




Claims Excellence


At Berkshire Hathaway Specialty Insurance (BHSI), we know what claims excellence requires...and we have built our claims operation to deliver.




A LONG TERM, RELATIONSHIP FOCUS. We view every claim as an opportunity to strengthen our customer relationships and our industry reputation — whether by issuing advance payments, creatively mitigating a loss, or bringing in best-in-class resources quickly.




FINANCIAL STRENGTH. We underwrite on the paper of Berkshire Hathaway Specialty Insurance Company, part of Berkshire Hathaway's National Indemnity group of insurance companies, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's and has \$69.3 billion in total admitted assets, with \$16.6 billion in policyholder surplus.*



EXPERIENCE. Every member of our all in-house claims team has decades of experience. We have the knowledge and expertise to navigate and innovate to support customers through unprecedented events.



A COLLABORATIVE CULTURE. Our claims and underwriting groups work as one: Often our claims professionals work with customers preparing for specific loss scenarios even before a claim occurs. When there is a claim, we are united and flexible, determining together with our customer how to handle the claim, from the strategies we pursue, to the resources we use.



COMMUNICATION. Our decision makers are readily accessible throughout the claims process. Communicating with customers and brokers is a priority every step of the way. Our senior managers are hands-on, actively engaged in creating a positive claims experience and achieving the best possible resolution for our customers.

**Source: Balance sheets as of 31/12/2017 for the Berkshire Hathaway National Indemnity group of insurance companies.*

Claims Service Standards

Our commitment to claims handling excellence -- and transparency -- is embodied in our clearly articulated Service Standards:

- **ALL CLAIMS ARE ACKNOWLEDGED TO THE INSURED AND/OR BROKER WITH AN EMAIL, PROVIDING A CLAIM NUMBER AND DEDICATED CLAIMS CONTACT, WITHIN ONE BUSINESS DAY OF A CLAIM BEING REPORTED**
- **PRIMARY POLICYHOLDERS RECEIVE A PHONE CALL, ESTABLISHING A RAPPORT AND LAYING THE GROUNDWORK FOR OUR CLAIMS APPROACH, WITHIN ONE BUSINESS DAY OF OUR RECEIPT OF A CLAIM.**
- **ALL INQUIRIES ON CLAIMS RECEIVE A DIRECT RESPONSE FROM A MEMBER OF OUR CLAIMS TEAM WITHIN ONE BUSINESS DAY OF RECEIPT OF THE INQUIRY.**
- **ISSUES OR RESERVATIONS ABOUT COVERAGE ARE ADDRESSED DIRECTLY IN DISCUSSIONS WITH THE INSURED, BROKER AND OTHER RELEVANT PARTIES. A CONCISE FOLLOW-UP LETTER EXPLAINS OUR POSITION IN A CLEAR, EASILY UNDERSTANDABLE FASHION.**
- **WE PROACTIVELY KEEP BROKERS AND POLICYHOLDERS UPDATED THROUGHOUT THIRD PARTY SETTLEMENT DISCUSSIONS.**

Claims Leadership

Megan Howe, NZ Claims Manager, is responsible for the New Zealand claims across all lines of business. She has been in the insurance industry for over 20 years in New Zealand and the UK. Immediately prior to joining BHSI in March 2015, she was a partner in a niche insurance law firm in London and spent 15 years working in the London insurance market. She is a dual qualified solicitor in NZ and the UK. Megan can be reached on 09 301 3912 (office), 027 344 8224 (mobile) or via email at megan.howe@bhspecialty.com.

Muskan Khubchandani, Senior Claims Consultant, handles all first party New Zealand claims. She has been in the industry for over 10 years handling marine, property, accident & health, product recall and commercial motor claims. Muskan specialises in cargo claims relating to products from the primary industry and carrier's liability. Muskan can be reached on 09 301 3920 (office), 027 203 6366 (mobile) or via email at muskan.khubchandani@bhspecialty.com.

Sheetal Prasad, Senior Claims Consultant, has been in the industry for over 10 years and handles all third party claims, specialising in financial lines claims for New Zealand. Sheetal is proactive and focuses on helping insureds to resolve claims at an early stage. She has particular expertise in dealing with Professional Indemnity claims as well as Statutory Liability, Directors & Officers and General Liability claims. Sheetal can be reached on 09 301 3930 (office), 027 562 3300 (mobile) or via email sheetal.prasad@bhspecialty.com.

Andrew Williams, Senior Claims Consultant, has been in the insurance industry for over 15 years. Andrew handles all liability claims, specialising in financial lines claims for New Zealand. Andrew expertise includes general liability; statutory liability, D&O and professional liability for financial institutions, lawyers, government departments and local councils. He manages complex investigations of claims, including coverage issues, liability, and damages. Andrew can be reached on 09 301 3937 (office), 027 202 3011 (mobile) or via email andrew.williams@bhspecialty.com.

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) NZ company No. 5737531, FSP 445946 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, and homeowners insurance. The actual and final terms of coverage for all product lines may vary. In New Zealand it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which 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, Auckland, Brisbane, Dubai, Dublin, Düsseldorf, Hong Kong, Kuala Lumpur, London, Macau, Melbourne, Perth, Singapore, Sydney and Toronto. For more information, contact info@bhspecialty.com.

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Berkshire Hathaway
Specialty Insurance