



Berkshire Hathaway  
Specialty Insurance


**CLAIMS  
IS OUR  
PRODUCT.®**

## 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.** 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 \$316.5 billion in total admitted assets and \$185.2 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 06/30/2020 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 ABREAST THROUGHOUT THIRD PARTY SETTLEMENT DISCUSSIONS.**

## Claims Leadership

### David Crowe

*Head of Global Claims*

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David Crowe is Head of Global Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for over 25 years. Dave is responsible for building out our dedicated in-house claims team and fostering integration of claims and underwriting. Prior to joining BHSI, he was Global Head of Commercial Property Claims and Head of Claims for Lexington among other claims leadership roles while at AIG for nearly 20 years.

### Scott Lee

*Head of U.S. Property & Multinational Claims*

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Scott Lee is Head of U.S. Property & Multinational Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for over 34 years. Scott has a broad range of experience in multi-line insurance claims, various claims adjuster roles and leadership roles. Prior to joining BHSI, he served as Vice President of Primary Casualty Claims at Lexington Insurance Company.

### George Marr

*Head of Specialty Programs Claims*

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George Marr is Head of Specialty Programs Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for over 30 years. George has experience across all lines of commercial insurance. Prior to joining BHSI, he was Managing Director at Crawford and Company.

### Rob Romeo

*Head of Healthcare and Construction Claims*

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Rob Romeo is Head of Healthcare and Construction Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for nearly two decades handling medical risk, construction & construction defect and medical malpractice claims. Prior to joining BHSI, he led the medical risk and construction claims team at ACE.

### Shelby Rootenberg

*Head of U.S. Commercial Lines (Public) and Financial Institutions Claims*

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Shelby Rootenberg is Head of U.S. Commercial Lines (Public) and Financial Institutions Claims at Berkshire Hathaway Specialty Insurance. She joined BHSI in 2014 as Assistant Vice President and Head of Financial Lines Claims. Prior to joining BHSI, she spent over a decade in claims technical and management roles.

### Rachel Simon

*Head of U.S. Commercial Private and Nonprofit, Professional Lines and Transactional Liability Claims*

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Rachel Simon is Head of U.S. Commercial Private and Nonprofit, Professional Lines and Transactional Liability Claims at Berkshire Hathaway Specialty Insurance. She has been in the insurance industry for over 20 years and have extensive claims experience in leadership and technical roles with multi-national insurance carriers. Prior to joining BHSI, she underwrote reps and warranties coverage for Great American Insurance Group.

Berkshire Hathaway Specialty Insurance ([www.bhspecialty.com](http://www.bhspecialty.com)) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, medical stop loss, and homeowners 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, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto. For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

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