



The healthcare industry is constantly evolving, and at Markel, we evolve with it. For more than 35 years, we've been a trusted leader in healthcare insurance—delivering tailored medical professional liability solutions through experienced underwriters and responsive claims specialists who act quickly and fairly. Our focus is on building strong, lasting relationships with healthcare providers, so they can concentrate on what matters most: delivering the best care and quality of life to their patients.



What sets us apart

- Over 35 years of dedicated underwriting, claims, loss control, and support focused exclusively on healthcare professional liability.
- The healthcare industry is constantly evolving and so are we; we have a continuous forms review process to stay current and relevant in the market.
- We hold ourselves to high ethical and professional standards, consistently providing prompt, fair, and equitable claims service.
- We have more than 40 underwriting, support, and claims professionals dedicated to our healthcare product line.

Coverage

- Primary
 - Claims-made professional liability
 - Claims-made or occurrence general liability
 - Employee benefits liability coverage
 - Hired and non-owned auto liability
- Umbrella liability
- Follow-form excess liability
- Captive reinsurance

Product highlights

- Incident sensitive coverage trigger
- Coverage for physicians and dentists can be added
- Up to seven years bilateral extended reporting period
- Coverage available in all 50 states

- Punitive damages where insurable by law
- Claim expenses in addition to each claim limit of liability available
- Blanket additional insured
- Data breach coverage
- HIPAA civil monetary penalty coverage
- Sexual acts liability
- Independent contractors coverage
- Markel advantage endorsement includes: good samaritan, defense of license coverage, trial attendance supplementary payment, and subpoena/deposition request assistance



- Markel premiere endorsement includes evacuation expense reimbursement, crisis management emergency response expense reimbursement, loss of patient's personal property, and risk management expense reimbursement

Target classes

- Outpatient treatment and medical clinics, including, but not limited to primary care, urgent care, federally qualified health centers, community health services, exams and physicals, dialysis treatment, school health, eye care, dental care, and occupational and physical therapy
- Laboratory services
- Imaging services
- Medical training
- Telehealth services
- Outpatient counseling and substance abuse
- Home health care
- Blood, organ, and tissue services
- Hospice services
- Pharmacy services

Quoting requirements

- Fully completed, currently signed/dated application with breakdown of all exposures; segment specific supplemental application (if necessary)
- Currently valued carrier loss runs, including loss descriptions

Limits

- Primary, up to \$5m
- Excess, up to \$5m

Minimum premium

- \$1,500, but varies by segment

Related coverages

- Management liability
- Cyber liability
- Environmental and energy general liability
- Wage and hour liability
- Property

Risk management and loss control

- Assess
 - Exposure evaluation for various liability coverages
 - Clinical risk services evaluations
 - Claims reviews to identify loss trends
 - Review of risk management policies and vendor contracts
 - Environmental liability assessment
- Mitigate
 - Advice and recommendations on risk management issues from experienced healthcare risk management professionals
 - Research on clinical risk issues and emerging risks
 - Customized services plans

- General liability review services including fall protection, hazard analysis and critical control point (HACCP)
- Emergency response and disaster recovery guidance
- Educate
 - White papers, risk navigators, and training resources
 - Audit guides and checklists
 - Safety videos and customized webinars

Underwriting contacts

Matthew Jung
Senior Director, Healthcare Risk Solutions
+1.678.935.5735
matthew.jung@markel.com

Paul Greve
Senior Director, Healthcare Risk Solutions
+1.260.348.5873
paul.greve@markel.com

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit:
markel.com/claims

This content is provided for informational purposes and is intended for the internal use of properly licensed producers only. Terms, conditions, and exclusions apply. Coverage is underwritten by one or more insurance companies of Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services, license # 0645481. Certain products and services are provided through various non-admitted insurance companies of Markel and are offered through licensed surplus lines brokers or through Markel West, Inc. dba Markel West Insurance Services, California license #0D95581. Terms and conditions for rate and coverage may vary by state and application. Insurance and coverage are subject to availability and qualifications and may not be available in all states. Coverage descriptions listed are intended to be brief and do not replace actual policy language. Nothing herein shall be construed as an offer to sell or a solicitation or offer to purchase any products or services. Markel® is a registered trademark of Markel Group Inc. Producer marketing material. © 2025 Markel Service, Incorporated. All rights reserved.

markel.com

September 2025



MARKEL