

Appetite at a glance

Markel's preferred US & Bermuda wholesale appetite



APPETITE AT A GLANCE – WHOLESALE

Built on experience. Focused on the right risks.

Knowing where to place a risk starts with knowing a carrier's appetite.

At Markel, we don't try to insure everything. We focus on the risks where our specialization makes a difference. That means clear, consistent underwriting and fewer surprises—for our partners placing business and policyholders relying on coverage.

Clear appetite. No guesswork.

Clarity builds trust. This guide offers a quick view of top target classes, what sets Markel apart, and examples of recently written accounts. Use it as a quick reference to approach your next submission with Markel with confidence.

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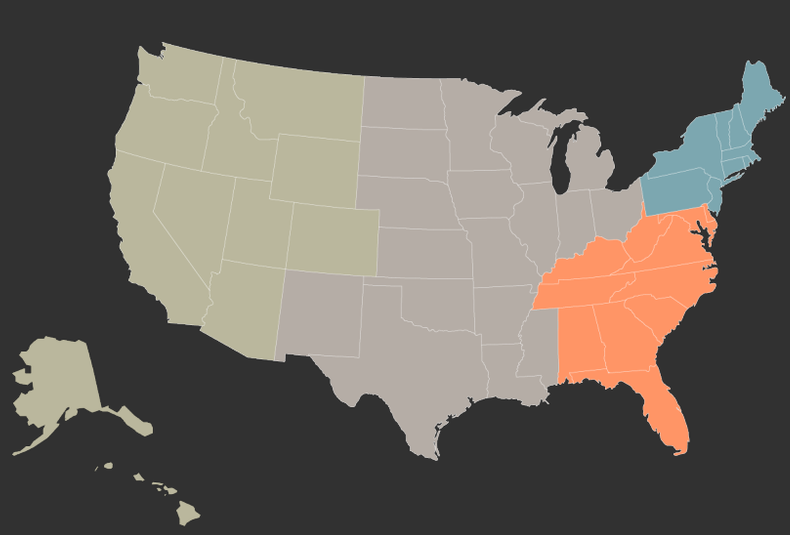
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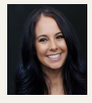
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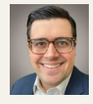
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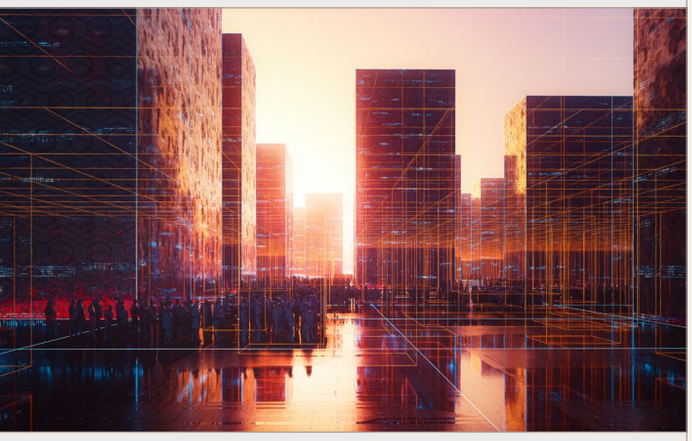


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Binding

Markel's contract binding team excels at helping our wholesale partners place business quickly and competitively while providing a premier level of service. We target small businesses in the excess and surplus lines market, and we cover a full spectrum of risks–whether simple or complex. Markel has an industry-leading platform, Markel Online, as well as underwriters whose passion for the product help deliver flexible and creative solutions.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Markel offers one of the broadest owner's interest coverage suites available in the binding market
- Markel offers one of the market's most sophisticated credit authority based on our industry leading policy scoring
- Excess liability for over 500 classes on a supported or unsupported basis
- Contractors Inland Marine
- Creative underwriting for out-of-the-box risks
- Comprehensive GL coverage enhancement
- Greater flexibility and expanded authority on property and inland marine rates and limits

Where our appetite is the strongest

General liability:

- Lessor's risk
- Warehouses
- Real estate property development/project specific policies
- Vacant building with or without renovation
- General contractors
- Interior artisan contractors
- Manufacturers and distributors

Property:

- Builders risk
- Vacant building with or without reno
- Offices
- Mercantile/retail
- Dwellings
- Manufacturers and distributors
- Packaged with GL

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Perfume/fragrance manufacturer	GL & Property	NJ	$1/2 limits and $50k TIV	$3,390
Ground up construction of dwelling	GL & Property	NY	$1/2 limits and $600k TIV	$3,964
Art museum with 2 apartment units	GL & Property	PA	$1/2 limits & $1.9m TIV	$14,654
LRO gas station	GL & Property	CT	$1/2 limits & $815k TIV	$10,996
Apartment buildings	GL & Property	OH	$1m/$2m, TIV $800k	$12,431
Toys and game manufacturer.	GL & Property	GA	$1m/$2m, TIV $750k	$7,623
Beauty salon	GL & Property	FL	$1m/$2m, TIV $17k	$2,681
Warehouse	GL & Property	CA	$1m/$2m – TIV $200k	$5,323

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Energy

Markel delivers energy insurance solutions designed for today's complex and fast-moving market. With broad appetite and flexible capacity, our team approaches each opportunity with discipline and a sharp understanding of risk. Backed by experienced underwriting and industry insight, we're committed to help providing responsive coverage that supports the evolving needs of the energy sector.

