



CULTURE

- Our team consists of highly capable, customer-focused professionals with a passion for the surety business.
- We are dedicated to excellence, transparency, and winning together with our business partners.
- We value simplicity over complexity and the importance of providing practical solutions for our contractor customers.
- Our flat organizational structure expedites decision making and promotes ownership and accountability.
- We believe that character and integrity serve as the foundation for building and maintaining a “forever business.”

APPETITE

We are a market for global, national, and regional construction firms committed to:

- Professional and personal integrity;
- Long-term profitability and success;
- Protecting the firm’s culture, values, and principles;
- Retaining and developing the firm’s people;
- Disciplined risk management;
- Effective controls and financial reporting; and
- Partnering with surety professionals committed to the firm’s success.

DISTRIBUTION

- We selectively partner with professional surety agents and brokers with the knowledge and expertise of local, regional, national, and international construction markets. Together, we work diligently to deliver timely and effective customer-oriented solutions.



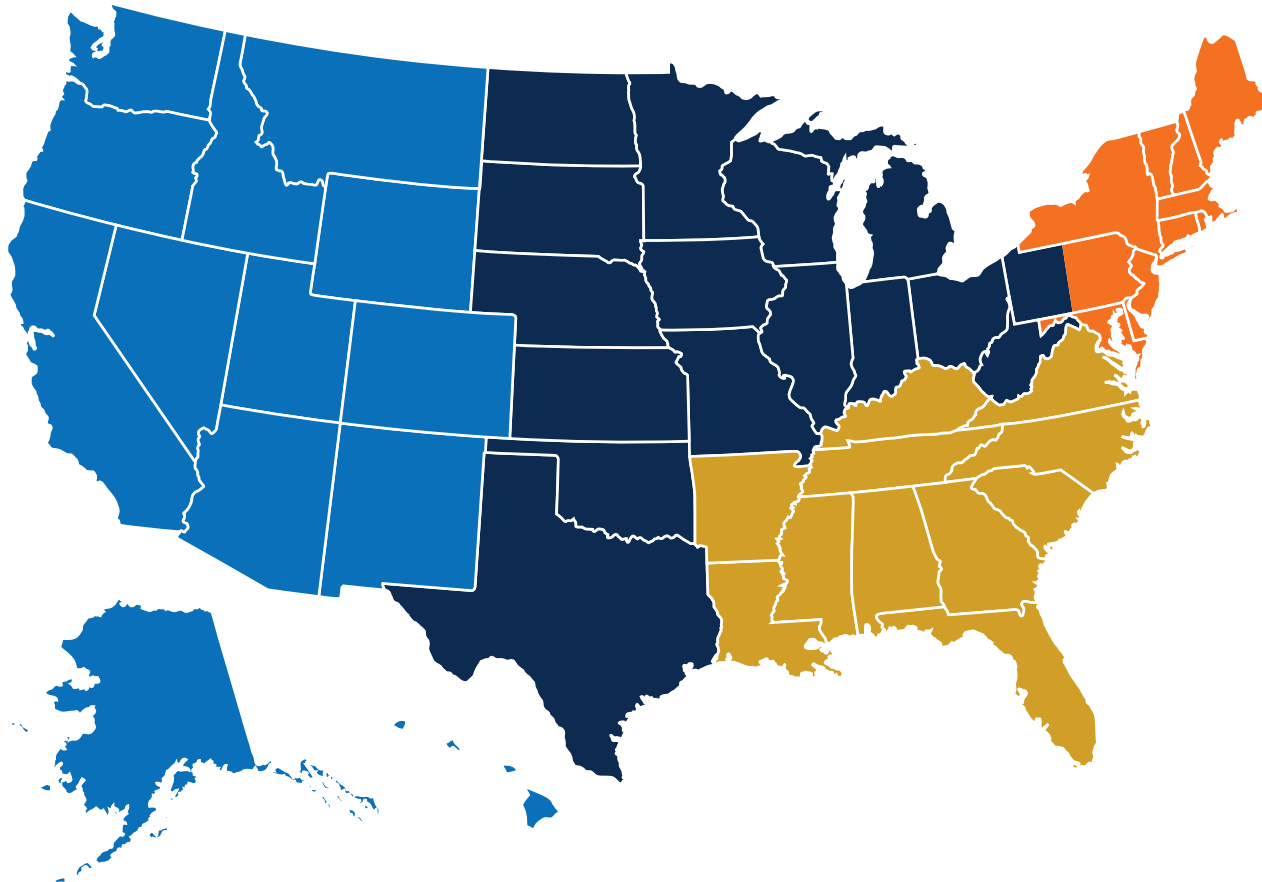
STRENGTH

- Berkshire Hathaway’s group of insurance companies - Berkshire Hathaway Specialty Insurance Company, National Liability & Fire Insurance Company, and National Indemnity Company, collectively have T-Listings that are in excess of \$18 billion when combined, which gives us access to surety capacity that is five times larger than the nearest competitor.
- Berkshire Hathaway Specialty Insurance maintains a financial strength rating of A++ from AM Best and AA+ from Standard and Poor’s, the highest ratings in the industry.

INNOVATION

- We utilize Adobe Sign for all document execution, simplifying the indemnity process for brokers and customers alike.
- We offer a solutions-oriented approach to underwriting and product development, without the constraints created by many reinsurance treaties.
- Our team has extensive technical expertise in alternative project delivery, allowing us to deliver practical solutions for complex projects that satisfy the needs of all stakeholders.

US REGIONS



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**Berkshire Hathaway
Specialty Insurance**

www.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.

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