

Markel's B.E.S.T.



Better.
Expedited.
Specialized.
Terms.



Giving you Markel's B.E.S.T.

At Markel, our commitment to you goes beyond a piece of paper. We seek to continue growing with you as one of the market leaders in the E&S insurance space.

Our B.E.S.T. includes **Better** offerings. **Expedited** turnaround. **Specialized** classes. Improved **terms**. We look forward to providing unique and specialized solutions for our shared customers...winning together.

25% into 2025 →

For a limited time, we are offering **25% commission on new business** for select casualty and professional classes of business and up to 5% additional points of commission for property classes that are part of Markel's B.E.S.T., subject to terms.¹



Better offerings.
As a specialty E&S carrier, we have always been about using our ingenuity to insure risks that others can't.



Expedited turnaround.
Committed to faster/priority clearance, targeting a 24-hour turnaround time.²



Specialized classes.
Enhanced commission and/or credit authority is available for select classes.¹



Improved terms.
Competitive coverages and enhancements.

¹The compensation received by insurance producers may be subject to state regulations and can vary based on the state in which the insurance policy is issued. Compensation structures are subject to change.
²24-hour turnaround time is dependent on complete submission and complexity of the risk.
For the internal use of property licensed producers only.



Primary casualty products liability

Markel's B.E.S.T.

Specialized classes:

- Occurrence products:
 - Furniture and fixtures (non-infant)
 - Household products
 - Food and beverage
 - Clothing/textiles
- Claims made products:
 - Motor vehicles and accessories
 - Chemicals
 - Sporting goods
 - Toys and infant care
 - Equipment and supplies
 - Food and beverage, clothing and textiles, machinery and metal products

Improved terms:

- Occurrence products:
 - Knowledge & Notice of Occurrence
 - Broadened definition of Insured
 - Extended Definition of Your Product – Product Design
 - Unintentional Failure to Disclose All Hazards
 - Mental Anguish Resulting from Bodily Injury
- Claims made products:
 - Worldwide indemnification available
 - Broad form Additional Insured for Vendors (includes bodily injury or property damage within vendor's premises)
 - Product Recall Expense sub limits available (up to \$250k/\$250k)
 - Amended Deductible – Loyalty Credit
 - Limited Civil Penalty Reimbursement Coverage (California Proposition 65) – \$25k/\$25k limits
 - Longer Duration Supplemental Extended Reporting Period Availability (up to 60 months)

Better offerings:

- 25% commission on select Markel's B.E.S.T. classes¹
- E&S underwriting appetite for this business to assist you with your hard-to-place claims-made risks

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

What sets us apart:

- Markel has the ability to cover products on a specified basis, so we can supplement traditional insurance policies or fill the gap for new product development.
- Our flexible coverage can be packaged to meet the needs of manufacturers, importers, repackagers, sellers, or distributors of a wide range of products.
- We have the ability to meet non-standard risks head-on and offer innovative terms to help solve the policyholder's insurance needs.

Additional information:

- [Products liability product sheet](#)³
- [Recently written accounts](#)
- [Casualty claims](#)



Eligible class codes

For a complete list of eligible class codes, [click here](#).



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Primary casualty premises liability

 Market's B.E.S.T.

Specialized classes:

- Lessor's risk only (tenant types include: retail, warehouse/industrial, manufacturing facilities, restaurants/bars, commercial offices)
 - ISO: 61212, 61217
- Restaurants with up to 75% of sales from alcohol (fast casual, casual family dining, fine dining)
 - ISO: 16910, 16916
- Vacant buildings (partially vacant to 100% vacant)
 - ISO: 68606
- Newly added in 2025: many retail store classes!

Coverages available:

- General liability and liquor liability
- Hired and non-owned auto
- Employee benefits liability

Better offerings:

- 25% commission on select Market's B.E.S.T. classes¹

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

What sets us apart:

- Your brokerage casualty needs deserve flexible and creative solutions. Market has the products, tools and underwriting acumen to target hard-to-place risks.
- Our team of insurance specialists has extensive knowledge and experience with these segments of the insurance marketplace.

