



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS
IS OUR
PRODUCT.®

Claims Excellence

Australia

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 \$452.4 billion in total admitted assets and \$284.6 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 30/12/2024 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

Megan Howe

Head of Claims, Australasia

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Megan Howe is Head of Claims, Australasia. 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.

James Amituana'i

Claims Manager, Accident & Health

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James Amituana'i is Claims Manager, Accident & Health at Berkshire Hathaway Specialty Insurance. He is experienced in operations management and governance, insurance claims, medical assistance and call centres, with over 10 years of leadership experience. Prior to joining BHSI, James led Accident & Health Claims operations which included oversight and responsibility of external Third Party Administrators and Emergency Assistance companies.

Blake Metham

Claims Manager, Contractors, Plant & Equipment

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Blake Metham is the Claims Manager for the Contractors, Plant & Equipment team. Blake has over 10 years experience in the Australian and English insurance industries, particularly focused on motor, heavy motor, recoveries, plant & equipment, working with dynamic and growing teams, delivering exceptional results, driven by service. Blake has a strong focus on customer relationships and outcomes, wanting to ensure BHSI deliver best in class service.

Richard Mellor

Claims Manager, Casualty and Healthcare

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Richard Mellor is Claims Manager, Casualty and Healthcare at Berkshire Hathaway Specialty Insurance. He is responsible for developing the business's casualty claims portfolio and has dedicated over twenty years to handling casualty claims. Prior to joining BHSI, he worked with corporate and commercial customers in many industry segments.

Wilson Salas

Claims Manager, Marine

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Wilson Salas is Claims Manager, Marine at Berkshire Hathaway Specialty Insurance. Wilson has over 29 years of insurance experience handling marine claims portfolios for various global marine insurers. He was responsible for the design and implementation of various risk management programs and loss mitigation processes for a number of multinational manufacturers and energy/power projects in Australia. As a qualified Marine Surveyor, he brings a fundamental practical understanding and technical claims experience to the BHSI marine claims team. He has extensive experience in Cargo, Project Cargo, Builders Risks, Ship-Repairer's Liability, Carrier's Cargo Liability, Hull and General Average claims.

Nick Vernon

Claims Manager, Property

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Nick Vernon is Claims Manager, Property at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for twenty years in first-party claims, product, and underwriting. Nick has experience in complex claims, product drafting, dispute management, audit, review, frameworks and guidelines structures, portfolio management, and rating systems. Prior to joining BHSI, he was a property product manager.

Berkshire Hathaway Specialty Insurance Company (Incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (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. Berkshire Hathaway Specialty Insurance Company 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. 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.