How Markel can help you win

- Streamlined quote process to get terms and pricing to broker quicker
- You get our best terms, pricing and coverage from the start - no need for negotiation
- Quotes are designed to match MSA requirements for all the coverage needed

Where our appetite is the strongest

- Oil/Gas lease operators
- Oil/Gas well servicing contractors
- Energy products manufacturing/distribution
- Renewable energy facility operation/maintenance - commercial only
- Turnaround services contractors

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Lease operator	Primary GL and supported lead XS	AK	Primary: $1m/$2m lead XS: $5m	$515,000
Lease operator	Primary GL and supported lead XS	ND	Primary: $1m/$2m lead XS: $5m	$55,000
Lease operator	Excess	TX	Excess: $5m x $15m	$130,000
Well servicing contractor	Primary GL/CPL package and supported lead XS	AR	Primary: $1m/$2m lead XS: $5m	$75,000
Oilfield services contractor	Excess	TX	Excess: $5m x $5m	$235,000
Wind turbine contractor	Excess	OK	Excess: $5m x $5m	$144,500
Turnaround contractor	Primary GL/CPL package and supported lead XS	TX	Primary: $1m/$2m lead XS: $5m	$105,000
Down hole products	Primary GL/products pollution and supported lead XS	TX	Primary: $1m/$2m lead XS: $5m	$590,000
Electrical cable installation contractor	Primary GL/CPL package and supported lead XS	CA	Primary: $1m/$2m lead XS: $5m	$800,000

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Environmental

At Markel, our approach is straightforward: provide insurance solutions tailored to your unique environmental risks. For over 25 years, we've combined one of the broadest appetites in the industry with deep knowledge of environmental risks to deliver solutions of all shapes and sizes. Whether exposures are operational, premises-related, contingent or tied to contractual or legacy issues, our underwriters understand the risk—and know how to write it.

Contact Markel today

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How Markel can help you win

- No excluded classes for brokerage CPL, CPL is not one size-fits-all. Instead of excluded classes, Markel provides flexibility to shape coverage around the clients needs
- Bundled endorsement that clearly outline what is included, saving you time and removing the guesswork of long form lists
- Enhanced coverage for environmental manufacturers and distributors - bundled endorsements with clear upfront, coverage (including blanket non-owned disposal site protection with occurrence triggers for BI/PD and a claims-made trigger for cleanup costs - so you know exactly what is included without navigating a long form list

Where our appetite is the strongest

- Environmental energy response
- Chemical related manufacturing or distribution
- Intermediate products manufacturing or distribution
- Habitational/hospitality
- Healthcare
- Asbestos/lead abatement contracting

Recently written accounts

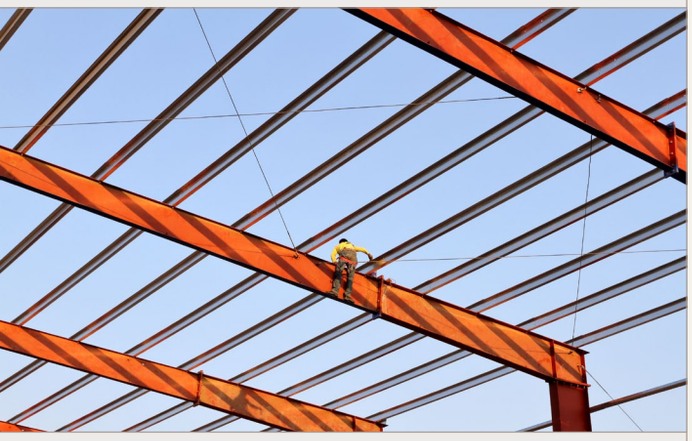
Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Chemical manufacturer	CGL/SPEC	IL	$5m x $20m	$18,503
Chemical distributor	GL/Pollution pkg	IL	$10m x $40m x P	$58,000
ENV service provider	GL/CPL, XS	FL & GA	$1m/$3m, $4m	$200,000
General contractor	CPL	PA	$3m/$3m	$40,410
General contractor	CPL	TX	$1m/$1m	$24,360
Hospitality/casino	SPEC	MS	$10m/$10m	$82,162
Waste brokering	GL/CPL, XS	GA	$1m/$2m, $5m	$135,500
Environmental compliance	CPL/PL	CA	$1m/$2m	$7,500
Erosion contractor	CPL	GA	$5m/$5m	$87,995
Chemical manufacturer	Primary, XS	NC	$1m/$2m, $10m	$195,000
Tank mfg & field construction	GL/CPL/PL/Products pollution	KS	$5m x $10m x P	$92,000

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Casualty

Excess casualty

Markel underwrites excess coverage for small, main street businesses to complex risks with our team of experienced excess casualty underwriters. We are flexible and inventive when constructing a customized policy to fit your coverage needs. We offer coverage in a lead or excess position and partner with our risk solutions engineers and claims team to prepare you for the risk management challenges you may face in the industry.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Loss control resources that help identify exposures early and support stronger risk management
- Markel has a long history in the wholesale market and remains focused on serving and supporting our wholesale partners
- An experienced claims team that responds quickly and communicates clearly

Where our appetite is the strongest

- Commercial lessor risk
- Metal goods manufacturing
- Projects - commercial, industrial
- Professional services
- Theaters, exhibitions, crowds

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	STATE	LIMITS	PREMIUM
Hotels and motels with pools	MI	$5m x $5m x P	$60,000
Grocery stores	ME	$1m x P	$15,000
Pet food manufacturer	CA	$5m x $10m x P	$15,000
Lessors risk	PA	$4.5m p/o $9m x $1m x P	$16,700
Furniture manufacturer	CT	$5m x $5m x P	$39,400

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Life sciences

For over 30 years, Markel has been a trusted insurance provider to the life sciences industry — delivering insurance solutions, proactive risk management, responsive claims service and exceptional customer support.

