



Berkshire Hathaway  
Specialty Insurance

## Multinational

**Berkshire Hathaway Specialty Insurance (BHSI) provides customised multinational solutions for customers in over 170 countries around the globe.**

Our dedicated multinational team, seated around the globe, stands ready to deliver exceptional service and streamlined support to our multinational customers. And whether policies are issued by a BHSI-owned or affiliated office or by one of our dedicated network partners, our global customers can rest assured that all policies are backed by BHSI's top rated balance sheet -- reinsured up to 100% through BHSI.

To date, we have placed hundreds of multinational programs with varying program structures, limits and coverages and consisting of local policies in over 105 countries for customers.

### FLEXIBLE & TOP-RATED

We recognise that every business is different. We have the proficiency, flexibility and capacity to provide tailored multinational solutions to satisfy global customers' unique, ever-changing needs in over 170 countries across the globe. Programs can include 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



### FINANCIAL STRENGTH & COMMITMENT

BHSI offers our customers a wide range of coverages on a worldwide basis, all backed by BHSI's market commitment, underwriting and claims expertise and financial strength.

A.M. Best  
**A++**  
(Superior) Stable

Standard & Poor's  
**AA+**  
(Very Strong) Stable

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 \$463.1 billion in total admitted assets and \$297.9 billion in policyholder surplus\*.

\* Source: Balance sheets as of 31/03/2022 for the Berkshire Hathaway National Indemnity group of insurance companies.

## CLAIMS IS OUR PRODUCT.®

BHSI's global claims team is proactive in engaging customers and brokers early in the development of every multinational program. We work with each customer to develop a customised Global Claims Plan to ensure claims handling is smoothly coordinated, locally and globally, and tailored to our customer's specific needs and preferences.

Our experienced claims team has successfully and expeditiously handled thousands of multinational program claims through resolution, delivering on the BHSI promise that Claims is our product.

## EXPERTISE WORLDWIDE

Our multinational team understands the local legal, regulatory and insurance issues customers face around the globe. Drawing on our knowledge and expertise, we collaborate with customers to structure compliant multinational programs worldwide.

## TRANSPARENCY AT EVERY STAGE

With BHSI, customers and brokers can expect active, ongoing communication throughout program design and implementation. Each Multinational proposal will be issued with a Program Structure and Details Summary which provides details of the local policies being coordinated for the master policy. The Summary will include information concerning local policies' pre-issuance documentation and information requirements, local policy premium allocation and payment specifics, including collection methods and deadlines, and the responsibilities of the parties. Periodic program statements keep our customers updated with details of policy issuance and premium payments by country. Communication is a priority for our claims team too. Shortly after binding, BHSI Claims provides the customer and broker with documentation summarising program information, customised claim handling requirements as well as BHSI and local claims contacts around the world.

## LEARN MORE

In a constantly changing world, BHSI is here to provide multinational insurance solutions structured to meet the needs of our customers. We look forward to discussing our multinational capabilities with you and working with you to design and implement a multinational program that meets your global needs.

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# team.

WORKING SHOULDER  
TO SHOULDER WITH YOU.

## CONTACTS

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**Berkshire Hathaway  
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Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 ([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 & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company 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, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Switzerland, Sydney, Toronto, and Zurich.

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

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