BHSI

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

CLAIMS IS OUR PRODUCT.®

Claims Excellence - Transactional Liability Asia

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 $473.3 billion in total admitted assets and $305.9 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 31/12/2025 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 32 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.

Elisa Zurlini
Vice President, Head of Transactional Liability Claims
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Elisa Zurlini is Head of Transactional Liability Claims for Berkshire Hathaway Specialty Insurance, U.S. Elisa has more than 17 years of experience managing and handling global Transactional Liability claims with high severity including W&I, Tax and Contingent Liability. Prior to joining the insurance market, Elisa was an attorney in private practice where she focused her practice on professional liability.

Mike Chen
Head of Executive and Professional Lines Claims, Asia
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Mike Chen is Head of Executive and Professional Lines Claims, Asia. He has over 22 years of experience in the insurance industry and specializes in D&O, professional indemnity, and crime claims- particularly for large corporations and financial institutions. Mike has primary responsibility for all D&O, professional indemnity, cyber, and crime claims in the Asia Region.

BHSI

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, employer 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 (Regulated by the Dubai Financial Services Authority), Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur (Licensed by Labuan FSA as a General Reinsurer - IS2016165), 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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