How Markel can help you win

- Lower minimum premiums and deductibles allow Markel to write more of your business
- You don't have to know life sciences. Markel does—and we handle everything from early-stage startups to long-standing operations.

Where our appetite is the strongest

- Nutraceuticals & dietary supplements
- Medical devices (Classes I, II and III)
- Clinical trials
- Pharmaceuticals
- Biotechnology
- Research and development
- Clinical research organizations

Product snapshot

- Minimum premium:
  - $2,000 for nutraceuticals
  - $2,500 for clinical trials
- Average premium: $7,500
- What we won't write: Cannabis, Metal on metal implants, surgical mesh, fertility sold products, peptides unless FDA approved no compounding

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	LIMITS	PREMIUM
Lab equipment wholesaler (beakers, reagants, etc.)	Product liability	$1m/$2m	$3,000
Bio capacitance systems for biotech/brewing	Product liability	$2m/$2m	$6,000
R&D for various biotechnology applications via dedicated network of research facilities	Product liability	$6m/$6m	$200K+
Medical device topical applicator	Product liability	$1m/$2m	$2,500
Clinical trial to assess the safety and efficacy of pharmaceutical to treat Alzheimer's	Product liability	$10m/$10m	$80,000
Women's menstruation products (med devices)	Product liability	$1m/$2m	$5,000

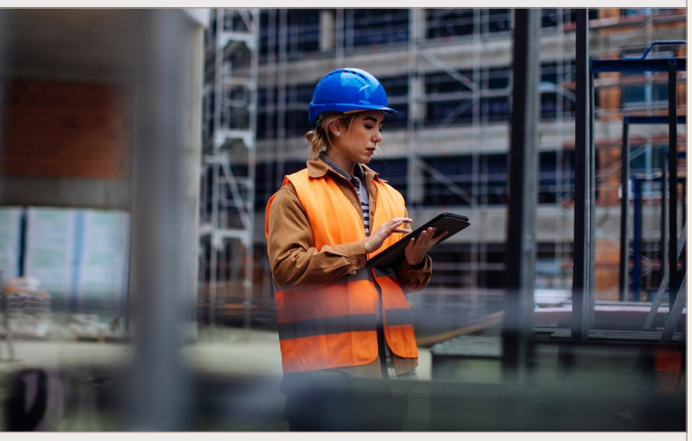
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Casualty

Primary casualty

Your brokerage casualty needs deserve flexible and creative solutions. Markel has the products, tools and underwriting acumen to target hard-to-place risks. Our team of insurance specialists has extensive knowledge and expertise in the contractors, products and life sciences segments of the insurance marketplace

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Complex or non-standard risks
- Flexible and creative underwriting for unique classifications
- Decades of experience and stability

Product snapshot

- Minimum premium: $5,000 (varies based on the class of business, venue, or unique risk characteristics)
- Average premium: $20,000
- What we won't write: garden style apartments, nightclubs, tract homes

Where our appetite is the strongest

- Our sweet spot is $10k-$100k in premium (<$50M in revenue)
- Owners interest (residential, commercial, and industrial)
- Lessors risk
- Products liability (manufacturers, importers, distributors)
- Vacant buildings, including under renovation
- Commercial office condos

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	LIMITS	STATE	PREMIUM
Sheet metal work – shop and outside	Primary GL	$1m/$2m	IL	$63,000
Shopping centers	Lessor's risk	$1m/$2m	CA	$23,000
Bank or office building	Lessor's risk	$1m/$2m	IL	$37,500
Vacant building – factory	Primary GL	$1m/$2m	MO	$5,000
Communication equipment installation – industrial	Primary GL	$1m/$2m	OH	$15,000
Warehouses – occupied by multiple interests	Lessor's risk	$1m/$2m	NJ	$28,000

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Casualty

Products liability

Markel covers products on a blanket or specified basis, so we can supplement traditional insurance policies or fill the gap for new product development. Our flexible coverage can be packaged to meet the needs of manufacturers, importers, repackagers, sellers, or distributors of a wide range of products. We have the ability to meet non-standard risks head-on and offer innovative terms to solve the policyholder's insurance needs.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Lower minimum premiums and deductibles allow Markel to write more of your business
- Broad appetite for products liability with the ability to quote occurrence and claims-made, depending on the risk classification

Where our appetite is the strongest

- Nutraceuticals
- Chemicals (solvents, cleaners)
- Motor vehicle and accessories (ATV's, critical and non-critical auto parts)
- Sporting goods
- Metal goods
- Commercial and industrial machinery

