



Appetite at a glance

Markel's preferred
US & Bermuda retail appetite



**APPETITE
AT A GLANCE**
– RETAIL



Built on experience. Focused on the right risks.

Knowing where to place a risk starts with knowing a carrier's appetite.

At Markel, we don't try to insure everything. We focus on the risks where our specialization makes a difference. That means clear, consistent underwriting and fewer surprises—for our partners placing business and policyholders relying on coverage.

Clear appetite. No guesswork.

Clarity builds trust. This guide offers a quick view of top target classes, what sets Markel apart, and examples of recently written accounts. Use it as a quick reference to approach your next submission with Markel with confidence.

TABLE OF CONTENTS

CASUALTY

[Energy](#)

[Environmental](#)

[Excess casualty](#)

PROFESSIONAL

[Cyber](#)

[Financial institutions](#)

[Healthcare risk solutions](#)

[Lawyers](#)

[Management liability](#)

[Miscellaneous E&O](#)

PROPERTY & MARINE

[Inland marine](#)

[Large builders risk](#)

[Ocean marine](#)

[Railroad](#)

SMALL COMMERCIAL

[Commercial package](#)

[Medical transportation](#)

[Workers compensation](#)

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Casualty Energy

Market delivers energy insurance solutions designed for today's complex and fast-moving market. With broad appetite and flexible capacity, our team approaches each opportunity with discipline and a sharp understanding of risk. Backed by experienced underwriting and industry insight, we're committed to help providing responsive coverage that supports the evolving needs of the energy sector.

Contact Market today

[View our retail contact directory.](#)



How Market can help you win



- Streamlined quote process to get terms and pricing to broker quicker
- You get our best terms, pricing and coverage from the start - no need for negotiation
- Quotes are designed to match MSA requirements for all the coverage needed

Where our appetite is the strongest



- Oil/Gas lease operators
- Oil/Gas well servicing contractors
- Energy products manufacturing/distribution
- Renewable energy facility operation/maintenance - commercial only
- Turnaround services contractors

Recently written accounts



Take a look at some recent examples of how we tackle complex risks and deliver success.

| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|--|----------|-------|------------------|-----------|
| Lease operator | Excess | OK | 10M x 20M | \$350,000 |
| Lease operator | Excess | PA | 10M x 125M | \$70,000 |
| Oilfield services contractor | Excess | TX | 5M p/o 10M x 15M | \$437,500 |
| Oilfield services contractor | Excess | TX | 5M p/o 15M x 20M | \$475,000 |
| Pipeline operator | Excess | TX | 5M p/o 20M x 30M | \$144,900 |
| Refinery | Excess | TX | 10M x 65M | \$135,000 |
| Owners interest – power plant | Excess | WV | 10M x 15M | \$110,000 |
| Owners interest - pipeline | Excess | LA | 10M x 75M | \$110,000 |
| Power gen facility | Excess | IN | 5M x 5M | \$85,000 |
| Products manufacturer – renewable energy | Excess | TX | 5M p/o 10M x 5M | \$297,500 |
| Power generation – renewable energy | Excess | AZ | 10M x20M | \$170,000 |



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Casualty Environmental

At Markel, our approach is straightforward: provide insurance solutions tailored to your unique environmental risks. For over 25 years, we've combined one of the broadest appetites in the industry with deep knowledge of environmental risks to deliver solutions of all shapes and sizes. Whether exposures are operational, premises-related, contingent or tied to contractual or legacy issues, our underwriters understand the risk—and know how to write it.

