Karen Diaz**  
Underwriter, Casualty  
647.846.7828 O  
karen.diaz@bhspecialty.com

**Julia Hornowska**  
Underwriting Technician  
647.846.7819 O  
 julia.hornowska@bhspecialty.com

**Lyzette Oliveros**  
Underwriting Technician  
437.253.8311 O  
lyzette.oliveros@bhspecialty.com

**EXECUTIVE AND PROFESSIONAL LINES**

**Andrew Knight**  
SVP, Executive & Professional Lines  
647.846.7846 O  
andrew.knight@bhspecialty.com

**Geoffrey Kendrick**  
AVP, Professional Lines  
647.846.7830 O  
geoffrey.kendrick@bhspecialty.com

**Mark Fowler**  
VP, Leader - Commercial  
647.846.7816 O  
mark.fowler@bhspecialty.com

**Andrew Poss**  
VP, Leader - Commercial  
647.846.7810 O  
andrew.poss@bhspecialty.com

**Shaun Lue**  
Senior Underwriter, Executive & Professional Lines  
437.253.6801 O  
416.671.0914 M  
shaun.lue@bhspecialty.com

**Scott Taylor**  
Senior Underwriter, Executive & Professional Lines  
437.253.6803 O  
scott.taylor@bhspecialty.com

**Andrew Woon**  
AVP, Executive & Professional Lines  
647.846.7807 O  
andrew.woon@bhspecialty.com

**Asiya Bibik**  
Underwriting Analyst, Executive & Professional Lines  
647.846.7840 O  
asiya.bibik@bhspecialty.com

**Beth Carbray**  
Underwriting Technician  
647.846.7818 O  
beth.carbray@bhspecialty.com

**Sarah Paulo**  
Underwriting Technician  
647.846.7844 O  
sarah.paulo@bhspecialty.com

**MARINE**

**Gord Rider**  
AVP, Marine  
647.846.7811 O  
gord.rider@bhspecialty.com

**Ben Caunter**  
Underwriter, Marine  
437.253.6804 O  
ben.caunter@bhspecialty.com

**Kimberly Pereira**  
Underwriter, Marine  
647.846.7833 O  
kimberly.pereira@bhspecialty.com

**Taylor Tyminski**  
Underwriting Technician  
437.253.6802 O  
taylor.tyminski@bhspecialty.com

info@bhspecialty.com

For more information, contact info@bhspecialty.com.

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10-22-2021 A

info@bhspecialty.com
BHSI FRANCE

Berkshire Hathaway Specialty Insurance (BHSI) France provides General Property, Construction, Casualty and Environmental insurance.

Coverage

GENERAL PROPERTY
- All Risks or Single Peril
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- CAT Analysis
- Engineering and Survey resource
- Capacity up to €200m

CONSTRUCTION
- Wide range of products (DO, CNR, CCRD, TRC, PEA, RCMO)
- Project policies, Annual policies
- Leader or Coinsurer
- CAT Analysis
- Capacity up to €100m

CASUALTY
- Public and Product Liability
- Large and Corporate risks
- Leader or Coinsurer
- Primary or Excess
- Capacity up to €100m

Industry Focus

- Real Estate
- Sports, Entertainment, Leisure
- Infrastructure
- Healthcare Facilities
- Service companies, Consulting Firms
- Telecommunications/Technology
- Financial Institutions
- Manufacturing
- Retail
- Distribution and Logistics
- Beverage
- Pharma and Chemical
- Down-stream Energy

- All activity sectors and types of projects excluding:
  - Policies for Individuals
  - Custom Home Builders (CMI)
  - Construction projects below €10m of Total Sum Insured
  - Annual policies below €50k of premium

info@bhspecialty.com
Coverage

ENVIRONMENTAL

• Environmental Impairment Liability, Clean-up costs and environmental damage
• Gradual / Accidental
• Contractors pollution liability
• Business interruption extension
• Large and Corporate risks
• Leader or Coinsurer
• Primary or Excess
• Capacity up to €50m

Industry Focus

• Manufacturing
• Distribution and Logistics
• Food and Beverage
• Pharma
• Real Estate

FRANCE TEAM

François-Xavier d’Huart
Country Manager, France
+33 (0) 1 72 10 34 52 O
+33 (0) 6 72 28 24 30 M
francois-xavier.dhuart@bhspecialty.com

Camille Luciani
Head of Customer & Broker Engagement, France
+33 (0) 1 72 10 68 95 O
+33 (0) 6 83 02 44 89 M
camille.luciani@bhspecialty.com

CLAIMS
Katell Pouliquen
Head of Claims
+33 (0) 1 72 10 68 04 O
+33 (0) 7 61 50 45 36 M
katell.pouliquen@bhspecialty.com

Etienne David
Claims Examiner
+33 (0) 1 72 10 68 08 O
etienne.david@bhspecialty.com

CONSTRUCTION
Olivier Antiphon
Head of Construction
+33 (0) 1 72 10 34 55 O
+33 (0) 6 32 29 10 42 M
olivier.antiphon@bhspecialty.com

Mathieu Razani
Risk Control Consultant
+33 (0) 1 72 10 34 62 O
+33 (0) 6 32 29 11 85 M
mathieu.razani@bhspecialty.com

Leili Airom
Underwriting Technician
+33 (0) 1 72 10 68 09 O
leili.airom@bhspecialty.com

EXECUTIVE & PROFESSIONAL LINES
Olivier Hamon
Head of Financial Institutions and Management Liabilities
+33 (0) 1 72 10 34 67 O
+33 (0) 7 60 08 54 34 M
olivier.hamon@bhspecialty.com

Alice Batchili
PI Manager
+33 (0) 1 72 10 34 66 O
+33 (0) 7 62 51 43 55 M
alice.batchili@bhspecialty.com

Virginie Pelletier
Directors & Officers Manager
+33 (0) 1 72 10 34 69 O
+33 (0) 7 64 47 77 24 M
virginie.pelletier@bhspecialty.com

Anne-Laure Chevallier
Senior Underwriter, Executive & Professional Lines
+33 (0) 1 72 10 68 04 O
+33 (0) 7 61 50 45 36 M
anne-laure.chevallier@bhspecialty.com

Kim Ramaherison
Underwriter, Executive & Professional Lines
+33 (0) 1 72 10 68 07 O
+33 (0) 7 64 40 62 00 M
kim.ramaherison@bhspecialty.com

Louis du Ché
Head of Corporate Property
+33 (0) 1 72 10 34 53 O
+33 (0) 6 98 84 26 10 M
louis.duche@bhspecialty.com

