



General Property Appetite Guide

Minimum Premiums:	\$100,000 per policy (Berkshire Hathaway Specialty Insurance share)
Products:	“All Risk” Property Single Peril/DIC - Flood, Earthquake, Named Storm Wind, Engineered and Technical Risks, Builders Risk, Inland Marine
Territory:	Multi-National Property coverage for U.S. domiciled risk
Attachment:	Primary and/or Excess Layers
Forms:	BH Specialty Property Insurance Form Follow Form Primary or Excess Broker Manuscript Forms
Working Capacity:	\$100 million for working layers; more for select risks
Prohibited Classes:	Primary Layer Habitational Agricultural/Livestock Airline Rail Auto Manufacturers Recyclers Saw Mills Open Lot
Catastrophe Restrictions:	None

WHAT WE'RE WRITING

Public Entities	Habitational (Excess Only, Attaching > \$5M)
K-12 Schools	Real Estate Schedules
Higher Education Institutions	Healthcare Facilities
Retail	Financial Institutions
Hotels	
Casinos	
Manufacturing/Processing (Shared and Layered Only)	

CONTACTS

Sanjay Godhwani

EVP, Property & Programs
617.936.2904 O
857.205.7093 M
sanjay.godhwani@bhspecialty.com

Dean LaPierre

SVP, Global Underwriting Officer, Property
617.936.2921 O
978.684.5007 M
dean.lapierre@bhspecialty.com

Cathy Miller

SVP, Underwriting Officer
917.960.2406 O
646.510.2304 M
cathy.miller@bhspecialty.com

Akshay Gupta

SVP, Head of Catastrophe Analytics & Engineering
415.659.5549 O
415.659.5549 M
akshay.gupta@bhspecialty.com

Lori Spoon

SVP, Customer & Broker Engagement
917.960.2407 O
646.509.7353 M
lori.spoon@bhspecialty.com

WHOLESALE

Christopher Dalby

SVP, Wholesale Underwriting, Property
617.936.2909 O
617.955.6850 M
christopher.dalby@bhspecialty.com

Ryan Abelli

VP, Property
617.936.2944 O
617.834.3839 M
ryan.abelli@bhspecialty.com

Christopher Lemoine

VP, Property
617.936.2913 O
617.480.9383 M
christopher.lemoine@bhspecialty.com

John Ahlgren

AVP, Property
617.936.2976 O
617.834.2137 M
john.ahlgren@bhspecialty.com

Paige Mangan

VP, Property
646.822.7125 O
332.238.7116 M
paige.mangan@bhspecialty.com

Christopher Mutch

VP, Property
713.332.1238 O
281.684.9067 M
chris.mutch@bhspecialty.com

Darlene Armstrong

VP, Property
617.531.5444 O
darlene.armstrong@bhspecialty.com

Phoebe Boucher

AVP, Property
857.409.3374 O
617.784.8016 M
phoebe.boucher@bhspecialty.com

Erin Dacey

AVP, Property
617.936.2933 O
857.205.1405 M
erin.dacey@bhspecialty.com

Andrew Harshaw

Associate Underwriter, Property
617.902.7164 O
857.205.3280 M
andrew.harshaw@bhspecialty.com

Nicole Caico

Underwriting Technician
617.902.7159 O
nicole.caico@bhspecialty.com

Patricia Watts-Shockley

Underwriting Technician
678.256.6258 O
patricia.watts-shockley@bhspecialty.com

CENTRAL REGION

Brian Cummins

SVP, Central Region, Property
312.702.2804 O
708.837.2191 M
brian.cummins@bhspecialty.com

Bruce Edwards

VP, Property
617.936.2935 O
617.755.1026 M
bruce.edwards@bhspecialty.com

Sahil Akbarali

AVP, Property
713.332.1235 O
281.222.7451 M
sahil.akbarali@bhspecialty.com

Patrick Whalen

AVP, Property
312.702.2846 O
312.402.5796 M
patrick.whelen@bhspecialty.com

EASTERN REGION

Greg Freeman

SVP, Eastern Region, Property
917.960.2403 O
718.406.1394 M
greg.freeman@bhspecialty.com

Scott Johnson

VP, Property, Northeast Team Leader
917.960.2404 O
917.244.9147 M
scott.johnson@bhspecialty.com

Alison McVeigh

VP, Property, Northeast
917.960.2452 O
646.469.0331 M
alison.mcveigh@bhspecialty.com

Tom Diczynsky

VP, Property, Northeast
917.960.2411 O
215.586.1988 M
tom.diczynsky@bhspecialty.com

Matt Holtz

VP, Property, Northeast
917.960.2434 O
718.578.3068 M
matt.holtz@bhspecialty.com

Victoria Kapovic

Underwriter, Property, Northeast
646.802.3626 O
516.784.9314 M
victoria.kapovic@bhspecialty.com

Cristin Donley

VP, Property, Southeast Team Leader
678.256.6257 O
404.219.1858 M
cristin.donley@bhspecialty.com

Kathryn Foege

Senior Underwriter
770.871.3054 O
404.394.2305 M
kathryn.foege@bhspecialty.com

Brady Donovan

Underwriter
678.256.6267 O
470.604.4966 M
brady.donovan@bhspecialty.com

Aracelis Corporan

Underwriting Technician
332.204.2627 O
aracelis.corporan@bhspecialty.com

WESTERN REGION

Mark Lees

SVP, Western Region, Property
213.712.9021 O
213.304.7652 M
mark.lees@bhspecialty.com

Manoj Dewani

VP, Property
415.659.5545 O
415.696.1202 M
manoj.dewani@bhspecialty.com

Mark Foletti

AVP, Property
415.659.5590 O
415.279.7174 M
mark.foletti@bhspecialty.com

Amado Mangabat

Underwriting Technician
415.659.5544 O
amado.mangabat@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, 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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