

Markel ProBiz: Professional liability solutions for small businesses



ProBiz is Markel’s new professional liability solution for small businesses, offering two distinct coverages: **management liability** and **miscellaneous E&O**. Each is offered separately and tailored to meet the unique needs of specific small business classes. ProBiz reflects our commitment to delivering smart, accessible protection against the professional risks today’s small businesses face.

Why choose Markel ProBiz for small business?

- ✓ **Competitive commission:** 25% on new business that fits within our admitted appetite, subject to terms.¹
- ✓ **Dedicated clearance email:** A centralized mailbox designed to streamline quote intake and help maintain faster turnaround times
 - **Dedicated email:** markelprobiz@markel.com
- ✓ **Dedicated underwriters:** A specialized team focused exclusively on ProBiz miscellaneous E&O and management liability risks.
- ✓ **Expedited renewals:** ProBiz small business risks will qualify for our Express Renewal Offer (XRO), allowing for a renewal without an application (provided there are no material changes to risk).

ProBiz details

	Miscellaneous E&O	Management liability
Target classes	<ul style="list-style-type: none">– Communication services– Consulting services– Insurance services– Management services– Office/clerical– Property services	<ul style="list-style-type: none">– Manufacturing– Not-for-profit organizations– Contractors– Wholesale and retail trades– Agriculture
Eligibility	<ul style="list-style-type: none">– Up to \$5m revenue– Max \$2m limit– \$0 deductible available	<ul style="list-style-type: none">– Private and not-for-profit organizations– D&O or EPL– Up to \$5m revenue– Less than 50 employees– Max \$2m limit
Enhancements	<ul style="list-style-type: none">– \$250k contingent BI/ PD– \$1m claim expenses in addition to limits– \$25k disciplinary proceedings– \$25k third-party discrimination	<ul style="list-style-type: none">– \$150k IRCA– \$250k wage and hour– \$250k workplace violence– \$100k privacy violations



Ready to submit?

Send all ProBiz submissions to markelprobiz@markel.com.



Who is this for?



Miscellaneous E&O

ProBiz is designed to support a wide range of small businesses. Our target classes for miscellaneous E&O include (but is not limited to):

- **Professional and technical consulting:** Consulting in IT, legal, HR, marketing, medical practice management, safety, and more.
- **Administrative and business support services:** Billing services, bookkeeping, call centers, document prep, transcription, notary, and resume services.
- **Creative and communication services:** Graphic design, photography, public relations, event planning, technical writing.
- **Personal and lifestyle services:** Hairdressers, estheticians, nail technicians, personal assistants, travel agents.
- **Specialized professional roles:** Auditors (non-accountants), claims adjusters, expert witnesses, risk managers.



Management liability

ProBiz is designed to support a wide range of small businesses. Our target classes for management liability include (but is not limited to):

- **Agriculture and natural resources:** Crop and livestock production, forestry, aquaculture, and support services.
- **Construction and trades:** General contractors, specialty trades (plumbing, electrical, roofing).
- **Manufacturing and industrial operations:** Food processing, textiles, chemicals, machinery, and electronics.
- **Wholesale and retail trade:** Durable and nondurable goods, apparel, electronics, food and beverage.
- **Services and professional enterprises:** Real estate, personal services (laundries, salons), business services (advertising, IT).

For a complete list of target classes, [click here](#).

What sets Markel apart



45+ years of insight

For over 45 years, Markel has been delivering innovative solutions for evolving professional liability risks.



Risk Solution Services

We offer practical solutions and resources to help you manage risk and improve your loss experience over time.



Experienced Claims team

Our experienced Claims team is made up of former private practice attorneys, providing a sharp legal lens on claims.



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¹ The compensation received by insurance producers may be subject to regulations and can vary based on the state in which the insurance policy is issued. Compensation structures are subject to change.

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