



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS
IS OUR
PRODUCT.

Claims Excellence

Germany

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 \$485.4 billion in total admitted assets and \$307.8 billion in policyholder surplus.*

EXPERIENCE. Across the world our claims handling 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, guiding customers through loss scenarios before a claim occurs and uniting with the customer as a team when there is a claim, determining together the strategies we pursue and 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 handling experience and achieving the best possible resolution for our customers.

* Source: Balance sheets as of 30/06/2024 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 or email, 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 communication explains our position in a clear, easily understandable fashion.
- We proactively keep brokers and policyholders advised and involved throughout third party settlement discussions.

Claims Leadership

Ingo Lorber

Head of Claims, DACH

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Ingo Lorber is Head of Claims for Berkshire Hathaway Specialty Insurance, DACH Region. An insurance claims professional for more than 33 years, Ingo has a broad experience of commercial lines products, having both managed claims and led teams of adjusters in Germany and across the world, throughout that time. He is a graduate business economist for insurance in Germany, Switzerland, UK (FCII) and an associate in insurance in the US (AIC).

Sandra Leyendecker

Head of Casualty Claims, Germany

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Sandra Leyendecker is Head of Casualty Claims at Berkshire Hathaway Specialty Insurance in Germany. She has more than 20 years of experience in handling complex Casualty claims for various insurers, specializing in international industrial risks. Sandra holds a Bachelor of Insurance and Finance (CCI).

Michael Brobach

Head of Claims, E&P

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Michael Brobach is Head of Executive & Professional Lines Claims at Berkshire Hathaway Specialty Insurance in Germany. He is a fully qualified lawyer and in-house counsel with over 15 years of experience in claims handling. In the past 5 years he has been in leading positions responsible for DACH and CEE.

Susanne Welp

Claims Examiner, Property

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Susanne Welp is Claims Examiner for Berkshire Hathaway Specialty Insurance in Germany. She has several years of experience working in the insurance industry and is responsible for handling property and marine claims. She has a professional education as an insurance clerk and graduated with a Bachelor of Laws (LL.B) in Business Law.

In Europe, Berkshire Hathaway Specialty Insurance (BHSI) trades under Berkshire Hathaway European Insurance DAC (BHEI) and Berkshire Hathaway International Insurance Limited (BHIL). BHEI is an Irish domiciled Designated Activity Company, Registration Number 636883 and Registered Office at 2nd Floor, 7 Grand Canal Street Lower, Dublin D02 KW81. Berkshire Hathaway International Insurance Limited (BHIL), is an incorporated England and Wales limited liability company, Registration Number 3230337 and Registered Office at 8 Fenchurch Place, 4th Floor, London EC3M 4AJ, United Kingdom. BHEI and BHIL are affiliates of Berkshire Hathaway Specialty Insurance Company (BHSIC), a Nebraska USA domiciled corporation, which 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. BHSIC, BHIL and BHEI are subsidiaries of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and A+ 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, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.