

Market Specialty



MARKEL



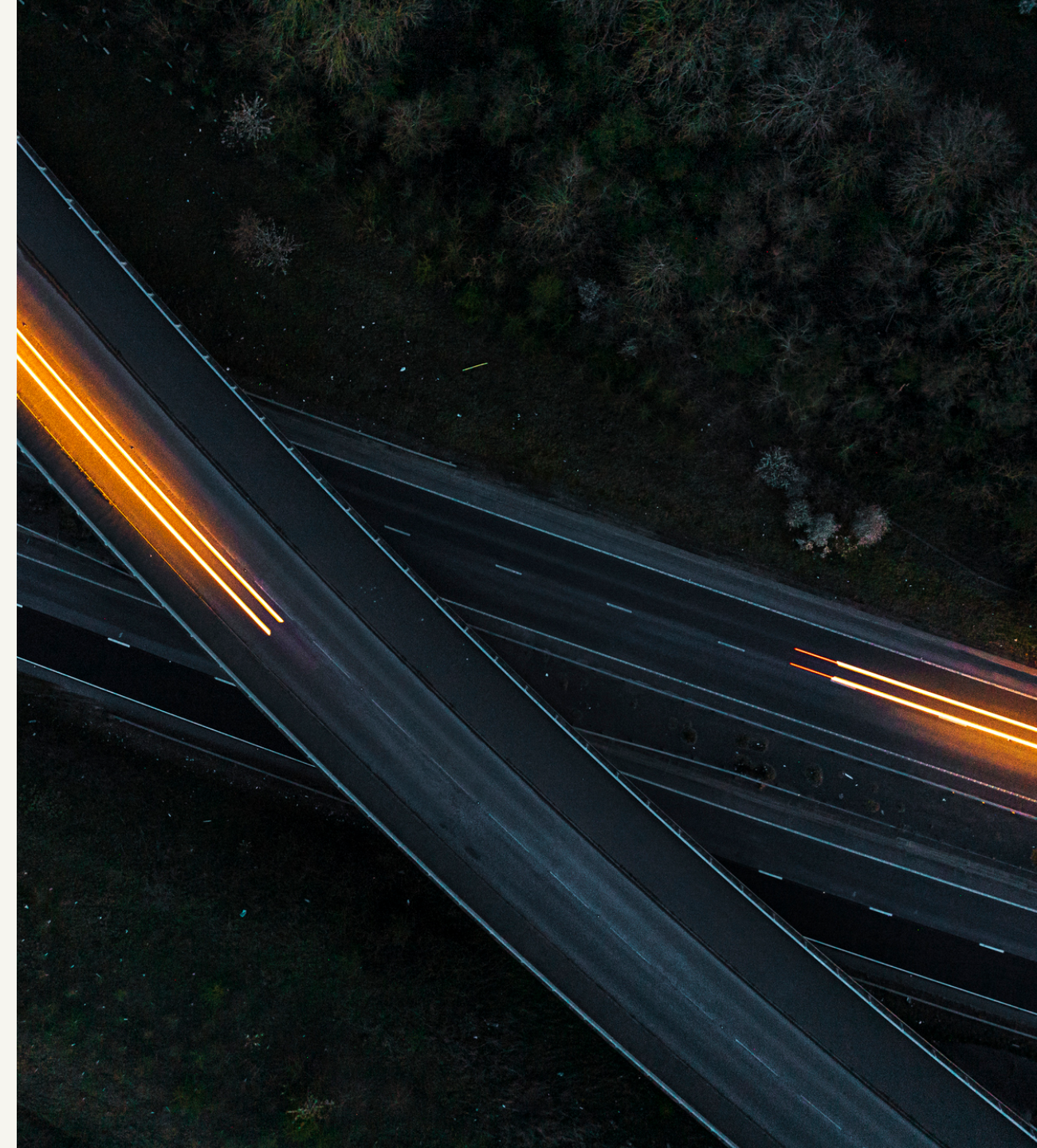
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We are Markel

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

5,000+

Markel Insurance employees at the end of 2023

64

Insurance offices in 17 countries

262

Updated F500 ranking as of 2024

\$55b

Markel Group's total assets as of December 31, 2023



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



Five-star carrier

Insurance Business
America (July 2021)