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How Markel can help you win



- No excluded classes for brokerage CPL, CPL is not one size-fits-all. Instead of excluded classes, Markel provides flexibility to shape coverage around the clients needs
- Bundled endorsement that clearly outline what is included, saving you time and removing the guesswork of long form lists
- Enhanced coverage for environmental manufacturers and distributors - bundled endorsements with clear upfront, coverage (including blanket non-owned disposal site protection with occurrence triggers for BI/PD and a claims-made trigger for cleanup costs - so you know exactly what is included without navigating a long form list

Where our appetite is the strongest



- Environmental energy response
- Chemical related manufacturing or distribution
- Intermediate products manufacturing or distribution
- Habitational/hospitality
- Healthcare
- Asbestos/lead abatement contracting

Recently written accounts

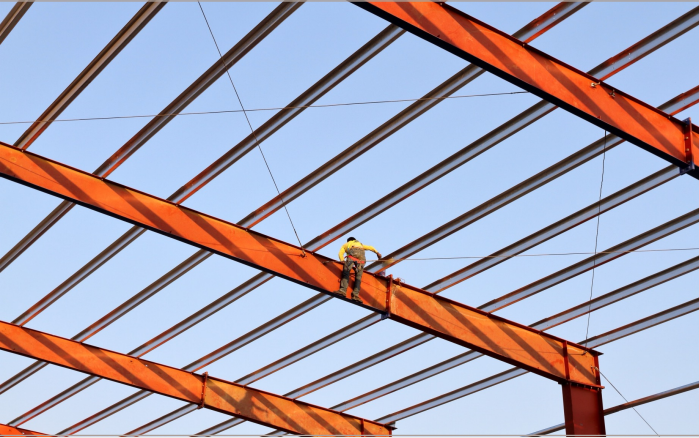
Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|-----------------------------|---------------------|---------|------------------|-----------|
| Chemical manufacturer | CGL/SPEC | IL | \$5m x \$20m | \$18,503 |
| AST construction and repair | Primary, GL/CPL, XS | | \$1m/\$2m, \$4m | \$88,102 |
| ENV service provider | GL/CPL, XS | FL & GA | \$1m/\$3m, \$4m | \$200,000 |
| General contractor | CPL | PA | \$3m/\$3m | \$40,410 |
| General contractor | CPL | TX | \$1m/\$1m | \$24,360 |
| Hospitality/casino | SPEC | MS | \$10m/\$10m | \$82,162 |
| Waste brokering | GL/CPL, XS | GA | \$1m/\$2m, \$5m | \$135,500 |
| Environmental compliance | CPL/PL | CA | \$1m/\$2m | \$7,500 |
| Erosion contractor | CPL | GA | \$5m/\$5m | \$87,995 |
| Chemical manufacturer | Primary, XS | NC | \$1m/\$2m, \$10m | \$195,000 |



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Casualty

Excess casualty

Markel underwrites excess coverage for small, main street businesses to complex risks with our team of experienced excess casualty underwriters. We are flexible and inventive when constructing a customized policy to fit your coverage needs. We offer coverage in a lead or excess position and partner with our risk solutions engineers and claims team to prepare you for the risk management challenges you may face in the industry.

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How Markel can help you win



- Loss control resources that help identify exposures early and support stronger risk management
- Markel has a long history in the wholesale market and remains focused on serving and supporting our wholesale partners
- An experienced claims team that responds quickly and communicates clearly

Where our appetite is the strongest



- Commercial lessor risk
- Metal goods manufacturing
- Projects - commercial, industrial
- Professional services
- Theaters, exhibitions, crowds

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|------------------------------------|----------|-------|---|-----------|
| Lessors risk | Umbrella | NY | \$5M x P (GL - \$1M/\$2M/\$2M/\$1M AL \$1M) | \$35,451 |
| Furniture manufacturing | Excess | CA | \$15M x \$10M | \$107,060 |
| Hotel portfolio | Excess | NY | \$10M p/o \$20M x \$40M | \$99,960 |
| Commercial real estate management | Excess | NY | \$5M x \$5M | \$93,425 |
| Bottling manufacturing | Excess | NY | \$10M x \$5M | \$74,100 |
| Restaurant/social club | Excess | NY | \$9M x \$1M | \$67,266 |
| Commercial real estate manager | Excess | NY | \$15M x \$10M | \$50,803 |
| Fruit/vegetable juice manufacturer | Excess | NJ | \$10M x \$40M | \$35,800 |
| Hotel with pools | Excess | NY | \$5M x \$5M | \$27,270 |
| Warehouses | Excess | NY | \$12.5M p/o \$25M x \$25M | \$32,687 |



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Professional Cyber

Recovering from a cyber incident is expensive and time consuming. We provide the tools and resources to help safeguard businesses before, during and after a cyber-attack. With over 40 dedicated years in the industry, our policies address the global needs of our insureds.

