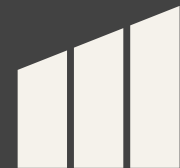


# Markel US and Bermuda



**MARKEL**





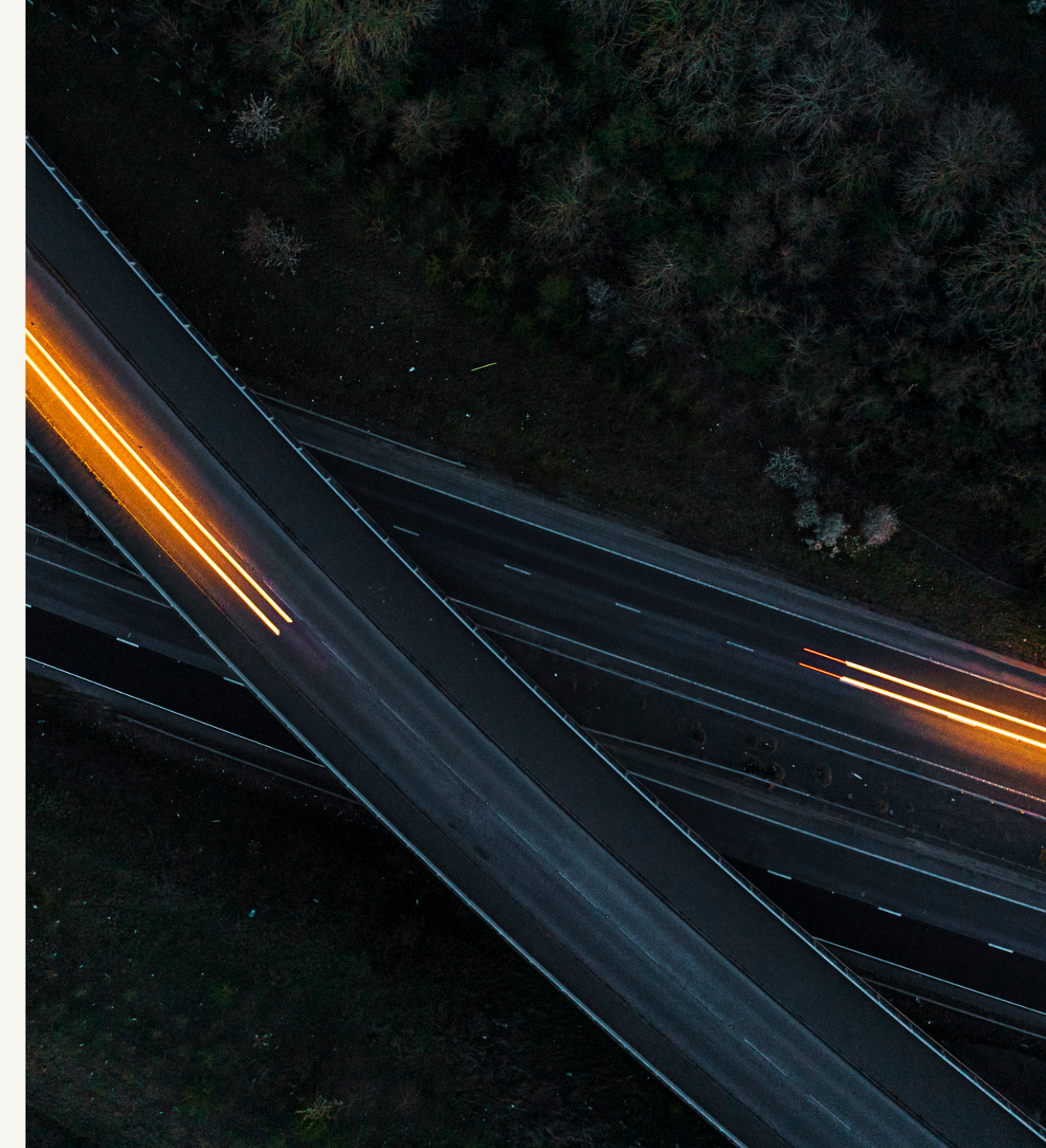
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# We are Markel

Markel is a global specialty insurance provider with a truly people-first approach.



## **We're committed to helping you meet your insurance coverage needs.**

We have the tools, knowledge and experience to offer you unique solutions across a wide variety of risks. But it's our people and the relationships we develop with colleagues, brokers and clients that makes us so unique.

