



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS
IS OUR
PRODUCT.

Claims Excellence

United Kingdom

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

Andrew Walker

Head of Claims, Europe

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Andrew Walker is Head of Claims for Berkshire Hathaway Specialty Insurance, Europe. An insurance claims professional for more than 35 years, Andrew has a broad experience of commercial lines products, having both managed claims and led teams of adjusters in the UK and across Europe, throughout that time. He is an associate of the Chartered Insurance Institute in the UK.

Paul Charity

Head of Casualty Claims

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Paul Charity is Head of Casualty Claims for Berkshire Hathaway Specialty Insurance, UK. With over 20 years of claims experience in the insurance industry, Paul has extensive experience in both London Company and Lloyd's markets having managed casualty accounts across the UK and international jurisdictions.

Maeve Kelleher

Head of Executive and Professional Lines, Claims

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Maeve Kelleher is Head of Executive and Professional Lines claims for Berkshire Hathaway Specialty Insurance, UK. Since qualifying as a solicitor in England, Wales and Ireland in 2010, Maeve has acquired extensive experience in the London market, managing financial lines claims teams alongside handling high value and complex losses across all financial lines products.

Ben Barker

Head of Claims, UK

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Ben Barker is Head of Claims for Berkshire Hathaway Specialty Insurance, UK. In 20 years as an insurance professional Ben has gained experience at both a broking firm and at insurance carriers. In that time, he has managed claims teams dealing with high value and complex losses across multiple product lines.

Tayo Williams MEng

Head of Property Claims

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Tayo Williams is Head of Property Claims for Berkshire Hathaway Specialty Insurance, UK. With over 9 years' experience within the insurance industry and a previous career as a mechanical engineer on Oil & Gas and power generation projects; Tayo has expertise in handling and leading global complex property and energy claims.

Clive Doe

Claims Manager, Marine

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Clive Doe is Senior Marine Claims Adjuster for Berkshire Hathaway Specialty Insurance, UK. Clive has over 30 years of experience working in both the London Company and Lloyd's markets. During that time, he has handled many of the large value and complex Marine losses in the London Market, predominantly in the Cargo field.

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 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.