Contact Markel today

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How Markel can help you win



- Faster turnaround times, fewer underwriting questions and smarter risks insights - powered by [BlackKite](#), a 3rd party cyber risk management tool that leverages scanning technology to quickly access exposures
- Offer wrongful collection protection - helping clients safeguard against collection-related claims
- Markel offers cyber policyholders access to online cyber risk management tools like [Upfort Shield](#), an AI-powered security tool that can help protect your business from today's most prominent cyber threats

Where our appetite is the strongest



Markel Cyber 360®:

- Manufacturing
- Retail
- Technology

Technology E&O:

- Software/SaaS
- Consultants
- Hardware

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|---|-------------------------------|-------|--------|-----------|
| Marketing and ad services | Stand-alone cyber, primary | CA | \$5m | \$109,854 |
| Revenue cycle management, medical billing | Stand-alone cyber, excess | MD | \$3m | \$105,000 |
| Medical health records SaaS | Cyber/tech E&O blend, excess | NY | \$1m | \$95,000 |
| Audio visual design and installation | Stand-alone cyber, primary | NC | \$5m | \$78,795 |
| Supply chain market intelligence provider | Stand-alone cyber, primary | TN | \$5m | \$52,500 |
| Addiction rehab facilities | Stand-alone cyber, excess | TN | \$5m | \$45,000 |
| Registered investment advisor | Stand-alone cyber, excess | NY | \$5m | \$44,000 |
| Non-critical SaaS | Cyber/tech E&O blend, excess | NY | \$5m | \$42,000 |
| Value added reseller of computer services | Cyber/tech E&O blend, primary | CT | \$5m | \$39,295 |
| Financial services technology provider | Stand-alone cyber, primary | FL | \$5m | \$38,500 |



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Professional Financial institutions

Financial organizations face many threats in a highly regulated industry. Markel understands these risks and provides dynamic insurance solutions to fulfill the unique needs of the financial sector. We offer customizable policies to help meet your client's insurance needs.

Contact Markel today

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How Markel can help you win



- Over 30 years providing insurance solutions for financial institutions, backed by an underwriting team focused on hard-to-place risks
- A 24-hour turnaround time for focused classes
- Unlike many in the market, we're open to looking at financial institution startups and finding solutions others may overlook

Where our appetite is the strongest



- Fintech platforms
- Private funds - private equity and real estate
- US-based non-depository lending institutions
- Community development financial institutions
- Broker dealers
- State housing finance agencies

Recently written accounts



Take a look at some recent examples of how we tackle complex risks and deliver success.

| RISK | COVERAGE | LIMITS | PREMIUM |
|-------------------------------|---------------------|--------|-----------|
| Broker dealer | E&O/D&O/fid/EPL | \$3m | \$250,111 |
| Lending institutions | E&O/D&O | \$3m | \$194,000 |
| State housing finance agency | E&O/D&O/fid/EPL | \$10m | \$176,000 |
| Wealth management platform | E&O/D&O/fid/EPL | \$4m | \$152,647 |
| Registered investment advisor | E&O | \$1m | \$111,743 |
| Community bank | D&O | \$5m | \$59,500 |
| Family office | Excess E&O | \$5m | \$21,720 |
| Fintech firm | D&O/E&O/Theft/Cyber | \$1m | \$15,000 |
| Credit union | XS Side A | \$5m | \$15,000 |



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Professional Healthcare risk solutions

Your industry is constantly evolving, and so are we. For more than 35 years, Markel has been a leader in medical professional liability—offering tailored policies through experienced underwriters and timely support from our claims specialists. Our focus is on building long-term relationships with healthcare providers, so they can stay focused on what matters most: delivering the best care and quality of life to their patients.

