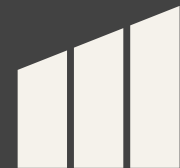


# Markel US and Bermuda



**MARKEL**





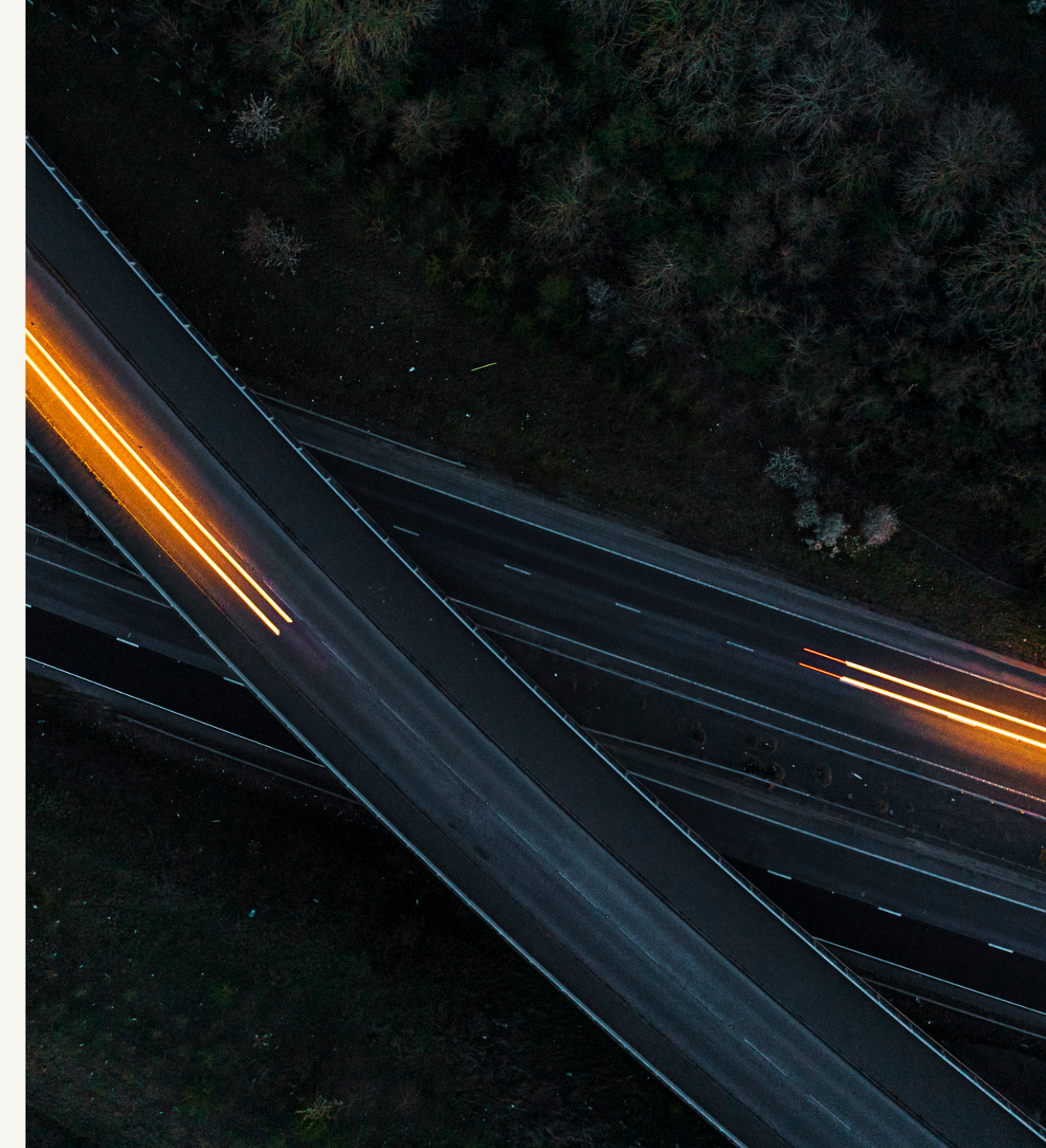
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- Markel US and Bermuda