Olivier Chéreau
Property Manager
+33 (0) 1 72 10 68 06 O
olivier.chereau@bhspecialty.com

Ophélie Carême
Senior Underwriter, Property
+33 (0) 1 72 10 34 59 O
+33 (0) 7 60 08 54 34 M
ophelie.careme@bhspecialty.com

Arthur Caugnon
Senior Risk Engineer
+33 (0) 1 72 10 34 65 O
+33 (0) 6 09 76 26 24 M
arthur.caugnon@bhspecialty.com

Jean-François Leandri
Senior Underwriter, Property
+33 (0) 1 72 10 34 69 O
+33 (0) 7 64 40 62 00 M
jean-francois.leandri@bhspecialty.com

Pierre Guichard
Risk Engineer
+33 (0) 1 72 10 68 20
pierre.guichard@bhspecialty.com

Olivia Defours
Underwriting Technician
+33 (0) 1 72 10 34 68 O
olivia.defours@bhspecialty.com

Muriel Birre Julvecourt
Head of Marine
+33 (0) 1 72 10 68 03 O
+33 (0) 7 61 63 08 02 M
muriel.birrejulvecourt@bhspecialty.com

ENVIRONMENTAL
Ludovic Ruiller
Head of Environmental
+33 (0) 1 72 10 34 54 O
+33 (0) 7 63 71 04 44 M
ludovic.ruiller@bhspecialty.com

CASSUALTY
Anne-Sophie Bonifay
Head of Casualty
+33 (0) 1 72 10 34 58 O
+33 (0) 6 99 11 32 76 M
anne-sophie.bonifay@bhspecialty.com

Sandra Boutboul
Senior Underwriter, Casualty
+33 (0) 1 72 10 68 02 O
+33 (0) 7 64 06 37 39 M
sandra.boutboul@bhspecialty.com

Céline Schulz
Underwriter, Casualty
+33 (0) 1 72 10 34 57 O
+33 (0) 6 99 13 20 96 M
celine.schulz@bhspecialty.com

Elke Schultz
Underwriting Technician
+33 (0) 1 72 10 34 50 O
elke.schultz@bhspecialty.com

PARIS OFFICE
60, Avenue Charles de Gaulle
92200 Neuilly-sur-Seine
In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at One Grant’s Row, Dublin D02 HX96. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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, and BHEI is a subsidiary of Berkshire Hathaway International Insurance Limited (BHIIL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHIIL and BHEI 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. Based in Boston, BHSI 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, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto. For more information, contact info@bhspecialty.com.

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info@bhspecialty.com
Berkshire Hathaway Specialty Insurance (BHSI) Germany provides executive & professional lines, casualty, commercial property, engineering, healthcare professional liability and marine insurance.

**Coverage**

**CASUALTY**
- General Liability
- Property Liability
- Recall Coverage
- Excess Liability

**EXECUTIVE & PROFESSIONAL LINES**
- D&O insurance (corporate solution)
- Insurance solutions for financial service providers (D&O, E&O, VSV or combination solutions)
- Insurance solutions for financial market issues e.g. securities issues in IPOs, bond issues or capital increases)
- Structuring and management of multinational insurance programs

**HEALTHCARE PROFESSIONAL LIABILITY**
- Healthcare Medical Malpractice Primary (SIR / “stop loss”)
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice

**Industry Focus**
- Manufacturing & Distribution
- PharmChem
- Hospitality & Healthcare Facilities
- Energy & Energy Related
- Construction
- Financial Institutions
- Publicly Traded and Large Privately Owned Commercial Firms
- National & Regional Banks and Credit Unions
- Asset managers – Mutual Funds, Hedge Funds Investment Advisors, Private Equity Firms, Venture Cap Firms
- Insurance Companies
- Hospitals
- University Hospitals
- Large Medical Facilities

info@bhspecialty.com
### Coverage

**MARINE**
- Cargo Insurance
- Stock Throughput (STP) Insurance
- Project Cargo and ALOP / DSU Insurance
- Exhibition, Removal Goods and Luggage Insurance
- Film & Entertainment Insurance
- Rolling Stock Insurance

**TRANSPORT & LOGISTICS**
- Shippers-Interest Insurance
- Freight Forwarder & Carriers Liability Insurance
- Warehouse Liability Insurance
- Contract Logistics Insurance

**PROPERTY**
- All Risk Property
- Terrorism
- Single Peril Coverage (Earthquake, Flood, Windstorm, etc.)

**POWER, ENERGY & MINING**
- Industrial Special Risks
- Energy Package

**CONSTRUCTION**
- Project Contractors AR
- Project Erection AR
- Project Specific Contract Works
- Annual Contract Works
- Delay in Startup

### Industry Focus

**Importers & Exporters**
- Manufacturing & Distribution
- Wholesale & Retail
- PharmChem
- Automobiles
- Metal Processing
- Technology

**Freight Forwarders**
- Carriers & Transport Operators
- Warehouse and Cargo Handling Operators
- Logistics Operators

**Manufacturing Companies**
- Food & Beverage Processing
- Minerals and Metals Processing
- Transport & Logistics / Warehousing Distribution
- Real Estate Portfolios
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Government & Infrastructure
- Public Entities

**Power generation**
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Petrochemical manufacturing
- Renewable Energy
- Mining

**Buildings:** Residential, Commercial, Industrial, etc.
- Infrastructure: Roads, Railways, Bridges, Airports, etc.
- Energy: Pipelines, Oil & Gas, LNG, Refineries, etc.
- Power generation: Conventional and Renewable
- Wet Risks: Dams, Jetties, Harbors, etc.

**Contact:** info@bhspecialty.com
RISK ENGINEERING
At BHSI our approach is to work with our customers to apply a ‘risk based’ assessment process within a ‘commercial’ framework.

