We provide more than just a policy

We pride ourselves on our risk solution services which are tailored to each of our customers needs. Our risk management resources are designed to help you meet your risk challenges and our specialists are available to offer you support.

Here are a few of the solutions available to policyholders:

- Risk management training resources
- Industrial Hygiene (IH) services
- Policy and procedure review
- Environmental Site Assessment
- Risk improvement recommendations
- Customized service plans
- Emergency response and disaster recovery guidance
- Newsletters
- Safety videos

Risk Solution Services

risksolutions@markel.com

+1.888.500.3344

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How we're organized

At Markel, our approach to insurance is different. We focus on underwriting profitability, investing conservatively and wisely, and owning non-insurance operations to diversify our business.

Markel Corporation

- **Insurance**
  - Markel Specialty
  - Markel International
- **Reinsurance**
  - Markel Global Reinsurance
- **Insurance-linked securities**
  - Nephila
  - Lodgepine
- **Program services**
  - State National
- **Markel ventures**
- **Investment portfolio**

Markel Specialty has over 70 years of experience underwriting innovative property and casualty solutions for both standard and hard-to place risks. Our product focus is on commercial programs and personal lines.

At Markel Specialty, it is our people that make the difference. We are dedicated to delivering customer service in ways that sets Markel apart from our competitors.

Connecting with Markel Specialty

Markel Specialty Commercial products

- **Submissions and policy change requests**
- **Loss runs**
- **View policy documents**
  - Log in to mPortal: portal.markelinsurance.com
- **Billing**
- **Customer service inquiries**
  - Log in to mPortal: portal.markelinsurance.com or markelinsurance.com/paymybill, and select a program
  - customerservice2@markel.com
  - +1.888.500.3344
- **Claims**
  - Markelinsurance.com/file-a-claim and select a program
  - Newclaims@markel.com (All other)
  - FROI@markel.com (Workers compensation only)
  - +1.800.362.7535
- **Risk management solutions**
  - risksolutions@markel.com
  - +1.888.500.3344

mPortal puts you in charge

- Submit and view account activity in one place
- Track real-time submission status
- Access billing and policy documents and forms
- View policy, claims, and billing detail
- Round out more accounts

Log in to mPortal for all your specialty commercial business at portal.markelinsurance.com

Underwriting and sales contacts

Markelinsurance.com/contacts

How to get appointed

Markelinsurance.com/get-appointed

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Markel Specialty

The Markel® difference

Products and programs:

- Accident medical
- Businessowners policy (BOP)
- Child care centers
- Commercial janitorial
- Educational services
- Farm property and liability
- Investment advisors
- Lawn care
- Medical transportation
- Museums, nature centers, and botanical gardens
- Pest control
- Sports and fitness
- Workers compensation

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rwriting appetite
t groups – social and civic clubs, Knights of
thus, senior centers
l services – child care centers, preschools, before
after school care
ge and trade schools
rming arts groups – amateur theater, choir
ps, music schools
ce schools – charters, Montessori/Waldorf schools
t term cover age – camps, RTOC, trips/tours, 5K,
raising events
il service – church, PTO, synagogue, temple
ooque
ntee services – animal shelter, food banks,
ast for Humanity
h groups

Market difference...
ne quoting and issuance available for
bla risks
ame lists are required
e is no sub-limit for dental expenses
reds are covered to the full accident
ical limit

Underwriting appetite
- Before and after-school programs providing care before and after-school only
- Nursery schools (typically in churches)
- Preschools (typically ages 2-4 years old)
- Standard licensed child care facilities
- Child care, in-home*

The Markel difference...
- *Endorsed by Association of Early Learning Leaders*
- *One of the nation's leading providers*
- *Professional and abuse available with the GL*
- *Student accident coverage available as a separate policy*
- ** Student accident coverage automatically provided*

Underwriting appetite
- Standard commercial cleaning includes standard janitorial services such as cleaning bathrooms, floors, dusting, and watering plants
- Non-occupied residential cleaning
- Exterior window cleaning less than 2 stories
- Will consider up to 10% residential cleaning

The Markel difference...
- *Damage to property in care, custody, and control*
- *Enhancement coverages designed for janitorial services*
- *Lost key coverage*
- *Online quoting and issuance for eligible risk*
- *Theft of tangible property legal*

- We have a long history, unique culture, and commitment to innovating in ways that help improve the customer experience.
- Starting out as a small business ourselves in 1930, we understand the unique needs of small businesses and the coverages they need.
- We focus on providing small business packages and specialized coverages for commercial niches.
- Our in-house claims team is experienced, responsive, and features talented attorneys previously in private practice.
- Our Catastrophic claims unit advocates an average of 15 years of claims experience.
- We cater risk solutions specific to our niche industries to help reduce claims.
- Premium discounts are available for policyholders that are members of accredited professional associations.