## **Power of the platform**

Markel has assembled one of the broadest array of tools in the industry – insurance, reinsurance, fronting and insurance linked securities – to address our clients' most complex risk management needs.



# Markel at a glance

5,500+

Markel Insurance employees at the end of 2024

63

Insurance offices in 16 countries

262

Updated F500 ranking as of 2024

\$62b

Markel Group's total assets as of December 31, 2024



# What sets us apart

At Markel, we believe what we do really matters.

And that every one of us has the power to make a difference.  
To us, insurance is more than a piece of paper.  
It's a promise to help people get back on their feet.  
It's a commitment that gives people the courage to take chances.  
And in uncertain times, it's the fuel that moves the world forward.

Since the very start, we've used our ingenuity to insure risks that others can't.  
Finding smart solutions to complex problems, so people can live their lives and seize opportunities.

Our style is about focusing on people's needs, not just words on a page.  
It's about building relationships and connecting as humans.  
And ultimately, it's about being there for people when they need us most.

In our eyes, our journey is just beginning.  
Together, we're building a business that supports more people, in more places.  
But unlike our peers, we'll never lose our people-first focus as we grow.  
Because you will always be what makes Markel special.  
And what continues to power this business forward.

# Company responsibility

Good citizenship is the Markel Style.

In keeping with our people-first emphasis, Markel has a commitment to responsible, sustainable company citizenship that supports the long-term development of Markel as the leading global specialty insurer. Our dedication to this approach consistently reflects the guidance of our company compass, the Markel Style. From our people to our communities to our environment, we take this commitment seriously.





# Markel's place in the industry



#262

on Fortune 500  
(June 2024)



Ward's top 50

performing P&C insurers  
(August 2024)



#22

US P&C insurers  
(NAIC, March 2024)



#24

on AM Best's top 75 US and Canada  
public insurers by revenue (July 2024)



#33

on AM Best's top 75 US and Canada  
public insurers by assets (July 2024)



#4

S&P Global Market Intelligence top 25  
US E&S underwriters (May 2024)



#38

S&P Global Market Intelligence top 50  
world P&C insurers (October 2024)





