



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS
IS OUR
PRODUCT.®

Claims Excellence

United States

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 06/30/2024 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

David Crowe

Head of Global Claims

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David Crowe is Head of Global Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for over 25 years. Dave is responsible for building out our dedicated in-house claims team and fostering integration of claims and underwriting. Prior to joining BHSI, he was Global Head of Commercial Property Claims and Head of Claims for Lexington among other claims leadership roles while at AIG for nearly 20 years.

Courtney Koch

SVP, Healthcare and Casualty Claims

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Courtney Koch is Senior Vice President, Healthcare and Casualty Claims at Berkshire Hathaway Specialty Insurance. She has over 15 years of experience managing healthcare and casualty claims in various leadership and technical roles. Prior to joining BHSI, she managed medical risk claims at ACE.

Scott Lee

Head of U.S. Property & Multinational Claims

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Scott Lee is Head of U.S. Property & Multinational Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for over 34 years. Scott has a broad range of experience in multi-line insurance claims, various claims adjuster roles and leadership roles. Prior to joining BHSI, he served as Vice President of Primary Casualty Claims at Lexington Insurance Company.

George Marr

Head of Specialty Programs Claims

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George Marr is Head of Specialty Programs Claims at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for over 30 years. George has experience across all lines of commercial insurance. Prior to joining BHSI, he was Managing Director at Crawford and Company.

Rob Romeo

Head of Claims, North America

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Rob Romeo is Head of Claims, North America at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for nearly three decades handling and managing medical risk, excess, construction & construction defect as well as property and E&P claims. Prior to joining BHSI, he held various leadership roles at large P&C carriers.

Kathryn Ridenour

SVP, Professional and Construction Claims

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Kathryn Ridenour is Senior Vice President of Professional and Construction Claims at Berkshire Hathaway Specialty Insurance. She has over 15 years of experience in handling professional liability claims in a variety of capacities. Prior to joining BHSI, she was with AIG handling her own professional liability caseload as A&E Claims Manager.

Theresa Biedermann

Head of U.S. Commercial Public and Financial Institutions Claims

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Theresa Biedermann is Head of U.S. Commercial Public and Financial Institutions Claims at Berkshire Hathaway Specialty Insurance. She has been in the legal and insurance industries for more than 15 years, and has extensive experience with a broad range of professional liability products, including specifically management liability for public companies and financial institutions, professional liability for financial institutions, and fidelity bond and commercial crime policies. Prior to joining BHSI, she worked as an associate in the New York office of Clyde & Co US LLP.