Additional information:

- [Primary casualty product sheet](#)³
- [Recently written accounts](#)
- [Casualty claims](#)



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Environmental

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Specialized classes:

Environmental and energy classes

- Environmental contracting
 - Packaged environmental casualty targeting ≤\$25m revenue
 - ISO: 95630, 97002, 43945A, 54170C-S, 54170V-X, 58532A, 91135A-B, 92102A, 95630A-D, 95630F, 97047A, 99570A, SIC931
 - Chemical and general manufacturing ≤\$25m revenue
 - Packaged environmental casualty – GL + products pollution + site pollution
 - ISO: 11101, 12362, 12683, 50015, 50047, 51808, 51809, 51850, 51852, 51855, 51934, 51957, 51958, 53077, 53121, 54444, 55716, 56650, 56654, 56900, 56911, 56912, 56917, 56919, 56920, 57690, 58057, 59722
 - Oil and gas products manufacturing ≤\$25m revenue
 - Packaged environmental casualty – GL + products pollution + site pollution
 - ISO: 53901, 53902, 59660, 59661, 59892
- Energy classes
- Downstream – Specialty trade turnaround contractors
 - Packaged casualty – GL + CPL
 - ISO: 98164, 91250
 - Upstream – well servicing/specialty downhole contractors
 - Packaged casualty – GL + CPL
 - ISO: 98153-98156, 98160, 98161

Improved terms:

- Offering competitive and often broader coverage on focused classes

- Packaged solutions with general liability, pollution coverages, and/or professional liability for focused environmental contractor classes
- Packaged solutions with general liability, products pollution, and/or additional pollution coverages for focused manufacturing classes
- Revised minimum premium for environmental contractors with revenues less than \$15m
 - \$7k minimum for primary GL + CPL (1/2/2m limit)
 - \$10k minimum for lead 5m
- Revised minimum premium for downstream energy specialty trade contractors with revenues less than \$5m
 - \$15k minimum for primary GL 1/2/2m limit
 - \$20k minimum for lead 5m

Better offerings:

- 25% commission on select Markel's B.E.S.T. classes¹
- Additional pricing credits available
- Primary and lead excess capability on most offerings

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

Additional information:

- [Environmental casualty product sheet](#)³
- [Wholesale energy brochure](#)
- [Environmental and energy claims](#)



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Healthcare risk solutions

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Specialized classes:

- Clinics, including primary and urgent care, community health centers, dental, eye care, dialysis, physical/occupational/speech therapy, mental health or substance abuse counseling
- Medical laboratories
- Imaging services
- Medical training
- Pharmacy (retail, closed-door, specialty, infusion therapy)
- Hospice
- Home health

Specialized coverages for outpatient treatment:

- PL, GL, HNOA, sexual acts – primary, follow-form excess, umbrella
- Claims exp in addition to limits, Blanket AI, Good Samaritan, coverage for physicians and ICs; def of license, trial attendance supplementary payments, evacuation expense reimbursement, crisis management, loss of patient property, data breach, HIPAA
- Deductible does not erode limits of liability; incident sensitive coverage trigger, up to 7 years ERP

Better offerings:

- 25% commission on select Markel's B.E.S.T. classes¹
- Additional pricing credits available

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

What sets us apart:

- One of the leading carriers of outpatient treatment facilities across 50 states
- 40 years of healthcare liability underwriting experience
- Healthcare dedicated claims team
- Customized loss control services available

Specialized coverages available for complex risks:

- Primary and supported/unsupported excess up to \$5m; \$100k + premiums
- Larger deductible or SIR programs
- Multi-location, multi-state risks (per location aggregates available)
- Ability to manuscript policy language to meet unique and risk specific needs
- Loss control services available

Additional information:

- [Healthcare risk solutions product sheet](#)³
- [Healthcare risk solutions claims](#)
- [Healthcare recently written accounts](#)



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For the internal use of properly licensed producers only.



Commercial E&O

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Specialized classes:

- Consulting
- Home inspectors – full limit contingent BI/PD
- Staffing risks \$250k default – contingent BI/PD limit
- Property managers (non-CA) – \$250k contingent BI/PD default limit, \$1m in Fair Housing Limit
- Training classes – up to \$1m in contingent BI/PD limit
- Freight forwarders/customs brokers – \$1m default contingent PD

Improved terms:

- All risks – \$250k TCPA, FCRA
- \$100k Third Party Discrimination
- \$25k Sexual Injury
- Follow form excess – broad industry appetite

Better offerings:

- 25% commission on select Markel's B.E.S.T. classes¹

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²
- Streamlined underwriting process with less questions on applications

What sets us apart:

- For over 40 years, and across hundreds of professional industries, we have provided our clients with tailored E&O coverage solutions.
- Our underwriters want to understand your business needs and the professional exposures you face.
- We offer a one-stop-shop as our coverage can extend to technology errors, media, cyber, and general liability exposures.