Contact Markel today

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How Markel can help you win



- Market competitive products in a timely manner
- Quick turnaround on small outpatient risks
- Primary and excess on medium and large risks
- Custom approaches on large state, regional and national risks

Where our appetite is the strongest



- Outpatient risks (clinics, dialysis, lab, imaging, pharmacy, ambulance, hospice, home healthcare, veterinarian, etc.)
- Behavioral health (inpatient behavioral/substance abuse, outpatient behavioral/substance abuse treatment)
- Hospital (excess)/

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|-----------------------------------|--------------------|-------|--|-----------|
| Urgent care clinics | PL/GL/SAM | Multi | \$2m/\$4m primary + \$1m/\$1m excess | \$970,000 |
| ABA therapy | PL/GL/SAM | Multi | \$1m/\$3m Primary + \$2m/\$2m umbrella | \$700,000 |
| Wound care services | PL/SAM | Multi | \$1m/\$3m | \$585,000 |
| Outpatient mental health services | PL/GL/SAM | CT | \$1m/\$3m primary + \$5m/\$5m excess | \$350,000 |
| Home health | PL/GL/SAM | Multi | \$5m/\$5m XS \$3m/\$3m primary | \$295,000 |
| Telemedicine | PL/GL/SAM | NY | \$1m/\$3m | \$119,401 |
| Mail order pharmacy | Unsupported excess | PA | \$5m/\$5m XS \$10m/\$10m XS primary | \$80,000 |
| Outpatient mental health services | PL/GL/SAM | TX | \$1m/\$3m Primary + \$2m/\$2m excess | \$59,618 |
| Medi-spa | PL/GL/SAM | NY | \$1m/\$3m | \$54,955 |
| FTCA clinic | PL/GL | CA | \$1m/\$3m | \$41,500 |



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Professional Lawyers

For over fifty years, Markel has protected law firms, so lawyers can focus on what they do best. Our lawyers professional liability coverage is designed to offer insurance solutions against claims of malpractice or negligence for firms in private practice with 5 or more attorneys.

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How Markel can help you win



- For more than half a century, Markel has been a trusted partner in lawyers professional liability insurance.
- Claims handled by experienced attorneys. Our dedicated claims team include former private practice attorneys.
- We offer a broad definition of professional services and products, including primary or excess coverage, lead or support quota share, admitted excess, and NYFTZ for qualifying firms.
- A responsive team of underwriters with years of technical experience.

Where our appetite is the strongest



- All sizes of firms 5-500 attorneys
- Broad Area of Practice appetite

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|--------------------------------------|---------------------------|-------|--------|-----------|
| Collections | Primary lawyers | MA | \$5m | \$269,000 |
| Insurance defense | Excess lawyers | GA | \$5m | \$190,900 |
| Corporate litigation | Primary QS lawyers | CT | \$5m | \$141,875 |
| Intellectual property | Excess lawyers | IL | \$5m | \$48,300 |
| Plaintiff BI/PD | Primary lawyers | TX | \$3m | \$29,995 |
| Commercial transactions | Excess lawyers - admitted | DE | \$5m | \$27,570 |
| Plaintiff BI/PD | Primary lawyers | TX | \$1m | \$26,573 |
| Corporate transactions or litigation | Excess lawyers | TX | \$5m | \$26,480 |
| General practice | Excess lawyers - NYFTZ | NY | \$5m | \$25,000 |



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Product sheets: [For-profit](#) | [Not-for-profit](#)



Professional Management liability

We have a long history, strong balance sheet, unique culture and commitment to innovating in ways that help improve our customer's experience. We offer customizable insurance solutions, mono-line or blended in any combination, for directors and officers liability, employment practices liability and fiduciary liability.

