



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

**CLAIMS**  
**IS OUR**  
**PRODUCT.®**

## Travel Claims Excellence

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 – creatively supporting our customers' claim resolution.

**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 \$457.7 billion in total admitted assets and \$293.6 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, producing a positive claim experience for all. Together we win.

**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 06/30/2025 for the Berkshire Hathaway National Indemnity group of insurance companies

# Travel 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 minutes of a claim being reported.
- Our fully digital claim experience is designed for the customer, simplifying the claims experience, and creating fast payments on approved claims.
- All inquiries on claims receive a timely response from a member of our claims team. Whether it be call, email, or online submissions, we are there for you.
- Issues or reservations about coverage are addressed directly in discussions with the insured. A concise follow-up communication explains our position in a clear, easily understandable fashion.
- We proactively handle your claim throughout adjudication process resulting in a complete and timely resolution.

## 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.

### Ariane Totzke

#### Head of Travel Claims

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Ariane Totzke is Head of Travel Claims, U.S. at Berkshire Hathaway Specialty Insurance. She has been in the travel claims industry for over 25 years. She is responsible for leading all functions of the BHSI travel claims process. Prior to joining BHSI, she was with AIG / TravelGuard where she performed various individual contributor and leadership roles.

### 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.

### 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.

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) 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. It underwrites on the paper 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](mailto:info@bhspecialty.com).

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