## Markel US and Bermuda product and service offerings

- Product and industry vertical capabilities
- Risk Solution Services offerings
- Claims overview and capabilities
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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

251

Updated F500 ranking as of 2025

\$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



#251

on Fortune 500  
(June 2025)



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



**Glenn Harris**  
Chief Commercial Officer

## Programs and Solutions



**Jim Hinchley**  
President, Workers Compensation and Small Commercial Package



**Mike Keimig**  
President & CEO, Surety



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



**Jeff May**  
President, Personal Lines

## Markel Insurance executive leadership team



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

## US Wholesale and Specialty



**Mimi Fiske**  
Regional President, Central



**Brian Gray**  
Regional President, West



**Matt Huels**  
Chief Growth Officer, US Wholesale and Specialty



**Sal Pollaro**  
Regional President, Northeast

## US and Bermuda



**Jamie Carsey**  
Chief Claims Officer



**Guenter Kryszon**  
Chief Underwriting Officer, US and Bermuda



**Ryan Oosterheert**  
Chief Operations Officer



**Rob Raus**  
Chief Information Officer

## National Business Development leadership



**Mallorie Harper**  
Managing Director, Wholesale Business Development



**Bob Thomas**  
Head of Retail Distribution



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



**Mark Schauss**  
Chief Underwriting Officer, US Wholesale and Specialty



**Hollis Zyglocke**  
Regional President, Southeast



**Michelle Thompson**  
Managing Director, Strategy Implementation



# Markel Claims leadership



**Jamie Carsey**  
Chief Claims Officer



**Richie Henry**  
Chief Operations  
Officer, Claims



**Richard Wolff**  
Managing Director,  
Casualty Claims



**Adriana Belli**  
Managing Director,  
Property, Marine, and  
Personal Lines Claims



**Jaclyn Tiger**  
Senior Director,  
Workers Compensation  
Claims



**Margot Green**  
Managing Director,  
Claims Bermuda



**Tracey Haley**  
Senior Director, Surety  
Claims



**Melisa Thompson**  
Managing Director,  
Professional Liability  
and Cyber Claims

# Markel US and Bermuda product leadership

## Underwriting leadership



**Guenter Kryszon**  
Chief Underwriting  
Officer, US and  
Bermuda



**Mark Schauss**  
Chief Underwriting  
Officer, US Wholesale  
and Specialty



**Jim Hinchley**  
President, Workers  
Compensation and  
Small Commercial  
Package



