



Bold
solutions.



Empowered
to deliver.



Built
to lead.





Markel's Best, Refreshed is our renewed commitment to delivering bold, high-impact solutions built for the wholesale space.

Shaped by your feedback, this initiative highlights the products and segments where we can be one of the leaders—with distinctive offerings, deep experience and a responsive, relationship-driven approach.

We're not just delivering coverage—we're delivering confidence.

How we deliver Markel's Best:

We've leveraged the following key features that reflect our bold approach and commitment to delivering the best to you.



- | | |
|--|--|
|  Bold approach
Bold, innovative deliverable |  Speed/responsiveness
Fast, responsive underwriting |
|  Distinctive offering
Unique products, standout solutions |  Specialization
Deep experience in niche markets |
|  High-growth potential
Scalable opportunities |  Distribution-focused
Collaborative, trusted partnerships |

Binding

Casualty

Professional

Property/marine



Binding


Casualty

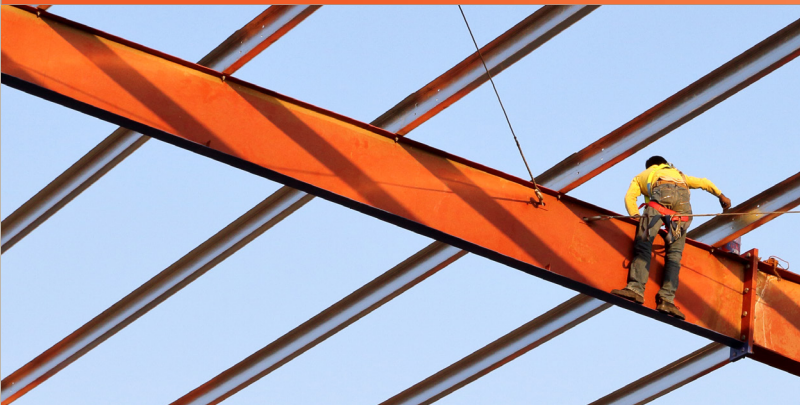
Professional

Property/marine

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Package	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div><div>✓</div><div>BOLD APPROACH</div></div><div><div>✓</div><div>DISTINCTIVE OFFERING</div></div><div><div>✓</div><div>HIGH-GROWTH POTENTIAL</div></div><div><div>✓</div><div>SPEED/RESPONSIVENESS</div></div></div>	<div><ul style="list-style-type: none">– Increased agent authority for TIV up to \$2.5m on select classes of business– Higher credit authority for policy scores six through ten on package business only</div>	<div><ul style="list-style-type: none">– We offer one of the market’s most sophisticated package credit authority based on our industry leading policy scoring– Since launch in late Spring, we have seen new business growth of over 30%</div>

Casualty	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div><div>✓</div><div>SPEED/RESPONSIVENESS</div></div><div><div>✓</div><div>SPECIALIZATION</div></div><div><div>✓</div><div>DISTRIBUTION-FOCUSED</div></div></div>	<div><ul style="list-style-type: none">– <u>Owner’s interest</u> product for both primary and excess. Recent form change to remove CG2294 as a mandatory form</div>	<div><ul style="list-style-type: none">– We now provide one of the broadest owner’s interest coverage suites available in the binding market</div>



Binding

Casualty

Professional

Property/marine



Binding


Casualty

Professional

Property/marine

Casualty

Casualty

Environmental	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div><div>✓</div><div>SPECIALIZATION</div></div><div><div>✓</div><div>DISTRIBUTION-FOCUSED</div></div></div>	<ul style="list-style-type: none">– “Advantage” endorsement for environmental Contractors– “Advantage” endorsement for environmental manufacturing– <u>Environmental product class codes</u>—no excluded classes for brokerage CPL	<ul style="list-style-type: none">– Environmental service providers: Bundled endorsements that clearly outline what’s included—saving you time and removing the guesswork of long form lists– 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’s included without navigating long form lists– With Markel’s brokerage offering, contractors pollution liability is never one-size-fits-all. Instead of excluded classes, we provide flexibility to shape coverage around your clients’ unique needs





