



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS
IS OUR
PRODUCT.

Claims Excellence

Middle East

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. 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 30/12/2024 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 dedicated claims contact and a claims reference number, within three business days of the claim being reported.
- Primary policyholders and/or their brokers receive, within one business day of the claim being reported, a phone call or email establishing a rapport and laying out the groundwork for our claims approach.
- All enquiries on claims receive a response from a member of the claims team within three business days of receipt of the enquiry.
- We proactively keep the insured and their brokers abreast of developments with the claim and can tailor the reporting as may be required.
- Issues or reservations about coverage are addressed directly in discussions with the insured, broker and other relevant parties. A concise follow up letter will explain our position in a clear, easily understandable fashion.
- All claims settlements agreed upon will be paid promptly.

Claims Leadership

Tim Collier

Head of Claims, Asia Middle East
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Tim Collier is Head of Claims, Asia Middle East. He has 30 years of claims experience in the insurance industry. Tim is an English qualified solicitor and is experienced in a wide range of insurance disciplines including general liability, product liability (particularly US exposed claims), professional lines, marine, onshore power and energy, offshore energy, property, construction and aviation.

Sajan Baburajan

Head of First Party Claims, Asia Middle East
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Sajan Baburajan is Head of First Party Claims, Asia Middle East. He is a Mechanical Engineer with industry experience working on projects for chemical and pharmaceutical plants prior to moving into the insurance. Sajan has been in the insurance industry for over 25 years focusing on large and complex claims across property, construction, energy and marine lines of business. He also has experience of carrying out Risk Engineering Surveys on large industrial and property risks across the Middle East.

Ailbhe Storan

Head of Third Party Claims, Middle East
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Ailbhe Storan is the Head of Third Party Claims, Middle East in Dubai. Having worked in both European and Middle Eastern insurance markets, she brings a decade of experience in the insurance industry spanning both claims and underwriting roles. Ailbhe is an Irish qualified solicitor and is experienced in dealing with complex and major loss claims, particularly in the Executive and Professional line of business.

Kukhan Arjunan

Head of Accident & Health Claims, Asia Middle East
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Kukhan Arjunan is Head of Accident & Health Claims, Asia Middle East. He is a medical doctor by training, with over 12 years of experience in the handling of Accident and Health Claims and the provision of assistance services to insurance companies. His experience covers a broad range of matters falling within a portfolio of large and complex claims, including medical evacuations, repatriations, medical second opinions, and telehealth services.

Cheryl Tan

Head of Marine Claims, Asia Middle East
cheryl.tan@bhspecialty.com +65 9171 5020

Cheryl Tan is Head of Marine Claims, Asia Middle East. She is an industry practicing Singapore qualified lawyer with 19 years' experience of managing and resolving major complex claims across a wide category of commercial risk and specialty business in Asia Pacific. Cheryl's claims experience covers first-party and liability at the direct insurance and outwards reinsurance level, including marine, aviation, fine art and specie, offshore energy, onshore energy, property and construction.

Mahera Ahmed

Assistant Claims Manager, Dubai
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Mahera Ahmed is Assistant Claims Manager, located at our DIFC office in Dubai. She has over 12 years of experience in the insurance industry and specializes in casualty, liability, workers compensation and healthcare claims. She also has extensive experience in the handling of Defense Base Act claims for contractors working in Middle Eastern Countries.

Rashid Mughal

Assistant Casualty Claims Manager, Dubai
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Rashid Mughal is Assistant Claims Manager, Casualty. He has over 20 years of experience working for international insurers, handling a wide variety of complex claims across a lines of business such as casualty, healthcare, property and DBA.

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) 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. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, 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. For more information, contact info@bhspecialty.com.

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