We will endeavour to:
• Engage with our customers to understand their insurance related risks
• Discuss and communicate risk in terms of likelihood and consequence
• Jointly identify cost effective and practical risk reduction opportunities

We acknowledge:
• That the perception of risk is based on an individual’s experience and knowledge
• Our customers are industry experts
• We are experts in the risk management process, claim management and fire protection

We pride ourselves on always trying to:
• Identify and assess risk for the benefit of our customers
• Facilitate the communication of our customers’ efforts to manage risk
• Communicate in a clear and concise manner

GERMANY TEAM

Andreas Krause  
General Manager  
+49 221 4555 1912 O  
+49 160 9464 8113 M  
andreas.krause@bhspecialty.com

Daniel Weinmann  
Head of Customer and Broker Engagement, Germany  
+49 221 4555 1914 O  
+49 151 1768 5659 M  
daniel.weinmann@bhspecialty.com

Thilo Seidel  
Head of Finance & Accounting  
+49 221 4555 1975 O  
+49 160 9755 1975 M  
thilo.seidel@bhspecialty.com

Christina Labas  
Office Manager  
+49 221 4555 1924 O  
+49 175 981 1968 M  
christina.labas@bhspecialty.com

PROPERTY & ENGINEERING

Leander Metzger  
Head of Property, Engineering Lines and Risk Engineering  
+49 221 4555 1973 O  
+49 160 9755 1973 M  
leander.metzger@bhspecialty.com

Natali Bagaric  
Head of Property, Mittelstand  
+49 221 4555 1935 O  
+49 160 363 1399 M  
natali.bagaric@bhspecialty.com

Dr. Stefan Lauris  
Head Engineering Lines & Power Generation  
+49 221 4555 1925 O  
+49 160 9755 1924 M  
stefan.lauris@bhspecialty.com

Lars Messutat  
Head of Corporate Property  
+49 221 4555 1908 O  
+49 160 9755 1908 M  
lars.messutat@bhspecialty.com

Peter Eymael  
Head of Risk Engineering  
+49 221 4555 1964 O  
+49 160 9755 1966 M  
peter.eymael@bhspecialty.com

Alexander Moersch  
Senior Underwriter General Property, Mittelstand  
+49 221 4555 1926 O  
+49 160 9755 1929 M  
alexander.moersch@bhspecialty.com

Jan Puruckherr  
Senior Underwriter Property, Corporate Clients  
+49 221 4555 1928 O  
+49 151 2725 7463 M  
jan.puruckherr@bhspecialty.com

Sascha Raabe  
Senior Underwriter General Property, Mittelstand  
+49 221 4555 1934 O  
+49 151 5350 9691 M  
sascha.raabe@bhspecialty.com

Marco Nieslony  
Underwriter Energy  
+49 221 4555 1936 O  
+49 160 9805 8318 M  
marco.nieslony@bhspecialty.com

Martin Schefzick  
Senior Risk Engineer  
+49 221 4555 1933 O  
+49 151 4647 6680 M  
martin.schefzick@bhspecialty.com

Anselm Waigand  
Senior Risk Engineer  
+49 221 4555 1917 O  
+49 151 7442 3496 M  
anselm.waigand@bhspecialty.com

Kerstin Hurst  
Underwriting Technician  
+49 221 4555 1946  
kerstin.hurst@bhspecialty.com

Irene Pawassar  
Underwriting Technician  
+49 221 4555 1905 O  
irene.pawassar@bhspecialty.com

Lukas Puettmann  
Underwriting Technician  
+49 221 4555 1913  
lukas.puettmann@bhspecialty.com

Elisabeth Jung  
Underwriter, Healthcare Professional Liability  
+49 221 4555 1923 O  
+49 160 9538 7818 M  
elisabeth.jung@bhspecialty.com

Naim Ljutfiji  
Underwriting Technician  
+49 221 4555 1920  
naim.ljutfiji@bhspecialty.com

Mathias Neumann  
Head of Casualty  
+49 221 4555 1922 O  
+49 175 229 5565 M  
mathias.neumann@bhspecialty.com

Michael Bilinger  
Senior Underwriter, Casualty  
+49 211 4555 1940  
michael.bilinger@bhspecialty.com

Claudia Conrad  
Senior Underwriter, Casualty  
+49 221 4555 1938 O  
+49 151 2274 3011 M  
claudia.conrad@bhspecialty.com
In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIIL). BHEI, an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at One Grant’s Row, Dublin D02 HX96. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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, and is a subsidiary of Berkshire Hathaway International Insurance Limited (BHIIL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHIIL and BHEI 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. Based in Boston, BHSI 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.

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info@bhspecialty.com
BHSI IRELAND

Berkshire Hathaway Specialty Insurance (BHSI) Ireland provides casualty, property, executive and professional lines, including D&O, PI and healthcare liability insurance.

**Coverage**

**CASUALTY**
- Primary Public / Products Liability
- Excess Liability
- UK/Eire Employers Liability
- Motor Liability (Loss corridors/deductible buyouts)
- Global Corporate
- Mid Market
- Non Conventional

**GENERAL PROPERTY**
- All Risks - Direct Business, including Terrorism
- Single Peril
- Quota-share/Excess/Primary
- Delegated Authority

**Industry Focus**

- Security Companies
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction
  - Annuals
  - Projects
- Education
- Media
- Transport
- Utilities/Telecoms

- Manufacturing
- Financial Institutions
- Healthcare Facilities
- Distribution and Logistics
- Telecommunications/Technology
- Real Estate
- Retail
- Food and Beverage

info@bhspecialty.com
**Coverage**

**PROFESSIONAL LINES**

**Professional Liability**
- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms

**Industry Focus**
- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

**EXECUTIVE LINES**

**Financial Institutions**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance

**Executive Liability**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- Commercial Crime Insurance
- Employment Practices Liability
- Prospectus Offering of Securities Insurance

**Cyber Liability**
- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties

**CONSTRUCTION**

**Project Specific:**
- Contract Works (C.A.R. / E.A.R.)
- Primary Third Party Liability (TPL)
- Delay in Start Up (DSU)
- Annual Contract Works

**Industry Focus**
- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

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info@bhspecialty.com
In Ireland, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI), an Irish domiciled Designated Activity Company. Registration Number 638683 and Registered Office at One Grant’s Row, Dublin D02 NX86. BHEI is a subsidiary of Berkshire Hathaway European Insurance Company (BHEIC), a Nebraska USA domiciled corporation, which 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 multi-national insurance. BHEIC and BHEI are part of Berkshire Hathaway’s National Indemnity Group of insurance companies, which hold financial strength ratings of A++ from AM Best and A+ from Standard & Poor’s. Based in Boston, BHSI has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Antonio, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto. For more information, contact info@bhspecialty.com.