Product snapshot

- Minimum premium: $3,500
- Average premium: $15,000
- What we won't write: Tabacco, cannabis, firearms

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	LIMITS	PREMIUM
Skin Care	Claims-made products liability	$1m/$2m	$3,500
Baby changing stations and mats	Claims-made products liability	$5m/$5m	$22,500
Infant clothing	Claims-made products liability	$1m/$2m	$3,500
Fruit and veggie distributor	Occurrence products liability	$1m/$2m	$25K
Fertilizer manufacturer	Claims-made products liability	$200k	$5,350
Juvenile toy manufacturer	Claims-made products liability	$1mm/$2mm	$11,500
Carbon fiber wheel manufacturer	Claims-made products liability	$1mm/$2mm	$52,500
Electronic games mfg.	Occurrence products liability	$5m	$7,700

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Personal lines

Specialty Home & Dwelling

With over 30 years in the industry, Markel has been your insurance solution for hard-to-place property risks that are not typically eligible for traditional homeowners insurance such as coastal exposure, builders risks, properties with no previous insurance coverage, and more. Through our specialized program, we offer non-standard home and dwelling fire insurance.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- 2-4 family dwellings where one of the units is owner occupied primary. Also dwellings that are 5-family or more
- Dedicated underwriting team with 30+ years of experience
- Responsive with speed of referral returns
- Flexible underwriting guidelines

Where our appetite is the strongest

- Primary homes
- Secondary/seasonal homes
- Rental (full and short-term)
- Vacant homes
- Builders risk including mid-term construction

Recently written accounts

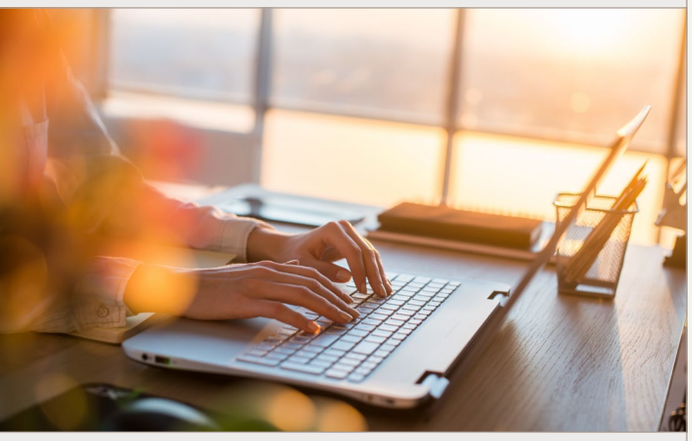
Take a look at some recent examples of how we tackle complex risks and deliver success.

EXPOSURE TYPE	COVERAGE A	TOTAL TIV	STATE	POLICY FORM
Famous individual, athlete, or high-profile individual	$2,300,000	$3,680,000	LA	HO-3
Mid-term builders risk	$1,100,000	$1,270,000	CA	HO-3
Inaccessible location	$475,000	$808,000	WA	DP-3
Standalone other structure	$0	$61,000	OR	DP-3
Wildfire exclusion	$1,290,000	$1,550,500	WY	HO-3
Hobby farm	$490,000	$930,000	CO	HO-3
Business on premises	$375,000	$525,000	LA	HO-3
Historic home, no tours	$1,600,000	$2,310,000	MN	HO-5
Wind/hail coverage	$420,000	$620,000	MO	HO-3
Short-term rental	$400,000	$650,000	TX	DP-3

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Professional

Cyber

Recovering from a cyber incident is expensive and time consuming. We provide the tools and resources to help safeguard businesses before, during and after a cyber-attack. With over 40 dedicated years in the industry, our policies address the global needs of our insureds.

Contact Markel today

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How Markel can help you win

- Faster turnaround times, fewer underwriting questions and smarter risks insights - powered by BlackKite, a 3rd party cyber risk management tool that leverages scanning technology to quickly access exposures
- Offer wrongful collection protection - helping clients safeguard against collection-related claims
- Markel offers cyber policyholders access to online cyber risk management tools like Upfort Shield, an AI-powered security tool that can help protect your business from today's most prominent cyber threats

Where our appetite is the strongest

Markel Cyber 360®:

- Manufacturing
- Retail
- Technology

Technology E&O:

- Software/SaaS
- Consultants
- Hardware

Product snapshot

- Minimum premium:
  - $5k for $1m limit
  - $20k for $20m limit
- Average premium: $35k
- What we won't write: Crypto, public entity, critical infrastructure, cannabis, MSSP's

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Marketing and ad services	Stand-alone cyber, primary	CA	$5m	$109,854
Revenue cycle management, medical billing	Stand-alone cyber, excess	MD	$3m	$105,000
Medical health records SaaS	Cyber/tech E&O blend, excess	NY	$1m	$95,000
Audio visual design and installation	Stand-alone cyber, primary	NC	$5m	$78,795
Supply chain market intelligence provider	Stand-alone cyber, primary	TN	$5m	$52,500
Addiction rehab facilities	Stand-alone cyber, excess	TN	$5m	$45,000
Registered investment advisor	Stand-alone cyber, excess	NY	$5m	$44,000
Value added reseller of computer services	Cyber/tech E&O blend, primary	CT	$5m	$39,295
Financial services technology provider	Stand-alone cyber, primary	FL	$5m	$38,500

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Professional

Financial institutions

Financial organizations face many threats in a highly regulated industry. Markel understands these risks and provides dynamic insurance solutions to fulfill the unique needs of the financial sector. We offer customizable policies to help meet your client's insurance needs.