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Casualty

Professional

Property/marine

Casualty

Energy	Differentiators	How we help you win
 <div>Features:<ul style="list-style-type: none">✓ BOLD APPROACH✓ DISTINCTIVE OFFERING✓ HIGH-GROWTH POTENTIAL✓ SPEED/RESPONSIVENESS</div>	<ul style="list-style-type: none">– Streamlined quote process to get terms/pricing to brokers quicker.– Tailored endorsement schedule ensuring all endorsements are included that we know to be MSA required and remove forms that are not relevant to the risk– Energy product class codes	<ul style="list-style-type: none">– You get our Best from the start. Our best terms, pricing, coverage—with no need for negotiation– Quotes are designed to match MSA requirements for all the coverage needed
Wholesale Life Sciences - Nutraceuticals	Differentiators	How we help you win
 <div>Features:<ul style="list-style-type: none">✓ DISTINCTIVE OFFERING✓ SPECIALIZATION</div>	<p>Nutra including Topical CBD:</p> <ul style="list-style-type: none">– Expansion of Nutra endorsement to apply to CBD accounts. Markel’s Premier Health Advantage Enhancement provides the best in market coverage.– Improved offering:<ul style="list-style-type: none">– Minimum premium to \$2,000– Minimum deductible \$1,000	<ul style="list-style-type: none">– Lower minimum premiums and deductibles allow us to write more of your business.– Markel’s Premier Health Advantage Enhancement is a bundled solution that includes, product recall, regulatory risks, Prop 65 civil penalty reimbursement, and more, automatically included at no additional cost







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Professional

Property/marine

Casualty

Cosmetic product manufacturers and distributors	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div> BOLD APPROACH</div><div> DISTINCTIVE OFFERING</div><div> SPECIALIZATION</div></div>	<ul style="list-style-type: none">– Providing bold solutions for a growing segment of risks– We will consider ALL cosmetics risks including hard-to-place– Markel’s Premier Health Advantage Enhancement for cosmetics to provide best in market coverage– Lower minimum premiums and deductibles	<ul style="list-style-type: none">– Low minimum premiums and low deductibles allow us to write more of your business– All cosmetics risks are considered, including hard-to-place accounts– Markel’s Premier Health Advantage Enhancement is a standout solution that streamlines liability coverage—product recalls, CBD, regulatory risks, and more—in one policy



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Professional

Property/marine



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Casualty

Professional

Property/marine

Professional

Professional

Healthcare	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div><div>✓</div><div>DISTINCTIVE OFFERING</div></div><div><div>✓</div><div>HIGH-GROWTH POTENTIAL</div></div><div><div>✓</div><div>SPECIALIZATION</div></div><div><div>✓</div><div>DISTRIBUTION-FOCUSED</div></div></div>	<div>VitalCover endorsement available on:</div> <div><div>– Outpatient classes and hospice inpatient*</div><div>– Clinical trails if PL only with a tight PS description around actual patient care being rendered</div><div>– Healthcare consultants, if the type of consulting is defined</div><div>– Surgery Centers, if excluding docs and CRNAs</div></div> <div><div>*503 B pharmacies and fertility clinics, storage facilities, etc. are excluded.</div></div>	<div><div>– VitalCover endorsement is available for most outpatient classes and hospice inpatient risks, allowing all coverages to be included under a single policy.</div><div>– Solution provider for \$100k complex accounts: Focused on complex risks that require specialized experience and tailored coverage</div></div>