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10-22-2021

info@bhspecialty.com

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**Coverage**

**HEALTHCARE LIABILITY**
- Healthcare Medical Malpractice Primary
- Healthcare Medical Malpractice Excess Follow Form
- Medical Malpractice
- Combined EL/PL/Products Medical Malpractice Policy

**LIFE SCIENCES**
- Primary Public / Products Liability
- Excess Liability
- Combined Policy Coverage including Employers Liability & Professional Liability

**Industry Focus**
- Hospitals & Healthcare Providers
- Outpatient Care (Specialist clinics/Medical Imaging/Pathology)
- Large Medical Facilities
- Senior Care & Ageing Services
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

---

**IRELAND TEAM**

**Hilary Browne**
Regional Executive, UK & Europe Country Manager, Ireland
Head of Casualty, UK & Europe
+353 1 246 7245 O
+353 86 607 0637 M
hilary.browne@bhspecialty.com

**Louise Kidd**
Head of Third Party Lines, Ireland
+353 1 246 7230 O
+353 86 065 1913 M
louise.kidd@bhspecialty.com

**Caoimhe Gormley**
Vice President Executive & Professional Lines
+353 1 246 7231 O
+353 86 165 0671 M
caoimhe.gormley@bhspecialty.com

**Leigh Coffey**
Senior Underwriter, Executive & Professional Lines
+353 1 246 7242 O
+353 86 076 1751 M
leigh.coffey@bhspecialty.com

**Ciaran Reddin**
Senior PI & Cyber Underwriter, Executive & Professional Lines
+353 1 246 7235 O
+353 86 788 1219 M
ciaran.reddin@bhspecialty.com

**Roisin Kelly**
Underwriter, Executive & Professional Lines
+353 1 247 8009 O
+353 86 103 9118 M
roisin.kelly@bhspecialty.com

**Donagh Regan**
Senior Underwriter, Casualty
+353 1 247 8004
+353 86 083 0171
donagh.regan@bhspecialty.com

**David Fallon**
Underwriter, Casualty
+353 1 246 7254 O
+353 86 075 6988 M
david.fallon@bhspecialty.com

**Shane O’Neill**
Senior Underwriter, Property
+353 1 246 7243 O
+353 86 853 0878 M
shane.oneill@bhspecialty.com

**Lorna Pritchard**
Underwriting Technician
+353 1 246 7230 O
lorna.pritchard@bhspecialty.com

**Madga Wnek**
Underwriting Technician
+353 1 246 7233 O
magda.wnek@bhspecialty.com

**Kevin O’Connor**
Claims Manager
+353 1 246 7234 O
+353 87 904 0739 M
kevin.oconnor@bhspecialty.com

**Laura Geraghty**
Senior Claims Adjuster
+353 1 246 7102 O
+353 86 076 1752 M
laura.geraghty@bhspecialty.com

**Jacki McDonagh**
Senior Claims Consultant
+353 1 246 8005 O
+353 86 083 0170 M
jacki.mcdonagh@bhspecialty.com

**Kevin O’Connor**
Claims Manager
+353 1 246 7234 O
+353 87 904 0739 M
kevin.oconnor@bhspecialty.com

**CLAIMS**

**Dublin Office**
7 Grand Canal Street Lower, 2nd Floor
Dublin D02 KW81
Ireland

For general enquiries please email: claimsnoticeeurope@bhspecialty.com
Berkshire Hathaway Specialty Insurance (BHSI) New Zealand provides corporate and commercial property, accident and health, marine, casualty, executive and professional lines and cyber insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

**POWER, ENERGY & MINING**
- All Risk Property
- Single Peril Earthquake, Flood, and Windstorm
- Terrorism
- Power Generation
- Electricity transmission and distribution
- Oil & Gas production
- Oil & Gas pipelines
- Oil refining
- Fuel Storage and Distribution
- Mining

**CONSTRUCTION**
- Project Specific Contract Works
- Annual Contract Works
- Delay in Start Up
- Buildings – Commercial and Residential
- Infrastructure – Roads, Railways, Bridges, Airports, Pipelines
- Manufacturing, such as Food & Beverages, etc
- Power Generation
- Mining

**Industry Focus**
- Real Estate Portfolios/Property Owners
- Financial Institutions
- Hospital & Healthcare Facilities
- Schools, Colleges & Universities
- Manufacturing
- Food & Beverage Production
- Government & Infrastructure

info@bhspecialty.com
### Coverage

#### ACCIDENT & HEALTH
- Corporate Travel
- Group Personal Accident
- Group Expatriate/Inpatriate

#### Industry Focus
- Accountants & Consultants
- Professional & Financial services
- Financial Institutions
- Lawyers
- Architects/Engineers
- Education and Healthcare
- Construction
- Associations
- Government and Infrastructure
- Manufacturing

### MARINE
- Marine Cargo
- Marine Stock Throughput
- Ports/Terminals & Cargo Handling Facilities
- Transport & Logistic (operators)
- Marina Operators
- Building In Transit
- Contractors Plant and Equipment

### CASUALTY
- Combined General Liability
- Excess/Umbrella Liability
- Life Sciences Liability
- Single Project Construction Liability
- Employers Liability
- Bailees Liability

### EXECUTIVE & PROFESSIONAL LINES
- Directors and Officers Liability
- Professional Indemnity
- Statutory Liability
- Crime
- Investment Managers Insurance
- Prospectus Liability
- Cyber
  - Business interruption Loss
  - Rectification Costs
  - Regulatory Costs
  - Extortion Costs
  - Emergency Response Costs
  - Third Party Liability
- Financial Institutions Professional Indemnity
- Miscellaneous Professional Liability
- Design & Construct Professional Liability
- Management Liability
- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks, National Banks, Regional Banks
- Asset Managers – Managed Funds, AREITS’s, Hedge Funds, Private Equity Firms, Venture Cap Firms, Insurance Companies and Brokerages
- Architects and Engineers
- Construction
- Miscellaneous Professions
- Single Project PI

info@bhspecialty.com
RISK ENGINEERING

At BHSI our approach is to work with our customers to apply a ‘risk based’ assessment process within a ‘commercial’ framework.

We will endeavour to:
• Engage with our customers to understand their insurance related risks
• Discuss and communicate risk in terms of likelihood and consequence
• Jointly identify cost effective and practical risk reduction opportunities

We acknowledge:
• That the perception of risk is based on an individual’s experience and knowledge
• Our customers are industry experts
• We are experts in the risk management process, claim management and fire protection

We pride ourselves on always trying to:
• Identify and assess risk for the benefit of our customers
• Facilitate the communication of our customers’ efforts to manage risk
• Communicate in a clear and concise manner

NEW ZEALAND TEAM

Cameron McLisky  
Country Manager New Zealand  
Executive & Professional Manager Australasia  
+64 9 301 3910 O  
+64 27 644 4122 M  
cameron.mclisky@bhspecialty.com

Ryan McGehan  
Senior Underwriter  
Executive & Professional Lines  
+64 9 301 3914 O  
+64 27 311 2192 M  
ryan.mcgehan@bhspecialty.com

Karen Poching  
Senior Underwriter  
Executive & Professional Lines  
+64 9 301 3915 O  
+64 27 346 0306 M  
karen.poching@bhspecialty.com