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



**Michael Keimig**  
President and CEO,  
Surety



**Jeff May**  
President, Personal Lines



**Brendan Hanley**  
Executive Underwriting  
Officer, Binding



**Scott Whitehead**  
Executive Underwriting  
Officer, Casualty



**Connie Masella**  
Executive Underwriting  
Officer, Property



**Open**  
Executive Underwriting  
Officer, Professional



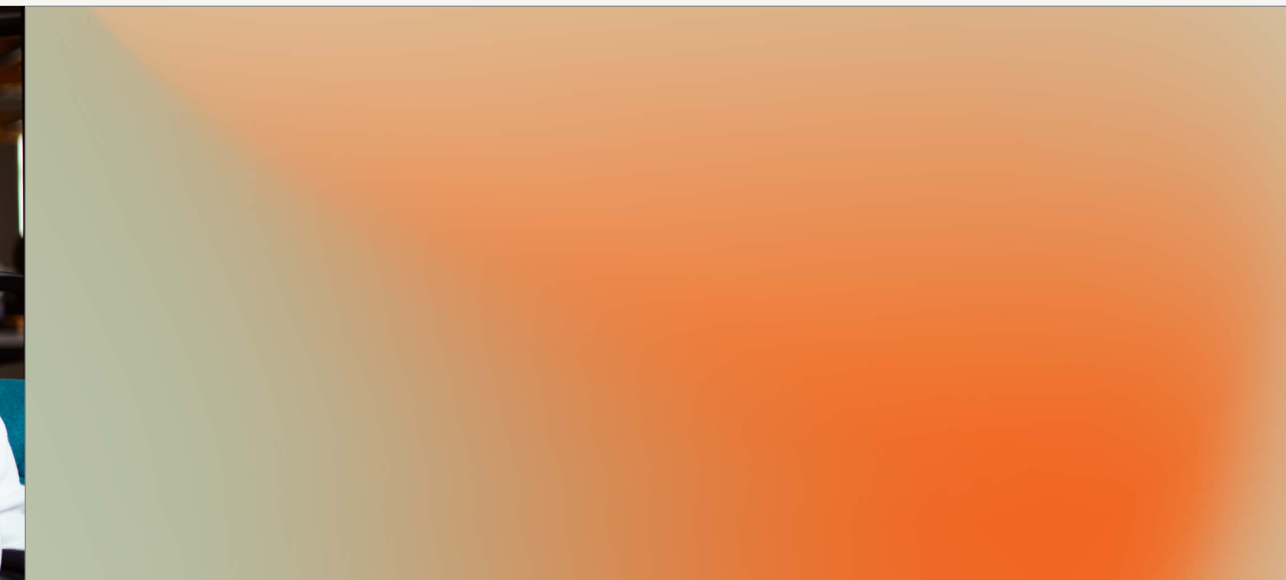
# Markel US and Bermuda

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



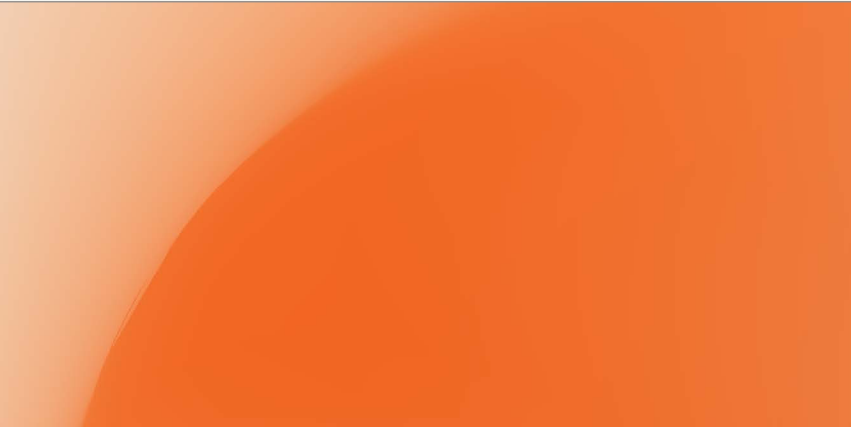
Admitted and non-  
admitted solutions



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



- Evaluate exposures and existing controls
- Noise sampling, air quality testing and other Industrial Hygiene (IH) services
- Claim reviews to identify loss trends
- Policy and procedure review
- Subcontractor agreement review
- Environmental Site Assessment (ESA) reviews

## Mitigate



- Risk improvement recommendations
- Customized service plans
- Hazard Analysis and Critical Control Point (HACCP) program support
- Emergency response and disaster recovery guidance
- Access to products and services at a negotiated rate

## Educate



- Risk management training resources
- Industry-specific resources and guides
- White papers
- Self-audit guides and checklists
- Sample written programs
- Newsletters
- Safety videos
- Webinars



# 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



65.5

NPS score (ranking well above satisfactory)



72,000

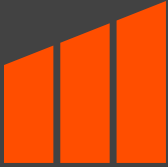
Claims closed in 2024



\$1.8b

Paid in indemnity





Markel Group Inc. is a publicly-traded financial holding company. Coverage is underwritten by one or more insurance company subsidiaries of Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California dba Markel Insurance Services license # 0645481. Certain products and services are provided through various non-admitted insurance company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West, Inc. dba Markel West Insurance Services California, license # OD95581. Markel Service, Incorporated offers both commercial and personal lines products. Markel® is a registered trademark of Markel Group Inc. This information is provided for informational purposes only. Markel does not assume any obligation to update this publication as a result of new information, developments, or otherwise. Furthermore, Markel does not assume any liability to any person or organization for loss of damage caused by or resulting from any reliance placed on this content.

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August 2025