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How Markel can help you win

- Over 30 years providing insurance solutions for financial institutions, backed by an underwriting team focused on hard-to-place risks
- A 24-hour turnaround time for focused classes
- Unlike many in the market, we're open to looking at financial institution startups and finding solutions others may overlook

Where our appetite is the strongest

- Fintech platforms
- Private funds - private equity and real estate
- US-based non-depository lending institutions
- Community development financial institutions
- Broker dealers
- State housing finance agencies

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	LIMITS	PREMIUM
Broker dealer	E&O/D&O/fid/EPL	$3m	$250,111
Lending institutions	E&O/D&O	$3m	$194,000
State housing finance agency	E&O/D&O/fid/EPL	$10m	$176,000
Wealth management platform	E&O/D&O/fid/EPL	$4m	$152,647
Registered investment advisor	E&O	$1m	$111,743
Community bank	D&O	$5m	$59,500
Family office	Excess E&O	$5m	$21,720
Fintech firm	D&O/E&O/Theft/Cyber	$1m	$15,000
Credit union	XS Side A	$5m	$15,000

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Professional

Healthcare risk solutions

Your industry is constantly evolving, and so are we. For more than 35 years, Markel has been a leader in medical professional liability—offering tailored policies through experienced underwriters and timely support from our claims specialists. Our focus is on building long-term relationships with healthcare providers, so they can stay focused on what matters most: delivering the best care and quality of life to their patients.

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View our wholesale contact directory.

How Markel can help you win

- Market competitive products in a timely manner
- Quick turnaround on small outpatient risks
- Primary and excess on medium and large risks
- Custom approaches on large state, regional and national risks

Product snapshot

- What we won't write: Non-medical social services, adoption & foster, IVF & pre-natal genetic testing, and non-medical group homes

Where our appetite is the strongest

- Outpatient risks (clinics, dialysis, lab, imaging, pharmacy, ambulance, hospice, home healthcare, veterinarian, etc.)
- Behavioral health (inpatient behavioral/substance abuse, outpatient behavioral/substance abuse treatment)
- Hospital (excess)

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Urgent care clinics	PL/GL/SAM	Multi	$2m/$4m primary + $1m/$1m excess	$970,000
ABA therapy	PL/GL/SAM	Multi	$1m/$3m Primary + $2m/$2m umbrella	$700,000
Wound care services	PL/SAM	Multi	$1m/$3m	$585,000
Outpatient mental health services	PL/GL/SAM	CT	$1m/$3m primary + $5m/$5m excess	$350,000
Home health	PL/GL/SAM	Multi	$5m/$5m XS $3m/$3m primary	$295,000
Telemedicine	PL/GL/SAM	NY	$1m/$3m	$119,401
Mail order pharmacy	Unsupported excess	PA	$5m/$5m XS $10m/$10m XS primary	$80,000
Outpatient mental health services	PL/GL/SAM	TX	$1m/$3m Primary + $2m/$2m excess	$59,618
Medi-spa	PL/GL/SAM	NY	$1m/$3m	$54,955
FTCA clinic	PL/GL	CA	$1m/$3m	$41,500

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Professional

Lawyers

For over fifty years, Markel has protected law firms, so lawyers can focus on what they do best. Our lawyers professional liability coverage is designed to offer insurance solutions against claims of malpractice or negligence for firms in private practice with 5 or more attorneys.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- For more than half a century, Markel has been a trusted partner in lawyers professional liability insurance.
- Claims handled by experienced attorneys. Our dedicated claims team include former private practice attorneys.
- We offer a broad definition of professional services and products, including primary or excess coverage, lead or support quota share, admitted excess, and NYFTZ for qualifying firms.
- We partner with law firms across the spectrum, from established practices to complex risks requiring a specialized approach.
- Every firm is different. We take the time to understand each firm's unique exposures and deliver tailored coverage solutions.
- When risks fall outside the standard market, our experienced underwriters develop creative solutions to meet the challenge.

Where our appetite is the strongest

- All sizes of firms 5 attorneys and up
- Broad Area of Practice appetite

Recently written accounts

Take a look at some recent great examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Collections	Primary lawyers	MA	$5m	$269,000
Insurance defense	Excess lawyers	GA	$5m	$190,900
Corporate litigation	Primary QS lawyers	CT	$5m	$141,875
Intellectual property	Excess lawyers	IL	$5m	$48,300
Plaintiff BI/PD	Primary lawyers	TX	$3m	$29,995
Commercial transactions	Excess lawyers - admitted	DE	$5m	$27,570
Plaintiff BI/PD	Primary lawyers	TX	$1m	$26,573
Corporate transactions or litigation	Excess lawyers	TX	$5m	$26,480
General practice	Excess lawyers - NYFTZ	NY	$5m	$25,000

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Product sheets: For-profit | Not-for-profit

Professional

Management liability

We have a long history, strong balance sheet, unique culture and commitment to innovating in ways that help improve our customer's experience. We offer customizable insurance solutions, mono-line or blended in any combination, for directors and officers liability, employment practices liability and fiduciary liability.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- We provide practical tools and risk management resources designed to help manage risk effectively and strengthen loss performance over time.
- On all qualifying risks, where limits are $3m or below, standalone EPL between 50 - 150 employees receive a: -3x aggregate deductible -$250K W&H sublimit -$1m IRCA limit.

