



## BHSI TEAM & CULTURE

- Highly experienced people from diverse backgrounds; empowered to act
- Entrepreneurial spirit driven by performance and customer focus
- Integrated team demonstrates the best of Character and Capability
- Flat, efficient and responsive structure

## SPECIALIZED CLAIMS EXPERTISE

- Collaborative, consultative philosophy
- Adaptable to varied program structures
- Broad experience with complex, high value case resolution
- Streamlined Claims reporting

## INDUSTRY FOCUS

- Manufacturers
- Importers and Exporters
- Distributors
- Retailers
- Wholesalers and Project cargo risks

# partner.

IN LOCKSTEP WITH  
YOU, LONG TERM.

## OUR FINANCIAL STRENGTH AND WHAT IT MEANS FOR YOU

You can count on us to:

- Take on large complex risks, long term
- Provide consistent capacity, year after year; up to USD 100M capacity
- Be there when you need us, paying covered claims

We are part of Berkshire Hathaway's National Indemnity group of insurance companies, consisting of National Indemnity and its affiliates, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's.

## PRODUCTS & COVERAGE

- Marine Cargo
- Project Cargo and Delay in Start up
- Marine Liability

## COVERAGE DESIGNED FOR YOU

- Ability to write projects with long policy periods
- Broad appetite, flexible underwriting approach, customized wordings

## RISK MANAGEMENT

- Organized and established to help customers manage their cargo transportation and handling risks, regardless of complexity or geographical location.

## BHSI E-CERTIFICATE PROGRAM

- User-friendly web-based tool
- Increases operational efficiency
- Greater Accuracy
- Lower Operational costs
- High Security
- 7 days/24 hours service

## MARINE CARGO

*Minimum Premium: Varies by different products*

### *Preferred Classes*

General Cargo Goods/  
Containerised Cargoes  
Manufactured Goods  
Consumer Goods  
Equipment and Parts

### *Potential Classes*

Bulk Commodities  
Heavy Machinery/  
Equipment  
Consumer Electronics

### *Limited Classes*

Used Goods  
Automobiles  
Highly Sensitive  
Equipment  
Heavy Lift Shipments  
Ocean Tows

### *Undesirable Classes*

Steel and Scrap metal  
Shipments  
Minerals and Ores  
Specie Shipments  
Rejection Coverage

## PROJECT CARGO AND DELAY IN STARTUP

*Minimum Premium: Varies by different products*

### *Preferred Classes*

Power Generation  
Petrochemical, Oil  
and Gas Plants  
Sustainable Energy Project  
Heavy Industry Plants

### *Potential Classes*

Transportation Projects –  
Road, Rail

### *Limited Classes*

Offshore Installation  
Marine Jetty  
and Terminal

### *Undesirable Classes*

Projects in High Risk  
Countries  
Projects requiring  
ALOP/DSU without  
proper loss control  
or engineering

## MARINE LIABILITY

*Minimum Premium: Varies by different products*

### *Preferred Classes*

Port & Terminal Liability  
(Container, Breakbulk  
and Bulk)  
Multi Model Transport  
Liability  
Freight Forwarder  
Liability  
Ship Repairer Liability

### *Potential Classes*

Pure Liquid Terminals  
Freight Services Liability  
with Enhanced Liability  
in Contracts

### *Limited Classes*

Port & Terminal Liability  
with Equipment exposures  
Charterer Liability  
Pure Road Haulage Liability  
Pure Warehouse Liability

### *Undesirable Classes*

Huge Equipment  
Exposures  
P&I Liability  
Marina Operations  
Standalone Pollution  
Liability

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

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## MARINE TEAM

### **Julia Joes**

*Vice President  
Head of Marine, Asia*  
+65 6675 1161  
[julia.joes@bhspecialty.com](mailto:julia.joes@bhspecialty.com)

### **Venny Oktaviani**

*Assistant Vice President  
Marine, Asia*  
+65 6675 1502  
[venny.oktaviani@bhspecialty.com](mailto:venny.oktaviani@bhspecialty.com)

### **Alfy Ramdzan**

*Associate Underwriter  
Marine, Asia*  
+65 6675 1518  
[alfy.ramdzan@bhspecialty.com](mailto:alfy.ramdzan@bhspecialty.com)

### **Yasmin Chan**

*Branch Manager, Macau*  
+852 3729 1306  
[yasmin.chan@bhspecialty.com](mailto:yasmin.chan@bhspecialty.com)

### **Gaithrie Nandrajog**

*Principal Officer, Malaysia*  
+603 8408 1005  
[gaithrie.nandrajog@bhspecialty.com](mailto:gaithrie.nandrajog@bhspecialty.com)

### **Meenakshi Srinath**

*Vice President  
Head of Marine, Middle East*  
+971 4 3816 129  
[meenakshi.srinath@bhspecialty.com](mailto:meenakshi.srinath@bhspecialty.com)

### **Aurelien Sauty**

*Senior Underwriter  
Marine, Middle East*  
+971 4 3816 124  
[aurelien.sauty@bhspecialty.com](mailto:aurelien.sauty@bhspecialty.com)

## RISK MANAGEMENT

### **Lewis Liem**

*Marine Risk Engineer, Asia Middle East*  
+65 6675 1491  
[lewis.liem@bhspecialty.com](mailto:lewis.liem@bhspecialty.com)

### **Cyril Forbes**

*Senior Risk Engineer, Marine*  
+603 8408 1094  
[cyril.forbes@bhspecialty.com](mailto:cyril.forbes@bhspecialty.com)

## CLAIMS TEAM

### **Tim Collier**

*Head of Claims, Asia Middle East*  
+65 6675 1492  
[tim.collier@bhspecialty.com](mailto:tim.collier@bhspecialty.com)

### **Sajan Baburajan**

*Head of First Party Claims, Asia Middle East*  
+971 4 3816 126  
[sajan.baburajan@bhspecialty.com](mailto:sajan.baburajan@bhspecialty.com)

### **Lucy Loh**

*Assistant Vice President  
Claims, Asia*  
+65 6675 1474  
[lucy.loh@bhspecialty.com](mailto:lucy.loh@bhspecialty.com)

### **Candice Au Yeung**

*Assistant Vice President  
Claims, Asia*  
+852 3729 1320  
[candice.sk.auyeung@bhspecialty.com](mailto:candice.sk.auyeung@bhspecialty.com)



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Specialty Insurance**