

Markel US and Bermuda



MARKEL

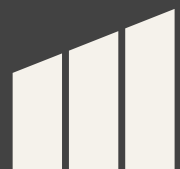
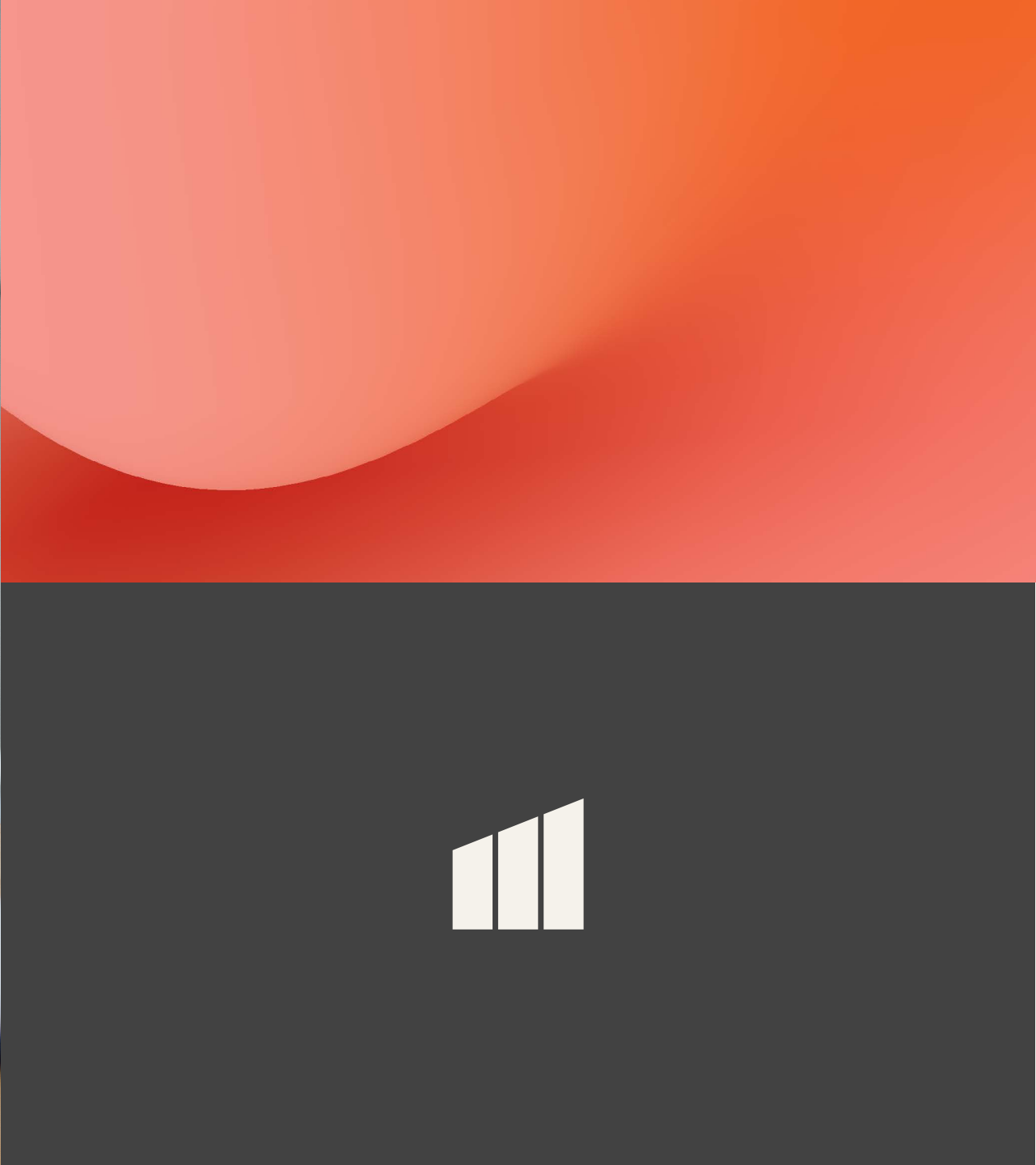