Where our appetite is the strongest

For-profit:

- Manufacturing
- Construction
- Wholesale and retail trade
- Hospitality

Nonprofit:

- Membership, committees and alliances
- Social assistance organizations
- Clubs and associations (non-homeowners)
- Foundations and alliances

Recently written accounts

Take a look at some recent great examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Global logistics and transportation company	EPL/FID	NJ	$4M/$250K E & $5M/$0 F	$334,000
High-end restaurant group	EPL	NY	$2M/$75K	$65,749
Insurance agents & broker	D&O	FL	$5M	$375,000
Professional employer organization	EPL	CA	$3M	$198,800
Employment agency	EPL	MI	$2M	$108,474
Software as a service	D&O/EPL/FID	NY	$3M/$3M/$3M - $25K/$25K/0	$25,069
Computer programming service	D&O/EPL/FID	NY	$5M D / $3M E / $1M F separate limits	$48,328
Architectural services	Excess	DC	$5M x $10M	$35,088
Uniform and accessory manufacturer	EPL	AL	$1M/$10K	$5,000

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Professional

Miscellaneous errors and omissions

For over 40 years, and across hundreds of professional industries, we have provided our clients with tailored E&O coverage solutions including dedicated, in-house claims handling.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- For more than 40 years, we've delivered E&O coverage solutions shaped by the needs of professionals across hundreds of industries.
- Our underwriters take the time to understand your business and the professional risks you navigate.
- Our coverage offers a one-stop solution, with the flexibility to extend to technology errors, media liability, cyber risks, and general liability exposures.
- A responsive team of underwriters with years of technical experience.

Where our appetite is the strongest

- Miscellaneous E&O – broad appetite
- Accountants Professional Liability
- Insurance Agents & Brokers Professional Liability
- Media E&O – claims made and occurrence
- Music E&O

Recently written accounts

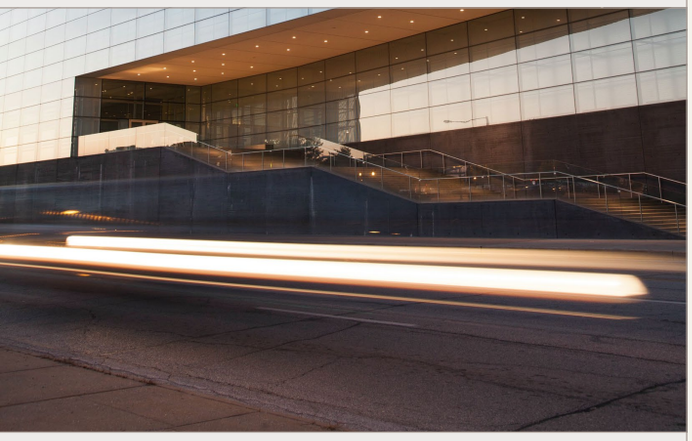
Take a look at some recent great examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Real estate agents and brokers	Miscellaneous E&O	IL	$3m	$495,000
Scientific testing lab	Miscellaneous E&O	NY	$5m	$133,000
Consulting - financial compliance	Misc E&O/Tech/Cyber	IL	$5m XS $15m	$123,375
Debt collector	Miscellaneous E&O	IL	$5m	$90,000
Accountants	Accountants professional liability	NJ	$1m XS $1m	$59,990
Title services	Miscellaneous E&O	UT	$1m/$2m	$39,201
Auctioneer	Miscellaneous E&O	CA	$5m	$32,500
Real estate leasing agent	Miscellaneous E&O	NY	$5m	$30,000
Training services	Primary MPL	FL	$1m/$1m	$21,617
Franchisor	Primary MPL	AZ	$1m/$1m	$15,000
Freight forwarder	Primary MPL	TX	$5m/$5m	$28,387
Insurance agents & brokers	Miscellaneous E&O	NY	$1m	$42,850

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Property & marine

Commercial property

Markel's extensive knowledge in the property industry delivers creative insurance solutions to meet our insureds individual needs. We will consider a variety of occupancies, including commercial, industrial and technical insurance, with a preference for softer occupancies, such as municipalities, hospitality, commercial real estate and healthcare.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Brokers can rely on the trusted partnership they expect, now enhanced with a faster, smarter quoting experience
- Focused exclusively on the wholesale channel for commercial property, we're a true E&S carrier—open to considering any risk
- Primary and excess capacity
- All Risk, DIC or single peril

Where our appetite is the strongest

- Real estate schedule
- Hospitality
- Healthcare
- Light manufacturing
- Schools
- Entertainment and recreation, museums, arboretums and zoos

