



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS
IS OUR
PRODUCT.

Claims Excellence

Europe

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

Kristina Malarbo

Head of Claims, Nordics

kristina.malarbo@bhspecialty.com

Kristina Malarbo is Head of Claims for Nordics. She has worked in the insurance industry for 25 years, always in the commercial side of international insurance companies. In her previous role as Nordic Claims manager for Chubb, she built a multi-line, multi country team over the past almost 17 years with them. She has been very involved in multinational claims handling throughout her career.

Andrew Walker

Head of Claims, Europe

andrew.walker@bhspecialty.com, +44 (0) 20 3429 4912

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.

Ben Barker

Head of Claims, UK

ben.barker@bhspecialty.com, +44 (0) 20 3429 4923

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.

Kevin O'Connor

Head of Claims, Ireland

kevin.oconnor@bhspecialty.com, +353 1 246 7234

Kevin O'Connor is Head of Claims at Berkshire Hathaway Specialty Insurance, Ireland. He is an accomplished claim professional with over 32-years commercial and consumer claims experience. Before joining BHSI, he was Claims Manager at Aon Ireland having previously been appointed to various senior claims roles at some of the industry's most established companies, including RSA, Chubb and also AIG Ireland where he was responsible leading the casualty claims team. He has extensive knowledge of commercial lines products and a reputation for customer service excellence. He is a Chartered Insurer and an Associate of the Chartered Insurance Institute in the UK, and he also holds a Higher Diploma in Insurance Management from the Insurance Institute of Ireland.

Katell Pouliquen

Head of Claims, France

katell.pouliquen@bhspecialty.com, +33 1 72 1034 51

Katell Pouliquen is Head of Claims at Berkshire Hathaway Specialty Insurance, France. She has been in the insurance industry for 15 years. Katell has expertise in Casualty, Environmental and Commercial Lines claims. Prior to joining BHSI, she was Deputy Head of Claims at AIG and specialized also in Environmental Claims where she established a groundbreaking new role and worked on the very first large environmental claims in the French market.

Javier Villalba

Claims Manager, Spain

javier.villalba@bhspecialty.com, +34 914 141 695

Javier Villalba is Claims Manager, Spain at Berkshire Hathaway Specialty Insurance. He has been in the insurance industry for 21 years. Javier has a Law degree by UCM and is a qualified lawyer by the Madrid Bar.

Ingo Lorber

Head of Claims, DACH

ingo.lorber@bhspecialty.com, +49 (0) 175 3539397

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).

Vincenza Viele

Head of Claims, Italy

cinzia.viele@bhspecialty.com, +39 344 010 3023

Vincenza is Head of Claims for Italy. She has 24 years of experience in loss adjusting and claims management. She started her career dealing with bodily injury claims, developed ever increasing expertise across complex Casualty and Property claims including large corporate customers. She has gained experience in monitoring TPAs and vendors. She has actively participated in initiatives aimed to strongly promote the claims value proposition. She is a graduate of International Law from the Università degli Studi di Milano.

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. 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.