



Berkshire Hathaway
Specialty Insurance

**CLAIMS
IS OUR
PRODUCT.®**


Claims Excellence

New Zealand


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 \$368.2 billion in total admitted assets and \$223.5 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 12/31/2020 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 UPDATED THROUGHOUT THIRD PARTY SETTLEMENT DISCUSSIONS.**

Claims Leadership

Megan Howe

Claims Manager, New Zealand

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Megan Howe is Claims Manager at Berkshire Hathaway Specialty Insurance, New Zealand. She has been in the insurance industry for over 20 years in New Zealand and the U.K. Megan is responsible for all lines of business claims and is a dual qualified solicitor in New Zealand and the U.K. Prior to joining BHSI, she was a partner in an insurance law firm in London.

Muskan Khubchandani

Senior Claims Consultant, Marine

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Muskan Khubchandani is Senior Claims Consultant, Marine at Berkshire Hathaway Specialty Insurance, New Zealand. She has been in the insurance 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.

Sheetal Prasad

Senior Claims Consultant, Liability

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Sheetal Prasad is Senior Claims Consultant, Liability at Berkshire Hathaway Specialty Insurance, New Zealand. She has been in the insurance industry for over 10 years. Sheetal has expertise in dealing with professional indemnity claims as well as statutory liability, directors & officers and general liability claims.

Andrew Williams

Senior Claims Consultant, Liability

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Andrew Williams is Senior Claims Consultant, Liability at Berkshire Hathaway Specialty Insurance, New Zealand. He has been in the insurance industry for over 15 years. Andrew has experience in 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.

Thomas Cowley

Claims Consultant, Liability

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Thomas Cowley is a Claims Consultant, Liability at Berkshire Hathaway Specialty Insurance, New Zealand. He has been in the insurance industry for over 5 years including 2 years as a liability broker. Thomas now specialises in handling professional indemnity, directors & officers, statutory liability, employment practices liability and general liability claims.

Michael Doyon

Claims Consultant, Accident & Health

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Michael Doyon is Claims Consultant, Accident & Health at Berkshire Hathaway Specialty Insurance, New Zealand. He has been in the insurance industry for over 8 years as an Accident & Health underwriter in Australia and a commercial insurance broker in New Zealand. Michael specialises in managing Accident & Health claims across all products - Corporate Travel, Group Personal Accident, Expatriate and Inpatriate Medical.

Jeremy van Kralingen

Claims Consultant, Property

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Jeremy van Kralingen is Claims Consultant, Property at Berkshire Hathaway Specialty Insurance, New Zealand. He has been in the insurance industry for over 6 years as a loss adjuster and claims adjuster in London and New Zealand. Jeremy specialises in handling property, liability and multinational claims.



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, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational 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, 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. 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.