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

OCCUPANCY	COVERAGE	REGION	MARKEL LINE SIZE	GWP
Higher Education	All Risk Incl Flood & EQ	Southeast	$5m p/o $125m Primary	$920,000
Hospitality	All Risk Incl Flood & EQ	Central	$5m p/o $50m xs $50m	$557,094
Hospitality	All Risk Incl Flood & EQ	Southeast	$3,323,750 p/o $25m Primary	$342,346
Hospitality	All Risk Incl Flood & EQ	Southeast	$2.5m p/o $15m xs $10m	$209,474
Real Estate	DIC EQ Only	West	100% (or $5m) of $5m Primary	$150,456
Retail Trade	All Risk Excl Flood & EQ	Southeast	100% ($10m) xs $10m	$100,812
Higher Education	All Risk Incl Flood & EQ	Southeast	$3m p/o $50m Primary	$99,807
General Business	All Risk Incl Flood & EQ	Northeast	$3.125m p/o $25m Primary	$96,875
Gas Distributors	All Risk Excl Flood & EQ	Southeast	$8,694,000 Primary	$87,500
General Business	All Risk Excl Flood & EQ	Southeast	100% (or $5m) of $5m Primary	$80,000

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Property & marine

Inland marine

Every business has unique needs. At Markel, we offer an innovative inland marine program tailored to over 200 classes of business, including transportation, construction, railroad, technology, mobile equipment, pipelines and fine art. Our comprehensive inland marine solutions are designed to not only meet but exceed those needs with responsiveness and professionalism.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Over 200 classes of inland marine business, delivering one of the broadest and most flexible product offerings in the market
- Marine-knowledgeable underwriters with years of experience, providing creative solutions for a wide range of risks

Product snapshot

- What we won't write: Recycling operations, household goods movers, offshore energy risks, lithium-ion batteries, auto/boat haulers, animals/livestock, radioactive materials, coal mining, leg 3 coverage, fracking operations, hot oilers, milling operations.

Where our appetite is the strongest

- Construction (builders risk, installation, etc.)
- Transportation (motor truck, contingent cargo, etc.)
- Technology (EDP, medical equipment, etc.)
- Mobile equipment (agricultural, land-based oil and gas, etc.)
- Inland marine property (warehouses, terminals, etc.)
- Special risks (fine art, bridges, tunnels, etc.)

Recently written accounts

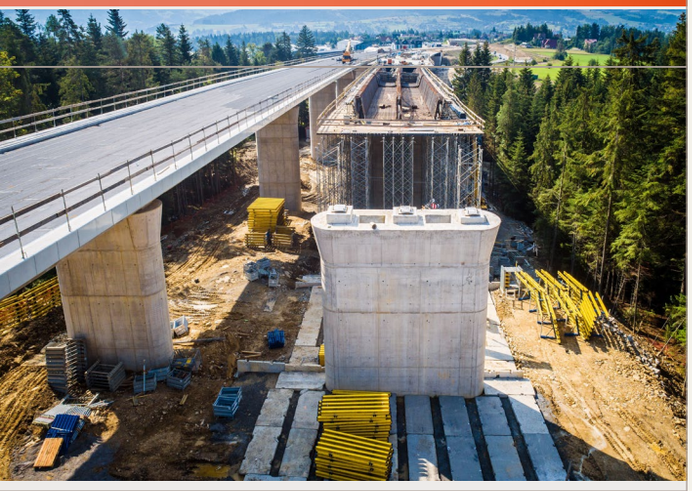
Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
For hire truck operation	MTC/APD	OH	$1m	$998,368
Emergency service agencies for fire department	APD/CE/Misc. articles	CA	$25m	$678,853
Crane rental service	COP/MTC/CE/CMTC/RLL	GA	$25m	$499,322
Insured service and rent out equipment	Equipment dealers/MTC/IF/CE	TX	$50m	$488,673
For hire truck operation	MTC	VA	$5m	$427,460
Insured is a warehouseman	WLL	GA	$16,795,000	$73,818
Insuring property and physicians equipment	COP/scheduled equipment	FL	$6.5m	$125,720

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Property & marine

Large builders risk

From basic four-wall projects to complex bridges, dams, tunnels and power plants, Markel's coverage can help address construction risks.

How Markel can help you win

- Committed to timely underwriting service, with a goal of responding within 24 hours—often the same day
- A specialized team of underwriters with many years of technical experience
- Experienced claims specialists who manage claims promptly and professionally with care

Where our appetite is the strongest

- Contractors' all risk (CAR)
- Erection all risk (EAR)
- Complete civil engineering risks (CCER)

Product snapshot

- Minimum premium: $100k
- What we won't write: Wood frame, CLT/mass timber, solar, renovations when existing building value is a good deal more than works, limited on joisted masonry

Recently written accounts

RISK	STATE
New construction auto manufacturing plant	GA
New construction LNG plant	LA
New construction 62-story condo (XOL NWS only)	FL
New construction hospital	FL

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Property & marine

Ocean marine

On land and at sea, we can address your ocean marine needs. Markel's monoline and package offerings are built to address the challenges of marine businesses.