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Property/marine

Professional

MPL/EO	Differentiators	How we help you win	MPL Professional Solutions Enhancement Endorsement
	<p>Professional liability solutions for small businesses with revenues less than \$5m coming soon.</p> <p>For qualifying risks \$5m to \$50m revenue, where limits are \$2m or below, the following new enhancements are available:</p> <p>MPL Pro Solutions Enhancement Endorsement for preferred classes*</p> <ul style="list-style-type: none">– MPL Pro Solutions PLUS Enhancement Endorsement for the following industries:– Specific enhancements for select industries (Consultants w/ some exceptions**, home inspectors, staffing risks, property managers, training classes, freight forwarders/ customs brokers, real estate agents—excluding CA) <p><small>*Any classifications named 'Other' and franchisors are excluded</small></p> <p><small>**Consulting classes not included: construction, A&E, oil and gas, pharma and safety</small></p>	<ul style="list-style-type: none">– Many of the coverages in Markel's MPL Professional Solutions Enhancement Endorsement are often only available a la carte in the marketplace. At Markel, we include them as standard for risks that meet the parameters—so our quotes start with stronger terms right from the start.– Streamlined underwriting with Markel's MPL Professional Solutions Enhancement Endorsement—every quote starts with stronger terms upfront, reducing variability between underwriters and creating a more competitive position from the start	<div><ul style="list-style-type: none">– \$250k CBI/PD (endt)– \$250k TCPA / FCRA (dec)– \$100k Third party Discrimination (dec)– \$25k Sexual injury (dec)– 50% of the aggregate for add'l claims expense (endt)</div> <div>MPL Professional Solutions PLUS Enhancement Endorsement</div> <div><ul style="list-style-type: none">– \$500k CBI/PD (endt)– \$250k TCPA/FCRA (dec)– \$250k TPD (dec)– \$25k Sexual Injury (dec)– 50% of agg for add'l claims expense (endt)– Aggregate deductible (3x bound) (dec)– Blanket AI (endt)– Amend ERP to 45 days to elect (endt)– 1/2/3 year ERP 75/125/175 (dec)– Cancel for Non Pay Only (endt)– Blanket Waiver of Subrogation (endt)</div>




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Professional

Cyber	Differentiators	How we help you win
	<ul style="list-style-type: none">– We’ve expanded our underwriting appetite, enabling us to strategically target risks with revenues ranging from \$5M to \$50M*– \$100k Wrongful Collection defense costs sublimit (available on qualified risks)– Expedited response<ul style="list-style-type: none">– BlackKite<ul style="list-style-type: none">– RSI below 0.4– Overall score of C or above– 3 controls (MFA, EDR, Backups) - all three need to be acceptable	<ul style="list-style-type: none">– Broadening our focus to include small businesses with lower revenues, opening new opportunities for growth– Faster turnaround times: fewer underwriting questions and smarter risk insights—powered by BlackKite, a third-party cyber risk management tool that leverages scanning technology to quickly assess exposures– Markel offers wrongful collection protection—helping clients safeguard against collection-related claims
Features: <ul style="list-style-type: none">✓ HIGH-GROWTH POTENTIAL✓ SPEED/RESPONSIVENESS✓ SPECIALIZATION✓ DISTRIBUTION-FOCUSED	<p>*Excluded classes: high hazard, healthcare, all panel and PE program business</p>	








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Financial institutions	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div> BOLD APPROACH</div><div> DISTINCTIVE OFFERING</div><div> SPEED/RESPONSIVENESS</div><div> SPECIALIZATION</div></div>	<div>Expanded appetite now includes hard to place risks:</div> <div><div>– Broker Dealers</div><div>– <250 rep count</div><div>– Alternative product coverage available</div><div>– Fintech firms</div><div>– Digital banking and financial infrastructure</div><div>– Lending</div><div>– Personal finance</div><div>– Peer to peer payment services</div><div>– Wealth Management</div><div>– Trading Platforms</div><div>– Banking as a Service (BaaS)</div></div>	<div><div>– Over 30 years providing insurance solutions for financial institutions, backed by an underwriting team focused on hard-to-place risks</div><div>– A 24-hour turnaround time for focused classes</div><div>– Unlike many competitors, we’re open to considering startups in the financial institutions space, offering solutions where others may not</div></div>