Contact Markel today

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How Markel can help you win



- We provide practical tools and risk management resources designed to help manage risk effectively and strengthen loss performance over time.
- On all qualifying risks, where limits are \$3m or below, standalone EPL between 50 - 150 employees receive a: -3x aggregate deductible -\$250K W&H sublimit -\$1m IRCA limit.

Where our appetite is the strongest



For-profit:

- Manufacturing
- Construction
- Wholesale and retail trade
- Hospitality
- Healthcare

Nonprofit:

- Membership, committees and alliances
- Social assistance organizations
- Clubs and associations (non-homeowners)
- Healthcare
- Foundations and alliances

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|---|-------------|-------|--|-----------|
| Health care services - health and allied services | D&O/EPL | CA | \$5m separate limits | \$800,000 |
| Health care services - general medical and surgical hospitals | D&O/EPL/FID | IA | \$5m D/E & \$5m F | \$400,000 |
| Insurance agents & broker | D&O | FL | \$5m | \$375,000 |
| Professional employer organization | EPL | CA | \$3m | \$198,800 |
| Employment agency | EPL | MI | \$2m | \$108,474 |
| Skilled nursing care facility | D&O/EPL/FID | GA | \$5m separate limits | \$104,973 |
| Computer programming service | D&O/EPL/FID | NY | \$5m D / \$3m E / \$1m F separate limits | \$48,328 |
| Architectural services | Excess | DC | \$5m x \$10m | \$35,088 |
| Youth and adult residential autistic therapy center | D&O/EPL/FID | AL | \$4m D&O/EPL & \$1m Fid | \$28,234 |



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Professional Miscellaneous errors and omissions

For over 40 years, and across hundreds of professional industries, we have provided our clients with tailored E&O coverage solutions including dedicated, in-house claims handling.

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How Markel can help you win



- For more than 40 years, we've delivered E&O coverage solutions shaped by the needs of professionals across hundreds of industries.
- Our underwriters take the time to understand your business and the professional risks you navigate.
- Our coverage offers a one-stop solution, with the flexibility to extend to technology errors, media liability, cyber risks, and general liability exposures.
- A responsive team of underwriters with years of technical experience.

Where our appetite is the strongest



- Miscellaneous E&O – broad appetite
- Accountants Professional Liability
- Insurance Agents & Brokers Professional Liability
- Media E&O – claims made and occurrence
- Music E&O

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|-----------------------------------|------------------------------------|-------|---------------|-----------|
| Real estate agents and brokers | Miscellaneous E&O | IL | \$3m | \$495,000 |
| Scientific testing lab | Miscellaneous E&O | NY | \$5m | \$133,000 |
| Consulting - financial compliance | Misc E&O/Tech/Cyber | IL | \$5m XS \$15m | \$123,375 |
| Debt collector | Miscellaneous E&O | IL | \$5m | \$90,000 |
| Accountants | Accountants professional liability | NJ | \$1m XS \$1m | \$59,990 |
| Title services | Miscellaneous E&O | UT | \$1m/\$2m | \$39,201 |
| Auctioneer | Miscellaneous E&O | CA | \$5m | \$32,500 |
| Real estate leasing agent | Miscellaneous E&O | NY | \$5m | \$30,000 |
| Training services | Primary MPL | FL | \$1m/\$1m | \$21,617 |
| Franchisor | Primary MPL | AZ | \$1m/\$1m | \$15,000 |
| Freight forwarder | Primary MPL | TX | \$5m/\$5m | \$28,387 |



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Property & Marine Inland marine

Every business has unique needs. At Markel, we offer an innovative inland marine program tailored to over 200 classes of business, including transportation, construction, railroad, technology, mobile equipment, pipelines and fine art. Our comprehensive inland marine solutions are designed to not only meet but exceed those needs with responsiveness and professionalism.

