



 bhhc.com  800.488.2930
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Berkshire Hathaway
HOME STATE COMPANIES



BHHC HIGHLIGHTS

- Available in 48 states
- More than 150 classes available
- Online rating capabilities
- Competitive commissions
- A++ (Superior) financial strength rating from A.M. Best (as of February 1, 2023)

EXPOSURES TO AVOID

- ✗ Apartments exceeding 4 units
- ✗ Ground-up builders risk
- ✗ Coastal exposures (check zip code eligibility online at bhhc.com)
- ✗ FL & HI risks
- ✗ Hotels/Motels
- ✗ Primary residence/Homeowners
- ✗ Condos exceeding 12 units
- ✗ Houses of worship
- ✗ Pallet manufacturing
- ✗ Aluminum/knob & tube wiring
- ✗ Specialized care facilities
- ✗ Sawmills
- ✗ Properties with unrepaired damage

TARGET CLASSES

- Vacant Commercial & Residential properties
- Rental properties (including secondary vacation homes, Airbnb & VRBO)
- Automotive Operations
- Properties undergoing remodel or renovation
- Cannabis & Hemp Operations (warehouses, growing operations, dispensaries)
- Manufacturing Operations
- Warehouses/Mini Storage
- And many more; please refer to our Appetite for more target classes

SUBMITTING BUSINESS

- Submit online for up to 25% commission
- Express Dwelling Rater available for vacant and rental dwellings
- Single Occupancy Property Rater available for many other classes
- Desk submissions can be sent to property@bhomestate.com