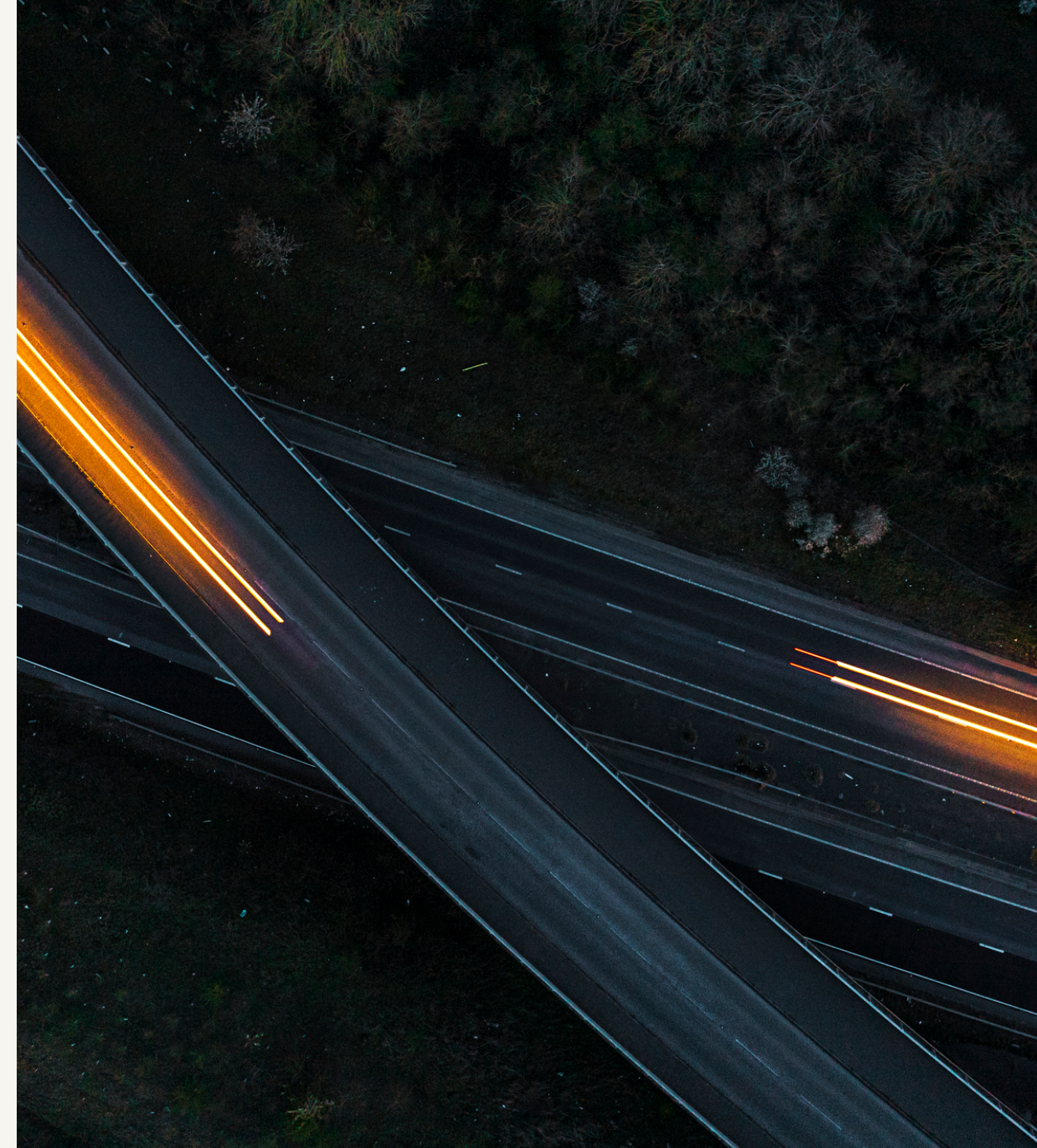
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We are Markel

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

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



Paul Melone
Executive Underwriting
Officer, Professional

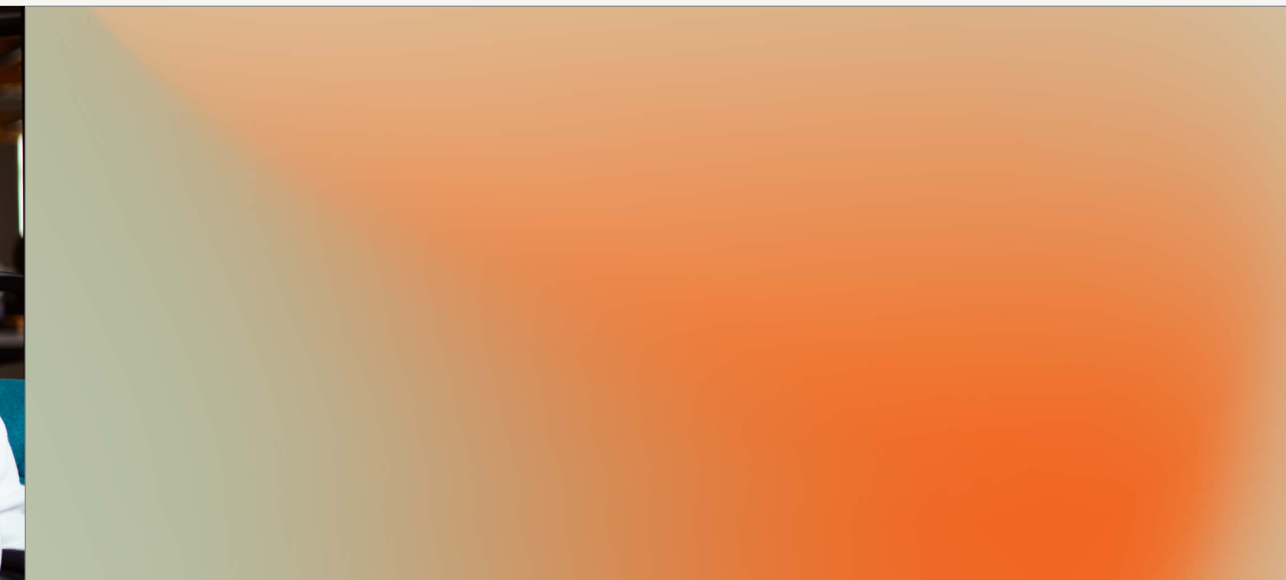
Markel US and Bermuda

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 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)



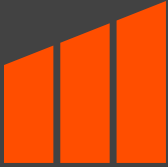
72,000

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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