



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 \$485.4 billion in total admitted assets and \$307.8 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 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.
- We engage with policyholders and brokers to establish a rapport and lay the groundwork for our claims approach upon receipt of notifications.
- 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

Megan Howe

Head of Claims, New Zealand

megan.howe@bhspecialty.com, +64 27 344 8224

Megan Howe is Head of Claims in New Zealand. She has been in the insurance industry for over 20 years in New Zealand and the U.K. Megan is responsible for claims from all lines of business 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

Marine & Specialty Claims Manager

muskan.khubchandani@bhspecialty.com, +64 27 203 6366

Muskan Khubchandani is Senior Claims Consultant, Marine. 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

sheetal.prasad@bhspecialty.com, +64 27 562 3300

Sheetal Prasad is Senior Claims Consultant, Liability. She has been in the insurance industry for over 15 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

andrew.williams@bhspecialty.com, +64 27 202 3011

Andrew Williams is Senior Claims Consultant, Liability, with more than 20 years experience in insurance. Andrew specialises 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

Senior Claims Consultant, Liability

thomas.cowley@bhspecialty.com, +64 27 266 4961

Thomas Cowley is a Senior Claims Consultant, Liability. He has been in the insurance industry for over 7 years including 2 years as a liability broker. Thomas specialises in handling professional indemnity, statutory liability, employment practices liability and general liability claims.

Claire Walker

Senior Claims Consultant, Property

claire.walker@bhspecialty.com, +64 27 253 7657

Claire Walker is a Senior Claims Consultant, Property. Claire has been in the insurance industry for over 15 years as a claims adjuster, both in the UK and New Zealand. Claire specialises in handling property claims.

Craig Kuhnel

Senior Claims Consultant, Property

craig.kuhnel@bhspecialty.com, +64 27 405 0976

Craig Kuhnel is a Senior Claims Consultant, Property. He has been in the insurance industry for over 20 years and has experience managing a variety of major and complex property claims.

John Bae

Senior Claims Consultant, Accident & Health

john.bae@bhspecialty.com, +64 27 267 6074

John Bae is a Senior Claims Consultant, Accident and Health. He has been in the insurance industry for more than 10 years, and specialise in managing corporate travel, expatriate, and group personal accident 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, 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.