



## Berkshire Hathaway Specialty Insurance



**partner.**  
IN LOCKSTEP WITH YOU,  
LONG TERM.

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\*.

## strength.

A STRONG TEAM,  
OPERATIONALIZING A  
STRONG BALANCE SHEET.

## CLAIMS IS OUR PRODUCT.®

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.

## skilled.

DECADES OF EXPERIENCE DEVOTED  
TO YOUR CLAIM.

# PEOPLE

## team.

WORKING SHOULDER  
TO SHOULDER WITH YOU.

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.

## yes.

WE CAN TAILOR THAT  
COVERAGE FOR YOU.

# 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.

## agile.

CUSTOMER FOCUS,  
UNENCUMBERED.



# LEADERSHIP TEAM

**Peter Eastwood**

*President*

617.936.2901

[peter.eastwood@bhspecialty.com](mailto:peter.eastwood@bhspecialty.com)

**David Bresnahan**

*Global Chief Operating Officer*

617.936.2903

[david.bresnahan@bhspecialty.com](mailto:david.bresnahan@bhspecialty.com)

**Marc Breuil**

*Regional President, Asia Middle East*

+852 3729 1301

[marc.breuil@bhspecialty.com](mailto:marc.breuil@bhspecialty.com)

**Chris Colahan**

*Regional President, UK & Europe*

+44.20.3429.4998

[chris.colahan@bhspecialty.com](mailto:chris.colahan@bhspecialty.com)

**David Fields**

*Executive Vice President,*

*Chief Underwriting Officer*

617.936.2902

[david.fields@bhspecialty.com](mailto:david.fields@bhspecialty.com)

**Sanjay Godhwani**

*Regional President, North America*

617.936.2904

[sanjay.godhwani@bhspecialty.com](mailto:sanjay.godhwani@bhspecialty.com)

**Mark Lingafelter**

*Regional President, Australasia*

+61.280.022.159

[mark.lingafelter@bhspecialty.com](mailto:mark.lingafelter@bhspecialty.com)

**David Crowe**

*Head of Global Claims*

617.936.2906

[david.crowe@bhspecialty.com](mailto:david.crowe@bhspecialty.com)

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



**Berkshire Hathaway  
Specialty Insurance**

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 | Toronto

Berkshire Hathaway Specialty Insurance ([www.bhspecialty.com](http://www.bhspecialty.com)) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

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

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.

04/03/2022 A



[info@bhspecialty.com](mailto:info@bhspecialty.com)



# Berkshire Hathaway Specialty Insurance

## BHSI UNITED KINGDOM

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

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

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#### CONSTRUCTION

- Project Specific:
  - Contract Works (C.A.R. / E.A.R.)
  - Primary Third Party Liability (TPL)
  - Delay in Start Up (DSU)
- Annual Contract Works
- Buildings
- Civil Works
- Power Generation
- Oil, Gas & Petrochemical
- Mining, Metals and Manufacturing

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#### MARINE

- Marine cargo
- Stock Throughput
- Project Cargo and Delay in Start-up
- Oil, gas, petrochemical
- Manufacturing and distribution
- Importers and exporters
- Mining
- Logistics
- Technology

## Coverage

### CASUALTY

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

## Industry Focus

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

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### 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

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### 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

### PROFESSIONAL LINES

#### Professional Liability

- Miscellaneous PI
- Architects & Engineers
- Tech & Media
- Design & Construct
- Cyber Liability for Professional Services Firms
- Design Professionals
- Construction Managers
- Other professionals in the construction industry
- Solicitors
- Accountants
- Employment Agents
- Consultants
- Marketing Firms

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### TRANSACTIONAL LIABILITY

- Warranty and Indemnity Insurance
- Tax Liability Insurance
- Contingent Liability Insurance
- Broad Industry Appetite

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### 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 tailored 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

# UK TEAM

## **Chris Colahan**

*President, UK & Europe*

+44 (0) 20 3429 4998 O  
+44 (0) 78 5364 8795 M  
chris.colahan@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  
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 Mairos**

*Head of Marine, UK*

+44 (0) 20 3429 4935 O  
+44 (0) 78 7819 4609 M  
pedro.mairos@bhspecialty.com

## EXECUTIVE & PROFESSIONAL LINES

### **Chris Warrior**

*Head of Executive & Professional Lines*

+44 (0) 203 429 4957 O  
+44 (0) 73 0978 0699 M  
chris.warrior@bhspecialty.com

### **Jessica Kirby**

*Head of Directors and Officers*

+44 (0) 20 3429 4934 O  
+44 736 614 2437 M  
jessica.kirby@bhspecialty.com

### **Janine McGriskin**

*Head of Financial Lines*

+44 (0) 20 3429 4966 O  
+44 737 817 9556 M  
janine.mcgriskin@bhspecialty.com

### **Chris Brough**

*Head of Transactional Liability*

+44 (0) 20 3429 4906 O  
+44 783 080 4461 M  
chris.brough@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 3692 8011 O  
+44 (0) 78 7726 0659 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

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For general enquiries please email:

[claimsnoticeurope@bhspecialty.com](mailto:claimsnoticeurope@bhspecialty.com)



**Berkshire Hathaway  
Specialty Insurance**

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). 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 (BHIL), 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, BHIL 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](mailto:info@bhspecialty.com).

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