How Markel can help you win

- Knowledgeable marine underwriters with the expertise you can count on to help build a profitable book of marine business
- Forms that were developed with the user in mind, eliminating the guesswork

Where our appetite is the strongest

- Boat dealers
- Marinas
- Boat manufacturers and repair yards
- Marine artisans, contractors and events

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Wharf – dock property/liability	CGL/MOLL, PD	ME	$5mm	$146,000
Mobile yacht detail	CGL/MOLL	TX	$1mm	$5,000
Boat manufacturer	CGL/Inventory	MI	$4mm PD/$5mm CGL	$185,000
Owner – multiple marinas	CGL/MOLL	SC	$1mm	$315,000
Vessel refit	Builders risk (PD)	NC	50% QS/$5mm	$75,000
Yacht condominiums	CGL/MOLL	FL	$1mm	$63,000
Kayak manufacturer	CGL	CA	$3mm	$29,250
Diving contractor	Excess liability	MA	$3mm XS/$1mm	$260,000
Boat dealer test drives	Vessel liability	AZ	$1mm	$35,000
Full service marina	CGL/MOLL/PD	TN	$3mm PD/$1mm CGL	$165,000

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Property & marine

Railroad

We understand that flexible coverage options and customized terms are important in the railroad industry. That's why our dedicated claims adjusters and industry-leading underwriting service standards always keep clients' needs a top priority.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Dedicated underwriting team with 30 years of railroad experience
- Timely, reliable underwriting service with response times that exceed industry standards
- Flexibility to craft terms to address unusual and specific contracts or coverage needs

Product snapshot

- What we won't write: Class 1 railroads

Where our appetite is the strongest

- Shortline railroads
- Regional railroads
- Leased rolling stock-lessors risk
- Leased rolling stock-lessee risk
- Light commuter rail

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	STATE	LIMITS	PREMIUM
Regional freight railroad	Rail	NY	$7.55m p/o $25m	$594,000
Rail transport for petroleum, fuel, metals and other commodities	Rail	TX	$10m	$377,709
Regional railcar movers	Rail	IL	$7.5m	$200,277
Regional freight railroad	Rail	GA	$5m	$46,465
Rolling stock - chemical	Rail	PA	$5m	$116,601

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Small commercial

Medical transportation

For more than 50 years, Markel has provided customizable coverage for the emergency and nonemergency medical transportation industry. From ambulances to mobile testing vans to trucks used for support, we can help you protect them all. In addition to our competitive offerings, we provide a full array of loss control services to help reduce the likelihood of accidents from occurring.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Deep knowledge of the medical transportation industry and extensive underwriting experience
- Dedicated loss control specialist with over 35 years of experience working in EMS, emergency management and safety
- Experienced claims specialists who manage claims promptly and professionally with care

Where our appetite is the strongest

- For profit ambulance services
- Ambulances owned by hospitals
- Not-for-profit ambulance services

Product snapshot

- Minimum premium: $1,000
- Average premium: $75,000
- What we won't write: 100% paratransit (wheelchair transport)

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	LIMITS	PREMIUM
Hospital – 5 ambulances, 4 service vehicles	Auto	$1m	$46,948
Ambulance – 5 ambulances, 3 service vehicles	Auto, GL, PL	$1m	$54,278
Hospital – 11 ambulances, 2 mobile medical units	Auto	$3m	$62,837
Ambulance (Not-for-profit) – 6 ambulances, 1 truck	Auto, GL, PL, IM, excess	$1m/$1m excess	$59,576
Ambulance – 3 ambulances	Auto, GL, PL, IM	$1m	$30,388
Ambulance – 17 ambulances, 2 wheelchair vehicles, 4 service vehicles	Auto, GL, PL, property, IM, excess	$1m/$5m excess	$203,366
Hospital – 5 ambulances	Auto	$1m	$39,889
Ambulance – 4 ambulances	Auto, GM, PL, excess	$1m/$1m excess	$47,422
Hospital – 3 ambulances	Auto	$1m	$10,715

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Small commercial

Workers compensation

We spend one-third our lives working so it's understandable that job-site injuries are common. Markel's workers compensation policy offers insurance coverage for expenses resulting from on-the-job injuries and a vast array of safety resources to help reduce the likelihood of accidents from occurring. From small mom and pop shops to larger operations, start-ups and seasoned establishments, we understand your workers compensation needs.

Contact Markel today

View our wholesale contact directory.

How Markel can help you win

- Instant quotes available on many classes, with most quotes returned in less than an hour. Quick response from our underwriting team on account changes
- From start-ups to seasoned establishments, we are dedicated to delivering quality workers compensation insurance solutions for small to large operations
- We write over 260 class codes nationwide
- Powerful, end-to-end policy lifecycle APIs that make doing business with us faster, easier, and more predictable

Where our appetite is the strongest

- Leisure and hospitality
- Artisan contractors
- Automobile services
- Medical offices

Product snapshot

- Average premium: $3,500
- What we won't write:
  - Tree trimming from heights
  - Roofing, truss, or gutter work
  - Travel radius of 200 miles for transportation risks
  - General contractor's license/home builder's license
  - 24-hour retail operations

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.

RISK	COVERAGE	CLASS	PREMIUM
Social club	Workers compensation	9061	$108,734
Cheese processer and distributor	Workers compensation	6504	$81,717
Landscaper	Workers compensation	0042	$38,265
Grocery store (new venture)	Workers compensation	8006	$21,688
Fine dining restaurant	Workers compensation	9080	$16,351
Pizza restaurant (new venture)	Workers compensation	9080	$6,698
Auto body repair shop	Workers compensation	8393	$5,711
Clothing and barber shop	Workers compensation	8008	$3,951

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