



## 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 **\$398.3 billion** in total admitted assets and **\$238.3 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.

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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 | Brussels | Cologne | Dubai | Dublin | Frankfurt | Hong Kong | Kuala Lumpur  
London | Lyon | Macau | Madrid | Manchester | Melbourne | Munich | Paris | Perth | Singapore | Sydney | Toronto | Zurich

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, Brussels, 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).

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.

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# Berkshire Hathaway Specialty Insurance

## BHSI SPAIN

Berkshire Hathaway Specialty Insurance (BHSI) Spain provides commercial property, including construction and power, energy and mining, casualty, executive and professional lines and marine insurance.

### *Our Products*

#### PROPERTY

- All Risks Property Damage and Business Interruption
- CAT only
- Quota Share/Primary/Excess of loss

### *Industry Focus*

- Infrastructures (roads, airports, ports and terminals, desalination plants)
- Rail (light rail, trams, metros)
- Chemical Processing
- Manufacturing Companies
- Transport and Logistics
- Pharmaceutical Industry
- Real Estate

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#### CONSTRUCTION

- Single Projects:
  - Contract Works (CAR/EAR)
  - Third Party Liability (TPL)
  - Delay in Start Up (DSU)
- Annual Contract Works
- CAT only
- Inherent Defects Insurance (IDI/Decennial)

- Power generation : Conventional and Renewable
- Energy : Pipelines, Oil & Gas, LNG, Refineries, etc.
- Buildings : Commercial, Industrial, Residential, etc.
- Infrastructures: Roads, Railways, Airports, Bridges
- Wet Risks : Dams, Jetties, Harbors, etc.

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#### POWER, ENERGY & MINING

- All Risks Property Damages and Business Interruption
- Machinery Breakdown
- CAT only
- Construction & Operation package
- Quota Share/Primary/Excess of loss

- Operational Power & Utilities
- Renewable Energy
- Mid/Down-stream Energy
- Mining including underground

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#### CASUALTY

- Third Party General Liability
- Employers Liability
- Products Liability
- Construction Liability
- Primary and Excess

- Manufacturing and Distribution
- Real Estate
- Transport and Logistics
- Media and Technology/Telecommunications
- Food and Beverage
- Energy and Construction

## *Our Products*

## *Industry Focus*

### EXECUTIVE LINES, COMMERCIAL & FINANCIAL INSTITUTIONS

- Directors and Officers Liability
  - Side A D&O Insurance
  - Excess D&O
  - Employment Practice Liability
  - Commercial Crime
  - FI Crime Insurance
  - Financial Error & Omissions
  - Prospectus Offering of Securities Insurance
  - Publicly Traded and Large Privately Owned Commercial Firms
  - Banks – Investment Banks
  - Asset Managers – Mutual Funds, Hedge Funds, Private Equity Firms, Venture Capital Firms
  - Insurance Companies and Brokerages
  - Other diversified Financial Institutions
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### PROFESSIONAL LINES & CYBER

- Professional Liability
  - Cyber Liability
  - Lawyers
  - Solicitors and Accountants
  - Architects & Engineers
  - Media
  - Technology
  - Real Estate
  - Miscellaneous
  - Consultants
  - Marketing Firms
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### MARINE

- Marine Cargo
- Stock Throughput
- Project Cargo and Delay in Start Up
- Marine Equipment
- Importers and Exporters
- Manufacturing and Distribution
- Energy and Construction: Oil, Gas, Petrochemical and Renewables
- Mining and Metallurgy
- Technology

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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.

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