# Markel US and Bermuda executive leadership

## Markel Insurance executive leadership team



**Alex Martin**  
President, Programs and Solutions



**Wendy Houser**  
President, US Wholesale and Specialty



**Glenn Harris**  
Chief Commercial Officer



**Jamie Carsey**  
Chief Claims Officer



**Jeff Lamb**  
Executive Director, Programs and Alliances



**Bryan Sanders**  
Chairman, US Wholesale and Specialty



**Jim Hinchley**  
Chief Retail Officer



**Ryan Oosterheert**  
Chief Operations Officer



**Scott Whitehead**  
Managing Director, Insurtech Underwriting



**Guenter Kryszon**  
Chief Underwriting Officer



**Rob Raus**  
Chief Information Officer

# Markel Claims leadership



**Jamie Carsey**  
Chief Claims Officer



**Richie Henry**  
Senior Managing Director, Claims Administration



**Jaclyn Tiger**  
Senior Director, Claims



**Adriana Belli**  
Managing Director, Claims



**Margot Green**  
Managing Director, Claims



**Steve Nelson**  
Senior Director, Claims



**Kerry Conners**  
Managing Director, Reinsurance Claims



**Melisa Thompson**  
Managing Director, Claims



# Markel US and Bermuda product leadership

Casualty



**Jennifer Devereaux**  
Executive Underwriting Officer,  
Casualty

Personal lines



**Jeff May**  
Executive Underwriting Officer,  
Personal Lines

Professional liability



**Sal Pollaro**  
Executive Underwriting Officer,  
Professional

Property and marine



**Jon Hahn**  
Executive Underwriting Officer,  
Property

Small commercial



**Mark Schauss**  
Executive Underwriting Officer,  
Small Commercial

Surety



**Michael Keimig**  
President and CEO,  
Surety



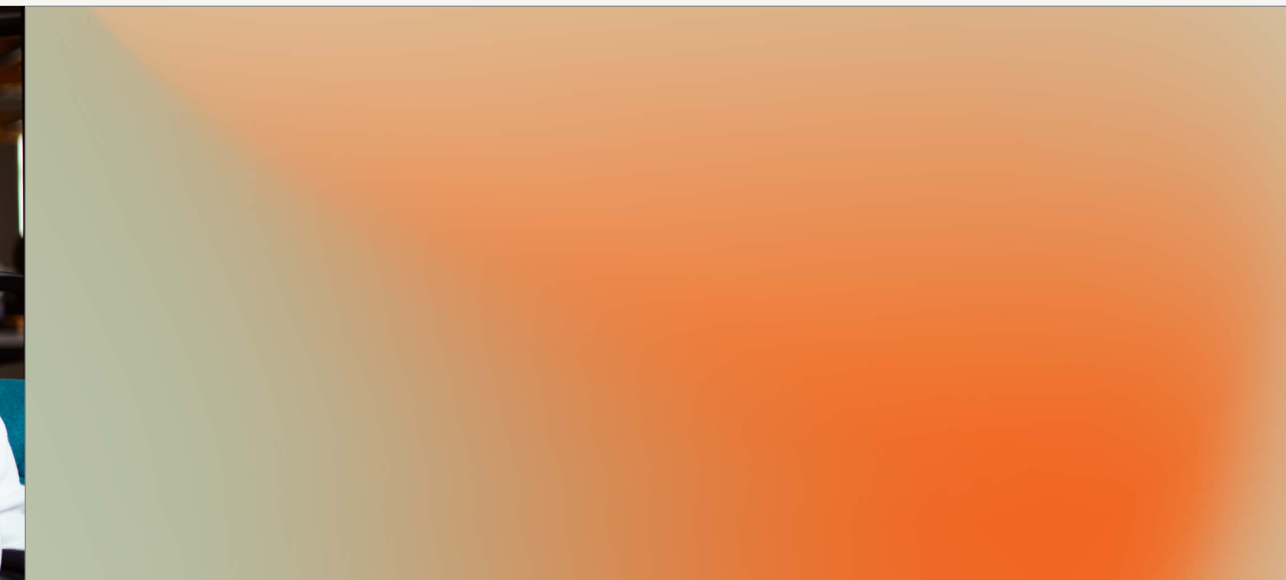
# Markel US and Bermuda

From simple to complex, we understand the risks you face—that's our specialty.



We constantly push the boundaries to provide our customers with new and creative insurance solutions in ways that others can't. From our employees to our agents and brokers to our customers, we never lose sight of what's most important—putting people first. We approach our business by building trust through honesty and fairness in our dealings and forging meaningful relationships that last far beyond a transaction. We are passionate about what we do because we believe that what we do really matters.

Our teams are specialists in their field, focused on providing insurance for customers in unique ways for unique needs.







# Markel US and Bermuda product and service capabilities



## Product capabilities

From Main Street to Wall Street, we provide insurance solutions for people and businesses of all shapes and sizes. We understand not all risks fit in a box. We're passionate about our business because what we do goes beyond a piece of paper. We focus on building lasting partnerships to provide solutions that serve more people in more places.



150+ products in  
multiple industry  
segments



Availability in 50  
states



Admitted and non-  
admitted solutions



ISO and proprietary  
forms



Customer-centric  
approach





# Product capabilities

Markel offers over 150 insurance products across multiple industry segments and distribution channels, both domestically and globally.

[Click here](#) for more information on our products and offerings.



- Primary general liability
- Workers compensation
- Excess and umbrella/lead umbrella
- Environmental and energy
- Life sciences
- Healthcare
- Management liability
- Financial institutions
- Professional services firms/miscellaneous E&O
- Cyber liability/information technology E&O
- Property
- Inland marine
- Ocean marine and cargo
- Railroad
- Specialty packages
- Terrorism
- Active assailant
- Trade credit and political risk
- Personal lines
- Surety

# Industry vertical capabilities

Markel has deep knowledge and experience across many industry segments and product line offerings from a coverage, risk engineering/loss control and claims standpoint, and we are constantly innovating our product and service offerings. We understand risks and exposures unique to various industry segments, and we work hard to craft solutions to address them.



[Click here](#) to learn more about our capabilities within our industry verticals.






# Risk Solution Services | Dedicated loss control

Risk Solution Services (RSS) is designed to serve as your partner in navigating the maze of existing and potential risks to your business. We strive to actively engage with you from the development of customized service plans to providing clear and easy-to-use self-guided resources. Our experienced and qualified specialists are available to help you meet your risk challenges with a broad offering of risk management solutions.