Ella Owen  
Senior Underwriter  
Executive & Professional Lines  
+64 9 301 3941 O  
+64 27 311 2320 M  
ella.owen@bhspecialty.com

Shannon O’Brien  
Underwriter  
Executive and Professional Lines  
+64 9 301 3946 O  
+64 27 230 2855 M  
shannon.obrien@bhspecialty.com

Quinn Miller  
Underwriter  
Executive & Professional Lines  
+64 9 301 3919 O  
quinn.miller@bhspecialty.com

Andriu Sucu  
Underwriter  
Executive and Professional Lines  
+64 9 301 3933 O  
+64 27 586 3990 M  
andriu.sucu@bhspecialty.com

Doug Thomson  
Head of Property New Zealand  
+64 9 301 3918 O  
+64 27 314 7875 M  
douglas.thomson@bhspecialty.com

Luke Scott  
Commercial Markets Manager, Property  
+64 9 301 3936 O  
+64 27 628 5533 M  
luke.scott@bhspecialty.com

Matthew Short  
Senior Underwriter  
Commercial Markets, Property  
+64 9 301 3939 O  
+64 27 205 8315 M  
matthew.short@bhspecialty.com

Deborah Angjelinovic  
Senior Underwriter  
Property & Energy Lines  
+64 9 301 3943 O  
+64 27 314 8280 M  
deborah.angjelinovic@bhspecialty.com

Nikki Quain  
Senior Underwriter  
Property & Energy Lines  
+64 9 301 3917 O  
+64 27 891 8400 M  
nikki.quain@bhspecialty.com

Chris Southern  
Senior Risk Engineer  
+64 9 301 3938 O  
+64 27 202 3811 M  
chris.southern@bhspecialty.com

Jared Bates  
Underwriter, Casualty  
+64 9 301 3932 O  
+64 27 586 3999 M  
jared.bates@bhspecialty.com

Michael Reed  
Manager, Casualty  
+64 9 301 3916 O  
+64 27 771 7700 M  
michael.reed@bhspecialty.com

Naveen Doolabh  
Manager, Marine  
+64 9 301 3935 O  
+64 27 606 2362 M  
naveen.doolabh@bhspecialty.com

Natalie Tipene  
Senior Underwriter  
Marine  
+64 9 301 3928 O  
+64 27 898 8400 M  
natalie.tipene@bhspecialty.com

Chanelle Wishart  
Underwriter, Marine  
+64 9 301 3934 O  
+64 27 237 8733 M  
chanelle.wishart@bhspecialty.com

Jared McGrath  
Manager, Accident & Health  
+64 9 301 3931 O  
+64 27 254 6411 M  
jared.mcgrath@bhspecialty.com

Phil Steele  
Underwriter, Accident & Health  
+64 9 301 3913 O  
+64 27 254 6411 M  
philip.steele@bhspecialty.com

Sean McCall  
Underwriting Technician  
+64 9 301 3945 O  
sean.mccall@bhspecialty.com

Quinne Shaw  
Underwriting Technician  
+64 9 301 3944 O  
quinne.shaw@bhspecialty.com
Samantha Tagatoatama
Underwriting Technician
+64 9 301 3925 O
samantha.tagatoatama@bhspecialty.com

CLAIMS

Megan Howe
Claims Manager
+64 9 301 3912 O
+64 27 344 8224 M
megan.howe@bhspecialty.com

Muskan Khubchandani
Senior Claims Consultant
+64 9 301 3920 O
+64 27 203 6366 M
muskan.khubchandani@bhspecialty.com

Sheetal Prasad
Senior Claims Consultant
+64 9 301 3930 O
+64 27 562 3300 M
sheetal.prasad@bhspecialty.com

Andrew Williams
Senior Claims Consultant
+64 9 301 3937 O
+64 27 202 3011 M
andrew.williams@bhspecialty.com

Thomas Cowley
Claims Consultant
+649 301 3948 O
thomas.cowley@bhspecialty.com

Michael Doyon
Claims Consultant
+649 301 3929 O
+64 27 222 1562 M
michael.doyon@bhspecialty.com

Jeremy van Kralingen
Claims Consultant
+64 9 301 3942 O
+64 27 314 8182 M
jeremy.vankralingen@bhspecialty.com

MULTINATIONAL

Nathan Santos
Multinational Program Coordinator
+612 8002 2157 O
nathan.santos@bhspecialty.com

AUCKLAND OFFICE
Level 34, ANZ Centre
23-29 Albert Street
PO Box 106 844
Auckland, NZ 1143

For claims notifications please email:
claimsnoticenewzealand@bhspecialty.com

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 (www.bhspecialty.com) provides commercial property, casualty, health-care professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which 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, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

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info@bhspecialty.com
BHSI SPAIN

Berkshire Hathaway Specialty Insurance (BHSI) Spain provides commercial property, including construction and power, energy and mining, casualty, executive and professional lines and marine insurance.

Our Products

PROPERTY
- All Risks Property Damage and Business Interruption
- CAT only
- Quota Share/Primary/Excess of loss
- Infrastructures (roads, airports, ports and terminals, desalination plants)
- Rail (light rail, trams, metros)
- Chemical Processing
- Manufacturing Companies
- Transport and Logistics
- Pharmaceutical Industry
- Real Estate

CONSTRUCTION
- Single Projects:
  - Contract Works (CAR/EAR)
  - Third Party Liability (TPL)
  - Delay in Start Up (DSU)
  - Annual Contract Works
  - CAT only
- Inherent Defects Insurance (IDI/Decennial)
- Power generation: Conventional and Renewable
- Energy: Pipelines, Oil & Gas, LNG, Refineries, etc.
- Buildings: Commercial, Industrial, Residential, etc.
- Infrastructures: Roads, Railways, Airports, Bridges
- Wet Risks: Dams, Jetties, Harbors, etc.