Five-star workers comp carrier

Insurance Business
America (April 2022)



Five-star professional liability award

Insurance Business
America (November 2022)



3rd largest

excess and surplus lines carrier in the U.S.
(S&P Global Market Intelligence,
April 2023)



#28

on AM Best's top 75 US and Canada
public insurers by revenue (July 2022)



Ward's top 50

performing P&C insurers
(August 2023)



#262

on Fortune 500
(June 2024)



Top 25

US liability insurers
(NAIC, March 2022)

Markel Insurance leadership



Jeremy Noble
President, Markel



Bryan Sanders
Chairman, Markel
Specialty



Alex Martin
President, Markel
Specialty



Meredith Albright
Chief Financial Officer



Jamie Carsey
Chief Claims Officer



Glenn Harris
Managing Executive,
Global Distribution
Strategies and
Business Development



Wendy Houser
Chief Wholesale Officer



Guenter Kryszon
Chief Underwriting
Officer



Jeff Lamb
Executive Director,
Programs and Alliances



Ryan Oosterheert
Chief Operations
Officer



Scott Whitehead
Managing Director,
Insurtech Underwriting



Jessica Williams
Senior Director, HR
Business Partner



Open
Chief Retail Officer

Markel Claims leadership



Jamie Carsey
Chief Claims Officer



Richie Henry
Senior Managing
Director, Claims
Administration



Adriana Belli
Managing Director,
Claims



Steve Nelson
Senior Director, Claims



Melisa Thompson
Managing Director,
