



Berkshire Hathaway
Specialty Insurance

**CLAIMS
IS OUR
PRODUCT.®**


Claims Excellence

Canada


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 \$398.3 billion in total admitted assets and \$238.3 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 09/30/2022 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

Paul Emerson

Head of Third Party Claims, Canada

paul.emerson@bhspecialty.com, +1 647.846.7815

Paul Emerson is Senior Vice President, Head of Third Party Claims, Canada. He is a lawyer with over 20 years of experience handling casualty and executive and professional lines claims. Prior to joining BHSI in 2015, Paul was litigation counsel at prominent law firms in Toronto where he represented a wide range of domestic and international carriers as coverage, monitoring and defence counsel.

Amanda Sorsak

Head of First Party Claims, Canada

amanda.sorsak@bhspecialty.com, +1 647.846.7813

Amanda Sorsak is Senior Vice President, Head of First Party Claims, Canada. She is a mechanical engineer with over 18 years of experience in the insurance industry. She began her career as a risk consultant engineer, then moved into field adjustment of claims in both the Canada and US, including several major US Catastrophe events. She has extensive expertise managing all aspects of large and complex commercial property, energy, construction and marine claims.

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In Canada it underwrites on the paper of National Liability & Fire Insurance Company, a part 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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

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.



Berkshire Hathaway
Specialty Insurance