



 [bhhc.com](http://bhhc.com)  800.488.2930  
 [property@bhhomestate.com](mailto:property@bhhomestate.com)

**Berkshire Hathaway**  
**HOME STATE COMPANIES**



# COMMERCIAL PROPERTY HIGHLIGHTS

## BHHC HIGHLIGHTS

- Available in 47 states
- More than 150 classes available
- Online rating capabilities
- Competitive commissions (up to 22.5% when you rate online)
- Direct Bill available
- A++ (Superior) financial strength rating from A.M. Best (as of February 1, 2023)

## TARGET CLASSES

- Vacant Commercial & Residential properties
- Rental properties (including secondary vacation homes, Airbnb & VRBO)
- Auto/Tire Related Classes
- Remodeler's Risk: Properties undergoing remodel or renovation
- Cannabis & Hemp Operations (warehouses, growing operations, dispensaries)
- Light to Medium Manufacturing
- Warehouses/Mini Storage
- And many more; please refer to our Appetite guide for more target classes!

## SUBMITTING BUSINESS

- Submit online for up to 22.5% commission!
- You can submit via our Express Dwelling Rater (for vacant and rental dwellings) or Commercial Property Rater, available after logging in at [bhhc.com](http://bhhc.com)
- Direct all classes not eligible for online rating to [property@bhhomestate.com](mailto:property@bhhomestate.com)

## GENERAL GUIDELINES

- ✓ \$1,000 minimum premium per policy
- ✓ No minimum earned premium on most policies
- ✓ All protection classes (including 9 & 10) acceptable
- ✓ Up to \$50 million TIV per location
- ✓ No minimum or maximum number of properties per policy
- ✓ No age restrictions (eligibility/coverages may be limited)

## MID-TERM ENDORSEMENTS

- ✓ Submit endorsement requests to [bhservices@bhhomestate.com](mailto:bhservices@bhhomestate.com)
- ✓ Manage Your Policy
  - Access Manage Your Policy via the services menu after logging in to [bhhc.com](http://bhhc.com)
  - Request policy changes in 30 seconds or less
  - Fast turnaround times
  - Reference MYP flyer for additional info/FAQs

## EXPOSURES TO AVOID

- |  |                                |
|--|--------------------------------|
| ✗ Apartments exceeding 4 units   | ✗ Houses of worship            |
| ✗ Condos exceeding 12 units  | ✗ Pallet manufacturing         |
| ✗ Ground-up builders risk  | ✗ Primary residence/Homeowners |
| ✗ Coastal exposures (check zip code eligibility online at <a href="http://bhhc.com">bhhc.com</a> ) | ✗ Specialized care facilities  |
|  | ✗ TX, FL & HI risks            |
|  | ✗ Hotels/Motels                |
|  | ✗ Sawmills                     |