POWER, ENERGY & MINING
- All Risks Property Damages and Business Interruption
- Machinery Breakdown
- CAT only
- Construction & Operation package
- Quota Share/Primary/Excess of loss
- Operational Power & Utilities
- Renewable Energy
- Mid/Down-stream Energy
- Mining including underground

info@bhspecialty.com
### Our Products

#### CASUALTY
- Third Party General Liability
- Employers Liability
- Products Liability
- Construction Liability
- Primary and Excess

#### EXECUTIVE LINES, COMMERCIAL & FINANCIAL INSTITUTIONS
- Directors and Officers Liability
- Side A D&O Insurance
- Excess D&O
- Employment Practice Liability
- Commercial Crime
- FI Crime Insurance
- Financial Error & Omissions
- Prospectus Offering of Securities Insurance

#### PROFESSIONAL LINES & CYBER
- Professional Liability
- Cyber Liability

#### MARINE
- Marine Cargo
- Stock Throughput
- Project Cargo and Delay in Start Up
- Marine Equipment

### Industry Focus

- Manufacturing and Distribution
- Real Estate
- Transport and Logistics
- Media and Technology/Telecommunications
- Food and Beverage
- Energy and Construction

- Publicly Traded and Large Privately Owned Commercial Firms
- Banks – Investment Banks
- Asset Managers – Mutual Funds, Hedge Funds, Private Equity Firms, Venture Capital Firms
- Insurance Companies and Brokerages
- Other diversified Financial Institutions

- Lawyers
- Solicitors and Accountants
- Architects & Engineers
- Media
- Technology
- Real Estate
- Miscellaneous
- Consultants
- Marketing Firms

- Importers and Exporters
- Manufacturing and Distribution
- Energy and Construction: Oil, Gas, Petrochemical and Renewables
- Mining and Metallurgy
- Technology
SPAIN TEAM

**Constanza Gállegos**
Country Manager, Spain  
+34 914 196 819 O  
+34 671 543 523 M  
constanza.gallegos@bhspecialty.com

**Silvia Sánchez**
Head of Operations, Spain  
+34 91 414 16 96 O  
+34 669 821 007 M  
silvia.sanchez@bhspecialty.com

**TECHNICAL LINES & PROPERTY**

**Tomás Blas**
Head of Technical Lines & Property  
+34 914 141 694 O  
+34 660 999 567 M  
tomas.blas@bhspecialty.com

**Gonzalo Camarero**
Senior Underwriter, Property  
+34 914 196 816 O  
+34 644 022 185 M  
gonzalo.camarero@bhspecialty.com

**Mayte Maldonado**
Senior Underwriter, Technical Lines  
+34 914 196 811 O  
+34 648 156 707 M  
mayte.maldonado@bhspecialty.com

**Steve Feord**
Senior Risk Engineer  
+34 914 141 698 O  
+34 660 595 209 M  
steve.feord@bhspecialty.com

**Marta Saez**
Underwriting Technician  
+34 914 196 814 O  
marta.saez@bhspecialty.com

**CASUALTY & HEALTHCARE**

**Juan Madrid**
Head of Casualty & Healthcare  
+34 914 14 1693 O  
+34 686 463 346 M  
juan.madrid@bhspecialty.com

**María Satrustegui**
Underwriter, Healthcare  
+34 914 196 812 O  
+34 655 037 973 M  
maria.saturstegui@bhspecialty.com

**Álvaro Lorenzo**
Underwriting Technician  
+34 914 196 817 O  
alvaro.lorenzo@bhspecialty.com

**MARINE**

**Josefa Díaz Bonilla**
Senior Underwriter, Marine  
+34 914 141 699 O  
+34 648 489 696 M  
josefa.diaz@bhspecialty.com

**EXECUTIVE AND PROFESSIONAL**

**Alejandro Lovera**
Head of Executive & Professional Lines  
+34 914 141 697 O  
+34 660 474 879 M  
alejandro.lovera@bhspecialty.com

**Rocio Sanchez**
Senior Underwriter, Executive & Professional Lines  
+34 914 196 815 O  
+34 619 285 327 M  
rocio.sanchez@bhspecialty.com

**CLAIMS**

**Javier Villalba**
Claims Manager  
+34 914 141 695 O  
+34 659 030 369 M  
javier.villalba@bhspecialty.com

**María Gómez**
Senior Claims Adjuster  
+34 914 196 813 O  
+34 608 212 964 M  
maria.gomez@bhspecialty.com

**Miriam Gómez Preciado**
Claims Examiner  
+34 914 196 818 O  
miriam.gomez@bhspecialty.com

**MADRID OFFICE**
Plaza Manuel Gómez Moreno 2, Planta 19  
(Edificio Torre Mahou)  
28020 Madrid  
Spain

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In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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, and BHEI is a subsidiary of Berkshire Hathaway International Insurance Limited (BHIIL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHIIL and BHEI 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. Based in Boston, BHSI has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

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10-22-2021 A

info@bhspecialty.com
Berkshire Hathaway Specialty Insurance (BHSI) United Kingdom provides commercial property, casualty, executive and professional lines, including cyber and healthcare liability insurance.

**Coverage**

**GENERAL PROPERTY**
- All Risks - Direct Business, including Terrorism
- Single Peril
- Quota-share/Excess/Primary
- Delegated Authority

**Industry Focus**
- Manufacturing
- Financial Institutions
- Healthcare Facilities
- Distribution and Logistics
- Telecommunications/Technology
- Real Estate
- Retail
- Food and Beverage

**TECHNICAL PROPERTY**
- All Risks - Direct Business, including Terrorism
- Quota-share/Excess/Primary
- Lead-line Capability & Capacity
- Engineering & Survey Resource
- Delegated Authority
- Deductible Buy Down
- Capacity up to USD200m

**Industry Focus**
- Operational Power & Utilities - All Classes
- Mining including below ground
- Process Industries
- Mid/Down-stream Energy
- Mineral and Primary Metals
- Chemical Processing
- Renewable Power

**CONSTRUCTION**
- Project Specific:
  - Contract Works (C.A.R. / E.A.R.)
  - Primary Third Party Liability (TPL)
  - Delay in Start Up (DSU)
  - Annual Contract Works

**Industry Focus**
- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

**MARINE**
- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up

**Industry Focus**
- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

info@bhspecialty.com
**Coverage**

**CASUALTY**
- Primary Public / Products Liability
- Excess Liability
- UK/Eire Employers Liability
- Motor Liability (Loss corridors/deductible buyouts)
- Global Corporate
- Mid Market
- Non Conventional

**LIFE SCIENCES**
- Primary Public / Products Liability
- Excess Liability
- Combined Policy Coverage including Employers Liability & Professional Liability
- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

**EXECUTIVE LINES**

**Financial Institutions**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- FI Professional Indemnity Insurance
- FI Crime Insurance
- Employment Practices Liability
- Public Offering of Security Insurance
- Asset managers – Investment managers, Investment advisors, Fund of Funds managers
- Private Equity Firms and Venture Capital Firms
- Banks
- Corporate Finance Firms
- Insurance Companies
- Other diversified Financial Institutions

**Executive Liability**
- D&O Liability Insurance
- Side A DIC Insurance
- Pension Trustee Liability Insurance
- Commercial Crime Insurance
- Employment Practices Liability
- Prospectus Offering of Securities Insurance
- Publicly Traded and large Privately owned Commercial firms