Visit [markel.com/us/risk-solution-services](https://markel.com/us/risk-solution-services) to learn more.



**Markel provides customized solutions tailored to our customers' needs.**

Assess	Mitigate	Educate
		
<ul style="list-style-type: none"><li>– Evaluate exposures and existing controls</li><li>– Noise sampling, air quality testing and other Industrial Hygiene (IH) services</li><li>– Claim reviews to identify loss trends</li><li>– Policy and procedure review</li><li>– Subcontractor agreement review</li><li>– Environmental Site Assessment (ESA) reviews</li></ul>	<ul style="list-style-type: none"><li>– Risk improvement recommendations</li><li>– Customized service plans</li><li>– Hazard Analysis and Critical Control Point (HACCP) program support</li><li>– Emergency response and disaster recovery guidance</li><li>– Access to products and services at a negotiated rate</li></ul>	<ul style="list-style-type: none"><li>– Risk management training resources</li><li>– Industry-specific resources and guides</li><li>– White papers</li><li>– Self-audit guides and checklists</li><li>– Sample written programs</li><li>– Newsletters</li><li>– Safety videos</li><li>– Webinars</li></ul>



# Claims overview and capabilities

Our claims team focuses on timely, productive interactions with production partners, claimants, insureds and other impacted stakeholders throughout the claims process. We combine experience and dedicated customer service aimed to achieve the best possible resolution.

At Markel, our goal is to build one of the world’s great companies. We strive to do this in a number of ways, but specialization is key to our success. We partner closely with our underwriters and each of our claims teams are highly specialized.

## By the numbers



600+

Claims employees



61

NPS score (ranking well above satisfactory)



68,108

Claims closed in 2023




\$2b

Paid in indemnity




# Contact Markel US and Bermuda

## Retail leadership




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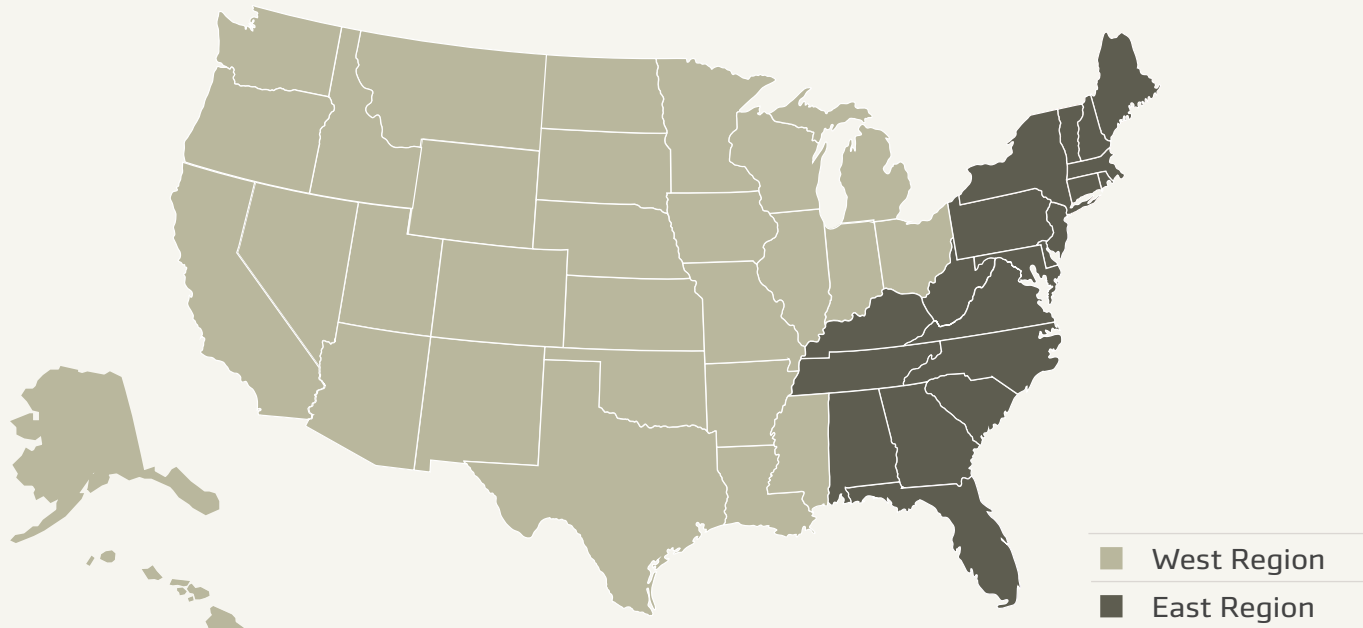
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### Retail Regional President, East