Contact Markel today

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How Markel can help you win



- Over 200 classes of inland marine business, delivering one of the broadest and most flexible product offerings in the market
- Marine-knowledgeable underwriters with years of experience, providing creative solutions for a wide range of risks

Where our appetite is the strongest



- Construction (builders risk, installation, etc.)
- Transportation (motor truck, contingent cargo, etc.)
- Technology (EDP, medical equipment, etc.)
- Mobile equipment (agricultural, land-based oil and gas, etc.)
- Inland marine property (warehouses, terminals, etc.)
- Special risks (fine art, bridges, tunnels, etc.)

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|--|-------------------------------------|-------|---|-----------|
| Insured owns parachutes that are leased to the military for skydiving training | Scheduled Property Floater Misc. | CA | \$8,202,890 | \$45,444 |
| Redimix concrete operation | Property, Contractors Equip., Cargo | KS | Property \$2m, \$350k Con. Equip., \$5k Cargo | \$37,600 |
| Oil and gas equipment rented to others and dirt work at lease sites | Contractors Equipment | TX | \$21,468,239 | \$119,739 |
| Equipment sales and rental company | Contractors Equipment | HI | \$25m property, \$24m Equip. sales and rental | \$169,641 |
| Construction project for teacher housing - MNC Construction | Builders risk | HI | \$16,000,000 | \$62,590 |
| Local motor carrier | Cargo, Property, Contractors Equip. | CA | Cargo \$250k, Prop. \$2.2m, Cont equip \$551k | \$35,887 |
| Renovation of office building - steel construction/metal roof | Builders risk | HI | \$19,100,000 | \$68,087 |
| Street and road contractor | Contractors Equipment | ID | \$4,526,850 | \$42,857 |
| Oil and gas contractor | Contractors Equipment | TX | \$21,468,239 | \$119,739 |
| Open builders risk reporter for coffee shops - CA, AZ, NV | Open Builders Risk | AZ | \$2,000,000 | \$40,000 |



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Property & Marine

Large builders risk

From basic four-wall projects to complex bridges, dams, tunnels and power plants, Markel's coverage can help address construction risks.

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How Markel can help you win



- Committed to timely underwriting service, with a goal of responding within 24 hours—often the same day
- A specialized team of underwriters with many years of technical experience
- Experienced claims specialists who manage claims promptly and professionally with care

Where our appetite is the strongest



- Contractors' all risk (CAR)
- Erection all risk (EAR)
- Complete civil engineering risks (CCER)

Recently written accounts



| RISK | TYPE | COVERAGE | STATE |
|----------------------|---------|------------------------------|----------|
| 62-story condo | CAR | Excess NWS only quota share | FL |
| Data center | CAR | Excess all risk quota share | TX |
| Semiconductor plant | CAR | Primary all risk quota share | UT |
| Hospital | CAR | Primary all risk quota share | FL |
| Port and wharf | CAR | Primary all risk quota share | AR |
| Cement facility | EAR | Primary all risk quota share | TX |
| Transit authority | CCER | Primary quota share | WA |
| Bridge | CCER | Primary quota share | DE |
| Anaerobic digesters | EAR MBR | Primary all risk quota share | Multiple |
| Semiconductor plants | EAR MBR | Excess all risk quota share | Multiple |



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Property & Marine

Ocean marine

On land and at sea, we can address your ocean marine needs. Markel's monoline and package offerings are built to address the challenges of marine businesses.

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How Markel can help you win



- Knowledgeable marine underwriters with the expertise you can count on to help build a profitable book of marine business
- Forms that were developed with the user in mind, eliminating the guesswork

Where our appetite is the strongest



- Boat dealers
- Marinas
- Boat manufacturers and repair yards
- Marine artisans, contractors and events