**Cyber Liability**
- Third party exposure
- Response costs to cyber breaches or extortion threats
- Business interruption
- Regulatory investigations, fines and penalties
- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing

**Industry Focus**

- Security Companies
- Manufacturing & Distribution
- Sports, Entertainment, Leisure
- Real Estate & Retail
- Energy & Energy Related
- Construction
  - Annuals
  - Projects
  - Education
  - Media
  - Transport
  - Utilities/Telecoms

- Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

- Technology Companies
- Telecommunications Companies
- Financial Institutions
- Banks/Asset Managers/Insurance Companies
- Media Companies
- Hospitality
- Manufacturing

info@bhspecialty.com
Coverage

PROFESSIONAL LINES

Professional Liability

- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms

Industry Focus

- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

TRANSACTIONAL LIABILITY

- Warranty and Indemnity Insurance
- Tax Liability Insurance
- Contingent Liability Insurance

- Broad Industry Appetite
UK TEAM

Chris Colahan  
President, UK & Europe  
+44 (0) 20 3429 4998 O  
+44 (0) 78 5364 8795 M  
chris.colahan@bhspecialty.com

Vanessa Maxwell  
Country Manager, UK  
+44 (0) 20 3429 4930 O  
+44 (0) 74 7673 6875 M  
vanessa.maxwell@bhspecialty.com

Mark Walker  
Head of Customer and Broker Engagement, UK  
+44 (0) 20 3429 4937 O  
+44 (0) 78 6938 1130 M  
mark.walker@bhspecialty.com

Sarah Brown  
Executive Assistant  
+44 (0) 20 3429 4910 O  
+44 (0) 20 3429 4910 M  
sarah.brown@bhspecialty.com

CLAIMS

Andrew Walker  
Head of Claims, Europe  
+44 (0) 20 3429 4912 O  
+44 (0) 77 4098 0938 M  
andrew.walker@bhspecialty.com

PROPERTY

Sean Mannion  
Head of Property, UK  
+44 (0) 20 3429 4943 O  
+44 (0) 78 7809 5493 M  
sean.mannion@bhspecialty.com

Simeon Seamer  
Head of Construction, UK  
+44 (0) 20 3429 4936 O  
+44 (0) 74 0117 9445 M  
simeon.seamer@bhspecialty.com

MARINE

Pedro Maires  
Head of Marine, UK  
+44 (0) 20 3429 4935 O  
+44 (0) 78 7198 6090 M  
pedro.maires@bhspecialty.com

EXECUTIVE & PROFESSIONAL LINES

Chris Warrior  
Head of Executive & Professional Lines  
+44 (0) 20 3429 4934 O  
+44 (0) 73 0978 0699 M  
chris.warrior@bhspecialty.com

Jessica Kirby  
Head of Directors and Officers, UK  
+44 (0) 20 3429 4957 O  
+44 (0) 73 0978 6099 M  
jessica.kirby@bhspecialty.com

Janine McGriskin  
Head of Financial Lines  
+44 (0) 20 3429 4966 O  
+44 (0) 737 817 9556 M  
janine.mcgriskin@bhspecialty.com

Laura Potamianos  
Head of Transactional Liability UK & Ireland  
+44 (0) 20 3429 4968 O  
+44 (0) 78 1421 5171 M  
laura.potamianos@bhspecialty.com

MULTINATIONAL

Paul Roffey  
Multinational Programme Coordinator  
+44 (0) 20 3429 4915 O  
+44 (0) 73 0816 9181 M  
paul.roffey@bhspecialty.com

CASUALTY

Caroline Alder-Smurthwaite  
Head of Casualty, UK  
+44 (0) 20 3429 4915 O  
+44 (0) 73 0816 9181 M  
caroline.aldersmurthwaite@bhspecialty.com

LONDON OFFICE  
4th Floor  
8 Fenchurch Place  
London EC3M 4AJ  
United Kingdom

MANCHESTER OFFICE  
125 Deansgate  
Manchester M3 2LH  
United Kingdom

For general enquiries please email:  
claimsnoticeeurope@bhspecialty.com

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHILL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at One Grant’s Row, Dublin D02HX96. BHEI is an affiliate of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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, and is a subsidiary of Berkshire Hathaway International Insurance Limited (BHILL), an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHSIC, BHILL and BHEI 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. Based in Boston, BHSI 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, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

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02-10-2022 A

info@bhspecialty.com
BHSI UNITED STATES

Berkshire Hathaway Specialty Insurance in the U.S. provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, and homeowners insurance.

**Coverage**

**PROPERTY**
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- Terrorism

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

**INLAND MARINE**
- Builder’s Risk
- Open Builder’s Risk
- Motor Truck Cargo
- Warehouse Legal
- Equipment Dealers
- Other miscellaneous floaters

**OCEAN MARINE**
- Ocean Cargo
- Stock Throughput
- Project Cargo / DSU

**Industry Focus**
- Developers
- General Contractors
- Logistics
- Transportation
- Oil & Gas
- Utilities
- Warehousemen

- Life Sciences
- Logistics
- Manufacturing & Distribution
- Retail
- Technology
- Wholesalers
- Oil, Gas & Petrochemical

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<td>• High Value Homeowners on East Coast</td>
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<tr>
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<tr>
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</tbody>
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## Coverage

### HEALTHCARE PROFESSIONAL LIABILITY
- Healthcare Liability Umbrella
- Healthcare Excess Follow Form
- Captive Reinsurance
- Managed Care E&O: Follow Form Excess
- Senior Care Umbrella Excess

### Industry Focus
- Hospitals & Healthcare Systems
- Physician Groups
- Outpatient Care
- Large Miscellaneous Facilities
- Managed Care
- Senior Care & Aging Services

### Construction
- Practice Policies
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Interest Only Projects
- Builder’s Risk / CAR

### Industry Focus
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings
- Commercial Grade Residential

### Human and Social Services
- Professional Liability
- Property
- Crime
- Inland Marine
- Commercial Auto
- General Liability
- Umbrella Liability

### Industry Focus
- Community Action Organizations
- Paratransit Agencies
- Social Services Agencies
- Youth Services Agencies

### Medical Stop Loss
- BHSI’s team has extensive experience tailoring medical stop loss coverage for a wide range of sectors.