Claims



Jaclyn Tiger
Senior Director, Claims



Margot Green
Managing Director,
Claims



Kerry Conners
Managing Director,
Reinsurance Claims

Markel Specialty product leadership

Casualty

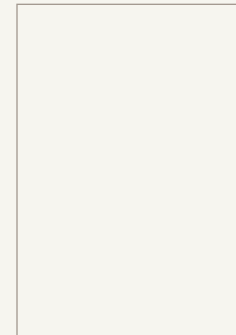
Personal lines

Professional liability

Property and marine

Small commercial

Surety



Open



Jeff May
Executive Underwriting Officer,
Personal Lines



Sal Pollaro
Executive Underwriting Officer,
Professional



Jon Hahn
Executive Underwriting Officer,
Property



Mark Schauss
Executive Underwriting Officer,
Small Commercial



Michael Keimig
President and CEO,
Surety

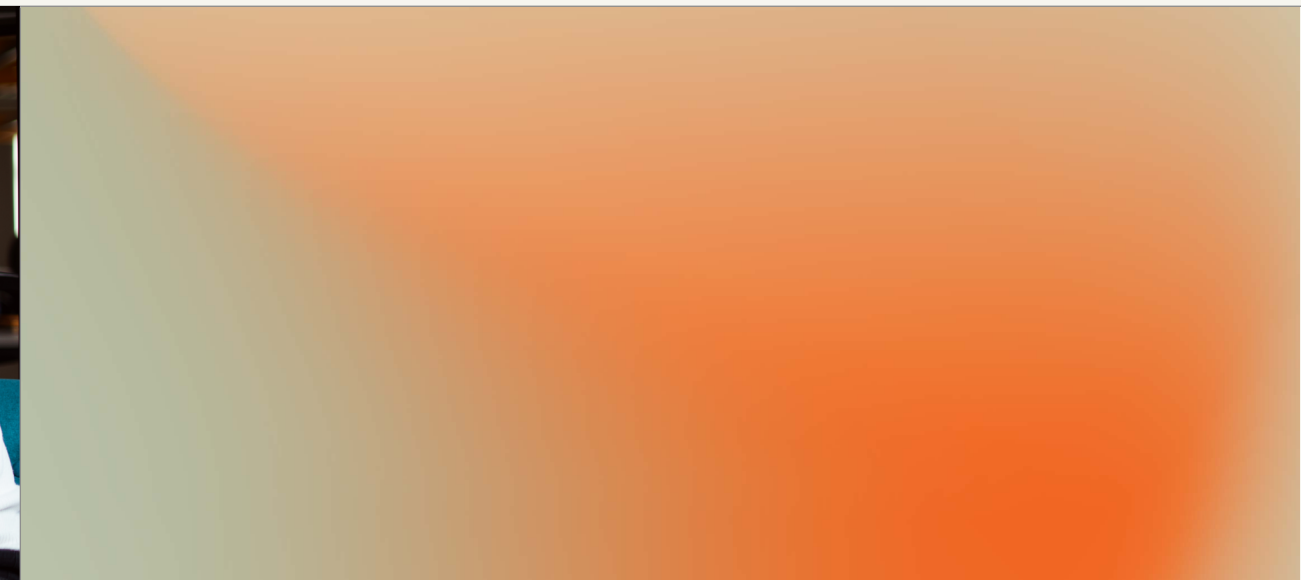
Market Specialty

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 name reflects our passion for being specialists at what we do. Our teams are specialists in their field, focused on providing insurance for customers in unique ways for unique needs.





Market Specialty 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



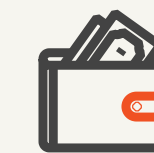
60.9

NPS score (ranking well above satisfactory)



63,584

Claims closed in 2022



\$1.5b

Paid in indemnity

Contact Markel Specialty

Retail leadership

President, Markel Specialty

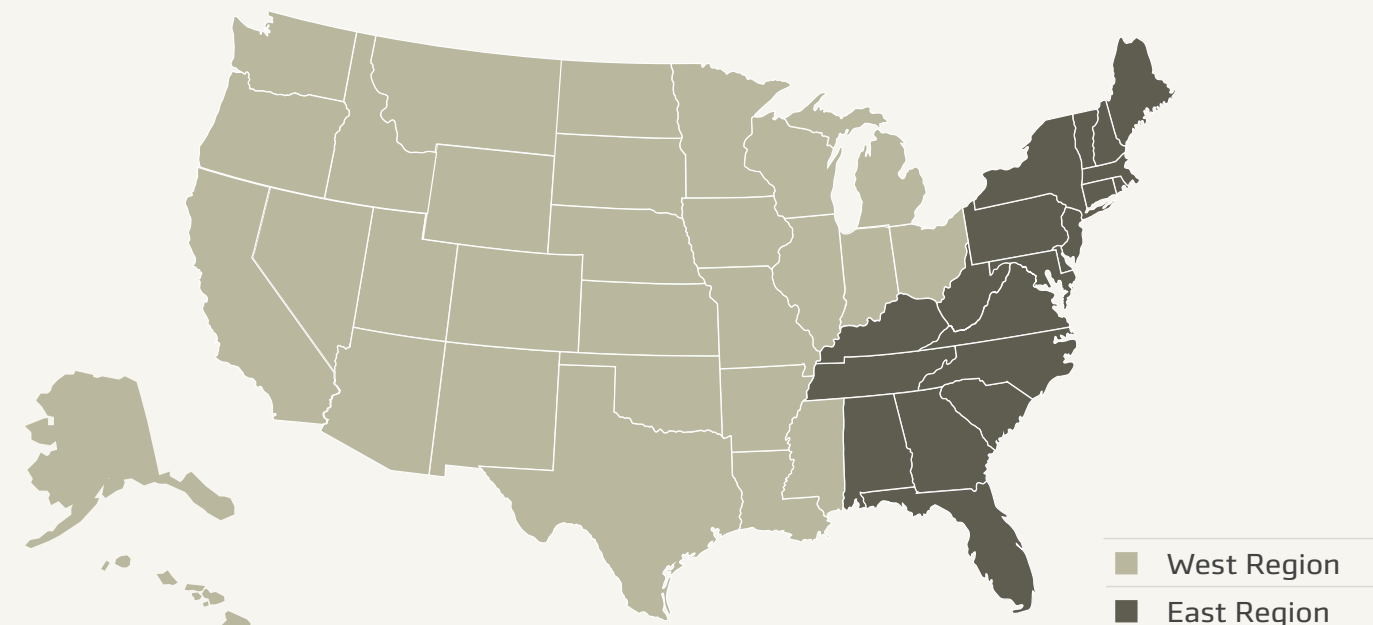


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Wholesale leadership

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