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Professional

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Professional

Management liability	Differentiators	How we help you win
<div></div> <div>Features:</div> <div><div> BOLD APPROACH</div><div> DISTINCTIVE OFFERING</div><div> SPEED/RESPONSIVENESS</div><div> SPECIALIZATION</div></div>	<div><div><div>– Professional liability solutions for small businesses with revenues less than \$5m and with less than 50 employees coming soon.</div><div>– Tenant Discrimination</div><div><div>– Aimed to be more competitive on standard deductibles and premiums.</div><div>– On qualifying risks with 150 units or less, the following Property Management Professional Liability coverage (via METD 2221 05 18) will be included:</div><div><div>– \$5,000 each Claim / \$25,000 Policy Year Aggregate sublimit</div><div>– \$0k Deductible Each Claim</div><div>– Retro: Inception</div></div></div></div><div><div>On all qualifying risks, where limits are \$3m or below, standalone EPL between 50 - 150 employees receive a:</div><div><div>– 3x aggregate deductible</div><div>– \$250K W&H sublimit</div><div>– \$1m IRCA limit</div></div></div></div>	<div><div>– Dedicated ProBiz underwriters: Streamlining the process with faster turnaround and reliable service</div><div>– Tenant discrimination: Premiums and deductibles designed to be more competitive than standard offerings</div><div>– IRCA coverage limits increased: Up to \$1M for added protection</div></div>



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Property/marine

Property/marine

Property/marine

Inland marine	Differentiators	How we help you win
<div></div> <div>Features:<ul style="list-style-type: none"><input checked="" type="checkbox"/> DISTINCTIVE OFFERING<input checked="" type="checkbox"/> SPEED/RESPONSIVENESS</div>	<ul style="list-style-type: none">– Broadening our underwriting appetite to target contractor’s equipment schedules between \$1,000,000 and \$10,000,000.– Admitted product– Guaranteed 48 hour turnaround time– Automatically Included Coverage Enhancements– Dedicated Inland Marine Claims team	<ul style="list-style-type: none">– Bringing admitted equipment coverage to the E&S space– Offering faster-to-market quotes for broker business that usually takes longer to underwrite– Enhanced contractor’s equipment coverage at no extra cost, and all coverages included to protect against hidden losses, fees, and expenses– Ability to write drones, camera, musical, theatrical and other various mobile equipment on admitted basis– Experienced construction claims team providing support and timely resolution
Commercial property	Differentiators	How we help you win
<div></div> <div>Features:<ul style="list-style-type: none"><input checked="" type="checkbox"/> SPEED/RESPONSIVENESS<input checked="" type="checkbox"/> SPECIALIZATION<input checked="" type="checkbox"/> DISTRIBUTION-FOCUSED</div>	<ul style="list-style-type: none">– Markel is back with a bold, renewed commitment to the wholesale property space—designed for growth, built on trust.– Our underwriters are creative problem solvers.– We are committed to delivering responsive, efficient service.	<ul style="list-style-type: none">– 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 are a true E&S carrier—there’s no risk we won’t consider– Investing in resources, like AI tools, to make it easier for brokers to do business with us and accelerate quote turnaround

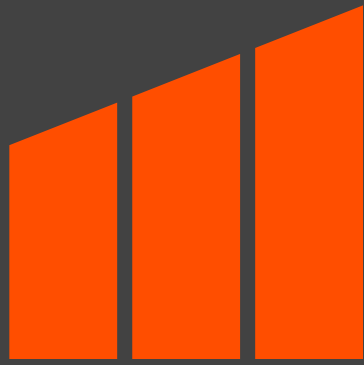


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Casualty

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Property/marine



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