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|---------------------------------|-----------------------|-------|--------------------|-----------|
| Wharf – dock property/liability | CGL/MOLL, PD | ME | \$5mm | \$146,000 |
| Boat manufacturer | CGL/Inventory | MI | \$4mm PD/\$5mm CGL | \$185,000 |
| Owner – multiple marinas | CGL/MOLL | SC | \$1mm | \$315,000 |
| Vessel refit | Builders risk (PD) | NC | 50% QS/\$5mm | \$75,000 |
| Yacht condominiums | CGL/MOLL | FL | \$1mm | \$63,000 |
| Diving contractor | Excess liability | MA | \$3mm XS/\$1mm | \$260,000 |
| Full service marina | CGL/MOLL/PD | TN | \$3mm PD/\$1mm CGL | \$165,000 |
| Clothing retailer | Stock throughput | GA | \$10mm | \$75,000 |
| Chemical producer | International transit | NY | \$12mm | \$93,500 |
| Water bottle manufacturer | Stock throughput | CA | \$25mm | \$122,000 |



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Property & Marine Railroad

We understand that flexible coverage options and customized terms are important in the railroad industry. That's why our dedicated claims adjusters and industry-leading underwriting service standards always keep clients' needs a top priority.

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How Markel can help you win



- Dedicated underwriting team with 30 years of railroad experience
- Timely, reliable underwriting service with response times that exceed industry standards
- Flexibility to craft terms to address unusual and specific contracts or coverage needs

Where our appetite is the strongest



- Shortline railroads
- Regional railroads
- Leased rolling stock-lessors risk
- Leased rolling stock-lessee risk
- Light commuter rail

Recently written accounts



Take a look at some recent examples of how we tackle complex risks and deliver success.

| RISK | COVERAGE | STATE | LIMITS | PREMIUM |
|---|-------------------------------|-------|-------------------|-----------|
| Commuter railcars and locomotives | Light commuter rail | VA | \$5m p/o \$10m | \$347,500 |
| Rolling stock leased to others | Lessors risk leased railcars | IL | \$5m | \$335,378 |
| Railroad bridges | Shortline railroad | IL | \$10m | \$42,080 |
| Leased rolling stock, foreign motive power | Shortline railroad | TX | \$10m | \$75,215 |
| Railroad maintenance of way equipment | Railroad contractor | TX | \$4.85m | \$41,225 |
| Buildings, contents, rolling stock, locomotives | Tourist railroad/museum | PA | \$6,440,900 | \$30,299 |
| Railroad holding company with 10 subsidiary railroads | Shortline railroad | MANY | \$10m | \$353,839 |
| Leased rolling stock | Lessee risk leased railcars | TX | \$8,267,862 | \$30,552 |
| Leased track and roadbed | Lessee risk track and roadbed | ND | \$15m | \$26,250 |



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Small commercial Commercial package

Founded as a small business in 1930, Markel understands how insurance needs evolve as companies grow. We don't take a one-size-fits-all approach—we tailor coverage to the realities of each business. By focusing on segments where specialization truly matters, we align protection with real-world risks and back it with responsive service and loss control resources that support long-term success.

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How Markel can help you win



- More than 70 years of experience supporting niche markets and small businesses
- Fast, easy online quoting with instant quotes available
- Responsive, in-house service team supporting claims, billing, and more
- Risk Solution Services offering tailored loss control solutions, supported by strong industry insight and a wide range of capabilities

Where our appetite is the strongest



- Manufacturing (food, consumer goods, textiles)
- Childcare and enrichment
- Offices
- Lawn care and pest control
- Janitorial services

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | PREMIUM |
|--|--------------------------|----------|
| Physical therapy office | Property, GL | \$1,877 |
| Strategic land management | Inland Marine | \$5,711 |
| Commercial janitorial services | GL, Excess, WC | \$17,376 |
| Commercial child care | GL, AM, Excess | \$5,897 |
| Pest Control with bed bug service | GL, Excess | \$37,892 |
| Tutoring service | GL | \$750 |
| Greeting card designer & wholesaler manufacturer | GL, Property, Excess ,WC | \$6,892 |
| Soap & candle maker | Package, Excess | \$2,000 |
| T-shirt screen printer | GL, Auto, Excess | \$20,000 |
| Child care | GL, Property, Excess | \$12,579 |
| Hot sauce manufacturing | GL | \$835 |



**APPETITE
AT A GLANCE**
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Small commercial Medical transportation

For more than 50 years, Markel has provided customizable coverage for the emergency and nonemergency medical transportation industry. From ambulances to mobile testing vans to trucks used for support, we can help you protect them all. In addition to our competitive offerings, we provide a full array of loss control services to help reduce the likelihood of accidents from occurring.

