

After The Event Insurance

Personal Injury



MARKEL



An 'A' Rated Insurer



'A' Rated Insurer*



\$19.2bn

Market Cap†

#352

2023 Fortune 500

\$13.1bn

Net Assets‡

\$13.2bn

Gross Written Premium‡

* Cover is underwritten by Markel International Insurance Company Limited with financial strength ratings of A (Strong) from Standard & Poor's and A (Excellent) from A.M. Best †At 3 October 2023 ‡At 31 December 2022

About us

Supporting solicitors commitment to provide access to justice for their clients.



For the last 20 years, Markel UK has been one of the leading after the event insurers, providing solicitors with an 'A' rated insurance solution for personal injury risks.



The close relationships we build with our law firms through our willingness to listen and respond to their needs ensures we always remain ahead of the market whilst offering the highest quality solutions to the risks claimants face today.

Personal Injury litigation has evolved dramatically over the past 10 years and there is no longer a one-size-fits-all approach. At Markel we pride ourselves on understanding the needs of the claimant as well as the solicitor by offering innovative and market-leading products to meet those needs.

We believe long-term relationships are built on great customer service, trust and integrity.

We put creativity, innovation and customer service at the heart of what we do:

- ✓ Flexible insurance cover for all litigation matters
- ✓ Protection from exposure to opponent's costs and disbursements
- ✓ A tailored approach to ensure we provide the right coverage and appropriate premium staging to help settle cases efficiently in the client's best interests.
- ✓ Expert underwriters who take a pragmatic approach to litigation
- ✓ Ability to insure hybrid CFAs and counsel fees where required
- ✓ Ability to draw down on court fees on eligible cases*
- ✓ Rebated premium for early settlement
- ✓ Dedicated single point of contact

* Subject to scheme terms and conditions

Personal injury

Areas of cover



Our extensive range of delegated authority products are specifically designed to reduce the financial burden on law firms in the post-LASPO landscape whilst giving you the freedom to run your cases, your way.



The areas these products cover are as follows:

- ✓ Road traffic accident
- ✓ Major trauma injury
- ✓ Abuse
- ✓ Accidents at work
- ✓ Slip and trip
- ✓ Mesothelioma and asbestos
- ✓ Brain and spinal cord injury

Coverage benefits

Our experience ranges all the way from straight forward RTAs through to the most complex life-changing injury cases.

All risks can be insured under one roof although we are also able to offer bespoke solutions for niche risks or portfolios.

These solutions provide the following benefits:

- ✓ Delegated authority
- ✓ Conditional premiums, i.e. you only pay when you win
- ✓ Floating premiums based on damages, so the premium you pay is proportionate to the damages you receive
- ✓ Cover up to £200k
- ✓ Online policy administration
- ✓ Dedicated account manager

Personal injury

Areas of cover



A unique hybrid policy

We recognise the increasing financial pressure law firms are under in the post-Jackson era. The increase in court issue fees presents yet another financial barrier and potentially creates a conflict of interest between solicitors and their clients.

Our solution to this problem was to design the market's first hybrid ATE insurance policy. The cover provided by this policy enables the law firm to claim the court issue fee as an interim payment, as opposed to only at the end of the case.

This benefit helps share the financial burden of the litigation and removes any potential conflicts of interest.



Full delegated authority

- You decide which disbursements are necessary to run the case
- You decide whether or not to reject any offers
- You decide whether or not to issue proceedings
- You decide whether or not to go to trial

Our insurance protects your clients from risks they will face under the new rules, whilst still enabling you the freedom to run your cases, your way.

Contacting our specialists

Call us on: 0370 607 8999 or email us at: ateservicesuk@markel.com to discuss the above scheme or any others, and we will be pleased to deal with your enquiry.



Cover includes:

- £200,000 limit of indemnity
- Court issue fee funding
- Disbursement cover – no reporting requirements
- Failure to beat Pt36 cover – no reporting requirements
- Interim/interlocutory cover
- Multi-defendant cover



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All information accurate at the time of production January 2024.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited (Reference number: 202570), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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