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## Wholesale leadership



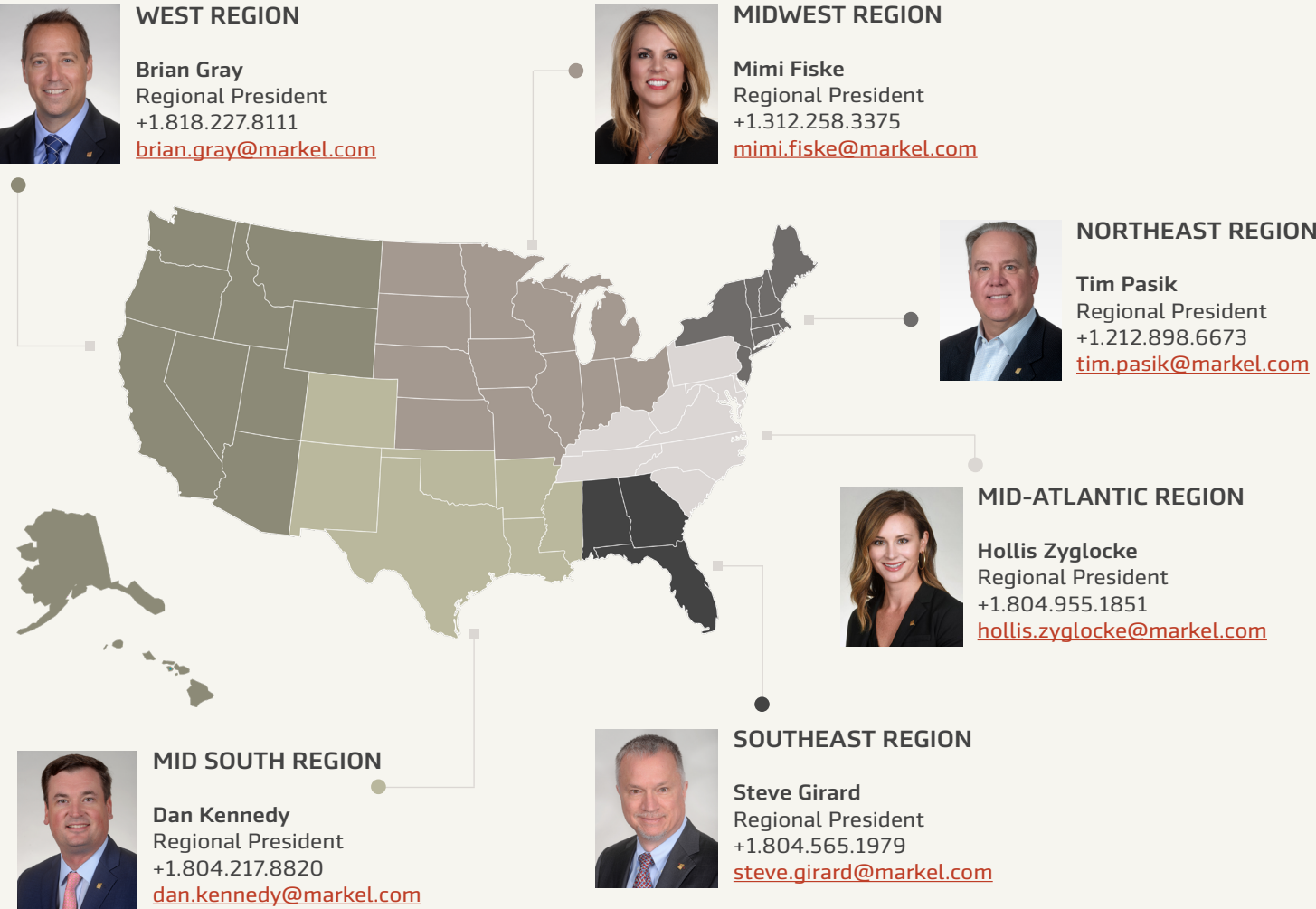
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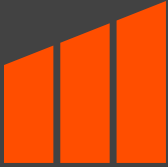
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