### Industry Focus
- Financial Institutions
- Healthcare
- Manufacturing
- Professional Services
- Public Sector Groups
- Taft Hartley Plans
- Self-Administered Groups
- Groups Embracing Referenced Based Pricing Models
- Colleges and Universities

### Travel
- Travel Convenience Insurance
- Travel Accident Insurance
- Travel Agents & Tour Operators E&O
- Concierge Services

### Industry Focus
- Individual Consumer
- Travel Agents
- Tour Operators
- Airline & Cruise Carriers
- Online Travel Agents
- Corporate Travel Agents

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### Coverage

#### PROGRAMS
- All Risk Property
- Single Peril Earthquake, Flood and Windstorm
- General Liability
- Automobile
- Umbrella/Excess
- Professional Liability

#### LIFE SCIENCES
- Product Liability

#### SURETY
- Performance Bonds
- Bid Bonds
- Payment Bonds
- Construction
- Practice Policies
- Owner Controlled Insurance Programs (OCIP)
- Contractor Controlled Insurance Program (CCIP)
- Interest Only Projects
- Builder’s Risk / CAR

#### TRANSPORTATION
- Buffers and Excess Liability
- Follow Form
- Umbrella
- Retained Limits
- All Necessary Filings

### Industry

#### Affinity Associations
- Allied Healthcare
- Builder’s Risk
- Event Liability
- Human & Social Services
- Miscellaneous Professionals
- CAT Property

#### Medical Devices
- Nutraceuticals
- Generic Pharmaceuticals
- Clinical Trials
- Biologicals
- Compounding Pharmaceuticals

#### Contractors
- Construction Material Suppliers
- Equipment Suppliers
- Construction Outsource Services
- Heavy Commercial Trades
- General Contractors
- Infrastructure Projects
- Healthcare Projects
- Energy Projects
- Commercial Buildings

#### All Non-passenger Vehicular
- For Hire and Corporate Fleets

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info@bhspecialty.com
CUSTOMER & BROKER ENGAGEMENT TEAM

Lori Spoon  
Head of Customer & Broker Engagement  
North America  
917.960.2407 O  
lori.spoon@bhspecialty.com

Travis Bethune  
SVP, Customer & Broker Engagement  
West Region  
415.659.5548 O  
415.361.1845 M  
travis.bethune@bhspecialty.com

Renee Yozzi  
SVP, Customer & Broker Engagement  
East Region  
917.960.2456 O  
917.297.4487 M  
renee.yozzi@bhspecialty.com

Lauren Finnis  
VP, Customer & Broker Engagement  
Central Region  
917.960.2430 O  
917.375.5704 M  
lauren.finnis@bhspecialty.com

Dawn Raymond  
Multinational Program Coordinator  
North America  
917.960.2418 O  
dawn.raymond@bhspecialty.com

ATLANTA OFFICE  
500 Northpark Town Center  
1100 Abernathy Road NE, Suite 1200  
Atlanta, GA 30328

BOSTON OFFICE  
One Lincoln Street, 23rd Floor  
Boston, MA 02111

CHICAGO OFFICE  
1 North Wacker Drive, Suite 2100  
Chicago, IL 60606

HOUSTON OFFICE  
2800 Post Oak Boulevard, Suite 4050  
Houston, TX 77056

INDIANAPOLIS OFFICE  
Parkwood Crossing  
280 East 96th Street, Suite 301  
Indianapolis, IN 46240

IRVINE OFFICE  
300 Spectrum Center Drive, Suite 750  
Irvine, CA 92618

LOS ANGELES OFFICE  
Wells Fargo Center, South Tower  
355 S Grand Avenue, Suite 1600  
Los Angeles, CA 90071

NEW YORK OFFICE  
85 Broad Street, 7th Floor  
New York, NY 10004

SAN FRANCISCO OFFICE  
655 Montgomery St, Suite 1100  
San Francisco, CA 94111

SEATTLE OFFICE  
1420 Fifth Avenue, Suite 2200  
Seattle, WA 98101

STEVENS POINT  
5000 Woodward Drive  
Stevens Point, WI 54481
BHSI MULTINATIONAL

Berkshire Hathaway Specialty Insurance (BHSI) Multinational provides customised multinational solutions to customers around the globe.

GLOBAL REACH, WIDE RANGING TAILORED COVERAGE

Our dedicated team partners with our underwriting teammates around the globe and stands ready to deliver tailored multinational solutions in over 170 countries across the globe for any of our full range of coverages including:
• Commercial General Liability
• Crime
• Cyber
• Directors & Officers
• E&O/Professional Indemnity
• Marine Cargo Liability
• Property
• Umbrella/Excess Liability
• Accident & Health

EXPERTISE WORLDWIDE

We understand the local legal, regulatory and insurance issues customers face. Through BHSI’s owned operations, affiliated offices, and our dedicated network partners, our customers can rest assured that all policies are backed by BHSI’s top rated balance sheet and are compliant and structured to meet their unique needs.

TRANSPARENCY AT EVERY STAGE

Ongoing communication with customers and brokers is essential and a top priority at BHSI. Our customers can expect to receive:
• Periodic Program Statements with details of policy issuance and premium payments by country
• Claims Welcome Letters summarizing program information, customized claim handling requirements and BHSI and local claim contacts around the world
• Customised Global Claims Plan to ensure claims handling is smoothly coordinated, locally and globally and tailed to our customer’s specific needs and preferences

CLAIMS IS OUR PRODUCT.

• Our global claims team is proactive in engaging customers and brokers early in the development of every multinational program
• Our experienced claims team had handled thousands of multinational program claims through resolution

info@bhspecialty.com
BHSI MULTINATIONAL TEAM

David Valzania  
Head of Multinational  
+1 617 936 2953  
david.valzania@bhspecialty.com

Amy Bowman  
VP Multinational  
+1 617 902 7103  
amy.bowman@bhspecialty.com

Scott Lee  
Head of Multinational Claims  
+1 557 504 7098  
scott.lee@bhspecialty.com

Sim Chui Wen  
Multinational Program Coordinator  
Asia Middle East  
+603 8408 1095  
chuiwen.sm@bhspecialty.com

Nathan Santos  
Multinational Program Coordinator  
Australasia  
+61 8002 2157  
nathan.santos@bhspecialty.com

Daniela Ramrath  
Multinational Program Coordinator  
Europe  
+49 221 4555 1929  
+49 160 9813 2047 M  
daniela.ramrath@bhspecialty.com

Paul Roffey  
Multinational Program Coordinator  
UK  
+44 203 429 4915  
paul.roffey@bhspecialty.com

Matthew Ardill  
Multinational Program Coordinator  
North America  
647.846.7809  
matthew.ardill@bhspecialty.com

Dawn Raymond  
Multinational Program Coordinator  
North America  
+1 917 960 2418  
dawn.raymond@bhspecialty.com

Berkshire Hathaway Specialty Insurance (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, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

08-05-2021 A

info@bhspecialty.com