Additional information:

- [Miscellaneous E&O product sheet](#)³
- [Professional liability claims](#)



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Financial institutions

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Specialized classes:

- Registered investment advisors (standalone) or with fund coverage
 - NAICS: 523940, 523120, 52399, 525100, 525910
- Fintech
- Non-depository lending
 - NAICS: 522291
- Standalone broker dealers
 - NAICS: 523120
- Community development financial institutions (CDFI)
 - NAICS: 925110, 925120

Improved terms:

- Chief Compliance Officer dedicated limits
- Indication on employment practices liability
- Indication on crime
- Cyber and social engineering coverage available
- Insured Executive Enhancement
- Follow form excess – broad industry appetite

Better offerings:

- 25% commission on select Market's B.E.S.T. classes¹
- Competitive pricing with 5-10% credits on certain accounts
- API options available for RIA risks

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

What sets us apart:

- Over 30 years of experience providing insurance solutions to financial institutions.
- From underwriting to claims, we have over 20 employees dedicated to our financial institutions products.
- Our coverage offerings for assets under management up to \$5b include crime, cyber, directors and officers, errors and omissions, employment practices liability, and fiduciary.

Additional information:

- [FI product sheet](#)³
- [Recently written accounts](#)
- [Professional liability claims](#)



Eligible class codes

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Commercial management liability

 **Market's B.E.S.T.**

Specialized classes:

- Construction
 - Building, developing and general contracting, special trade contractors
- Manufacturing
 - Apparel, food manufacturing, furniture manufacturing, textile product, shoe manufacturing, wood product manufacturing
- Services
 - Personal services, business services, automotive, miscellaneous services
- Wholesale and retail trade
 - Durable and non durable goods

Focused target maximums:

- \$1m limit
- \$25m revenues
- 125 employees
- A broad appetite for private and not-for-profit companies 501c3 (sans healthcare & education)

Improved terms:

- Director's and officers liability insurance
- Employment practices liability insurance
- Fiduciary liability insurance
- Tenant discrimination liability insurance
- Crime

Better offerings:

- 25% commission on select Market's B.E.S.T. classes¹
- We may accept competitor applications
- Full modifier usage (not IRPM) available

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

What sets us apart:

- Over 45 years of experience providing management liability solutions.
- From underwriting and loss control, to claims, we have over 50 employees dedicated to our management liability products.
- We offer customizable insurance solutions, mono-line or blended in any combination, for directors and officers liability, employment practices liability and fiduciary liability.
- As a pioneer of tenant discrimination liability insurance, exposures are increasing for property owners and managers who seek reliable coverage in low deductible options.

Additional information:

- [ML not-for-profit product sheet](#)³
- [ML for-profit product sheet](#)³
- [Tenant discrimination product sheet](#)³
- [Crime product sheet](#)³
- [Professional liability claims](#)



Eligible class codes

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Commercial property

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Specialized classes:

- Excess preferred business, on a shared and layered basis
 - Real estate
 - Arenas
 - Communications
 - Education
 - Entertainment
 - Financial institutions
 - Healthcare
 - Higher ed
 - Light manufacturing
 - Public entity
 - Religious Institutions
 - Restaurants
 - Retail
- Primary property – CAT-focused, opportunistic all-risk opportunities
- Higher hazard risk classes, to include habitational
- Single peril policies, including Nat Cat

Improved terms:

- Expanded excess capacity, including CAT
- Primary capacity, including CAT
- Expanded appetite for habitational and other typical E&S property classes

Better offerings:

- +5 additional points of commission on select Markel's B.E.S.T. classes¹

Expedited turnaround:

- Targeting a 24-hour turnaround time for focused classes²

Additional information:

- [Commercial property product sheet](#)³
- [Commercial property claims](#)



Eligible class codes

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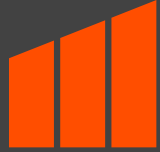
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¹The compensation received by insurance producers may be subject to state regulations and can vary based on the state in which the insurance policy is issued. Compensation structures are subject to change. For a limited time, enhanced commission is offered on new business only for most of the products and classes outlined within this brochure. This offer is subject to additional terms and may not be combined with other commission deals/arrangements. Complex risks may be excluded from increased commission, subject to underwriter discretion. Property class codes include up to +5% commission on new business and are not included in the 25% commission offering.

²24-hour turnaround time is dependent on complete submission and complexity of the risk.

³This product sheet is an additional resource and does not reflect our Markel's B.E.S.T. offerings.

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