Contact Markel today

[View our retail contact directory.](#)



How Markel can help you win



- Deep knowledge of the medical transportation industry and extensive underwriting experience
- Dedicated loss control specialist with over 35 years of experience working in EMS, emergency management and safety
- Experienced claims specialists who manage claims promptly and professionally with care

Where our appetite is the strongest



- For profit ambulance services
- Ambulances owned by hospitals
- Not-for-profit ambulance services

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | LIMITS | PREMIUM |
|--|------------------------------------|------------------|-----------|
| Hospital – 5 ambulances, 4 service vehicles | Auto | \$1m | \$46,948 |
| Ambulance – 5 ambulances, 3 service vehicles | Auto, GL, PL | \$1m | \$54,278 |
| Hospital – 11 ambulances, 2 mobile medical units | Auto | \$3m | \$62,837 |
| Ambulance (Not-for-profit) – 6 ambulances, 1 truck | Auto, GL, PL, IM, excess | \$1m/\$1m excess | \$59,576 |
| Ambulance – 2 ambulances | Auto, GL, PL | \$1m | \$18,075 |
| Ambulance – 3 ambulances | Auto, GL, PL, IM | \$1m | \$30,388 |
| Ambulance – 17 ambulances, 2 wheelchair vehicles, 4 service vehicles | Auto, GL, PL, property, IM, excess | \$1m/\$5m excess | \$203,366 |
| Hospital – 5 ambulances | Auto | \$1m | \$39,889 |
| Ambulance – 4 ambulances | Auto, GM, PL, excess | \$1m/\$1m excess | \$47,422 |
| Hospital – 3 ambulances | Auto | \$1m | \$10,715 |



**APPETITE
AT A GLANCE**
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Small commercial Workers compensation

We spend one-third our lives working so it's understandable that job-site injuries are common. Markel's workers compensation policy offers insurance coverage for expenses resulting from on-the-job injuries and a vast array of safety resources to help reduce the likelihood of accidents from occurring. From small mom and pop shops to larger operations, start-ups and seasoned establishments, we understand your workers compensation needs.

Contact Markel today

[View our retail contact directory.](#)



How Markel can help you win



- Instant quotes available on many classes, with most quotes returned in less than an hour. Quick response from our underwriting team on account changes
- From start-ups to seasoned establishments, we are dedicated to delivering quality workers compensation insurance solutions for small to large operations
- We write over 260 class codes nationwide
- Powerful, end-to-end policy lifecycle APIs that make doing business with us faster, easier, and more predictable

Where our appetite is the strongest



- Leisure and hospitality
- Artisan contractors
- Automobile services
- Medical offices

Recently written accounts

Take a look at some recent examples of how we tackle complex risks and deliver success.



| RISK | COVERAGE | CLASS | PREMIUM |
|----------------------------------|----------------------|-------|-----------|
| Social club | Workers compensation | 9061 | \$108,734 |
| Cheese processor and distributor | Workers compensation | 6504 | \$81,717 |
| Landscaper | Workers compensation | 0042 | \$38,265 |
| Furniture manufacturer | Workers compensation | 2812 | \$38,035 |
| Grocery store (new venture) | Workers compensation | 8006 | \$21,688 |
| Fine dining restaurant | Workers compensation | 9080 | \$16,351 |
| Pizza restaurant (new venture) | Workers compensation | 9080 | \$6,698 |
| Auto body repair shop | Workers compensation | 8393 | \$5,711 |
| Clothing and barber shop | Workers compensation | 8008 | \$3,951 |
| Laundry store | Workers compensation | 2589 | \$3,876 |