Workers compensation

Underwriting appetite
- Artisan contractors
- Goods and services
- Landscaping
- Manufacturing
- Office and professional
- Restaurants
- Stores (retail)

The Markel difference...
- *Broad class appetite*
- *No minimum premium size requirements*
- *Start-ups/new ventures welcome*

Ask about adding workers compensation to the following products:
- Businessowners (EssentialBOP)
- Commercial Janitorial
- Health clubs
- Lawn care
- Pest control
- Child care
- Educational services
- Investment advisors
- Museums

Businessowners policy (BOP)

Underwriting appetite
- Contractors
- Eateries
- Grocery/supermarkets
- Mercantile
- Medical and professional offices
- Personal care
- Processing and services
- Wholesale/distribution

The Markel difference...
- *10% multi-policy discount for BOP when written with workers compensation*
- *Three levels of coverage available to fit various needs*
- *Start-ups/new ventures welcome*
- *Umbrella and Miscellaneous E&O available*

For more detailed appetite and coverages available, log in to mPortal at portal.markelinsurance.com and go to the "Programs" tab

Underwriting appetite
- Private, for-profit emergency ambulance services
- Hospital fleets (preferred vehicle types: ambulances and service vehicles)*
- Owned ambulance related operations (repair facilities)*

The Markel difference...
- *12-month license to Aunex Alive and Do No Harm interactive training program*
- *Coverage for medical directors*
- *Excess limits available*
- *Over 40 years of industry experience*
- ** Auto liability and physical damage covered for entire fleet; miscellaneous medical equipment used in ambulances available*

Underwriting appetite
- Agriculture
- Arboretums
- Automotive
- Aviation
- Botanical gardens
- Children's
- Conservatory
- Crafts
- Cultural history
- Fine arts
- Geology
- Historic homes (operate as museum)
- Historical society
- Living history
- Maritime
- Nature centers
- Natural history
- Science
- Technology
- Transportation

The Markel difference...
- *Accident medical*
- *Affordable payment plans*
- *All-risk coverage for changing exhibitions for 20+ museum types*
- *Coverage for fundraising and special events*
- *Customizable coverage for your organization*
- *Museum-specific property enhancement*

Underwriting appetite
- General pest control spraying
- Lawn spraying
- Mosquito spraying/misting
- Structural fumigation
- Termite operators
- Termite/WDI/O Inspectors
- Wildlife and critter control

The Markel difference...
- *Animal mortality available for bed bug and termite dogs*
- *Over 30 years' experience underwriting in the industry*
- *Pollution at job sites and in transit covered at policy limits/full limits*
- *Small tools and equipment, business income included in property enhancement*
- *Termite inspection coverage provided at policy limits with no tail*
- *Online quoting and issuance for eligible risk*

cational services

rwriting appetite
m/finishing
puter training
ts (ceramics, jewelry making,
ting, needlework)
nary
cational enrichment (S.T.E.M. and S.T.E.A.M.)
arts, drama, music
guage
tessori (all grade levels)
ary schools
otics
ring and test preparation
dorf (K-12)

Market difference...
essional and abuse available with the GL
ent accident coverage available as a
rate policy

Farm property and liability

Underwriting appetite
- Farms and ranches
- Equine boarding, breeding, and training facilities
- Cattle ranches and dairies
- Riding instructors
- Horse trainers
- Farriers/blacksmiths
- Horse associations and clubs
- Private horse owners
- Grain, forage, field and row crop farms
- Fruit and vegetable farms
- Fruit and tree nut farms
- Show animal clubs

The Markel difference...
- *Tailored package with industry-specific property and liability enhancements*
- *Commercial GL limits of $1 million per occurrence/ $3 million aggregate available*
- *Claims specialists with expertise in equine law*
- *Dwelling coverage for owner-occupied and employee occupied dwellings including personal liability*
- *Limited professional liability coverage for horse trainers, riding instructors, and clinicians*
- *Care, custody and control liability via endorsement*
- *Discount applied to the liability premium for applicants that are members or eligible accredited professional horse associations*
- *Excess available up to $10MM*
- ** Products/completed operations included; spectator liability included*

Investment advisors

Underwriting appetite
- Broker/Dealers
- Divorce financial consultants
- Family offices
- Financial planners/advisors
- Investment advisory representatives (IAR's)
- Investment management consultants
- Life insurance agents
- Pension consultants
- Registered investment advisors
- Registered representatives

The Markel difference...
- *Recommended by top industry associations, compliance consultants, and custodians*
- *Underwriting flexibility and customization*

n care

rwriting appetite
n care and maintenance
ees/tree removal under 15 feet in height
icide and herbicide application
and turf installation

Market difference...
application of chemicals covered
r 30 years' experience underwriting in
industry
ation coverage provided at policy limits
ll tools and equipment, business income
ded in property enhancement

Sports and fitness

Underwriting appetite
- Boutique health clubs, personal training studios, and personal training groups
- Pilates, yoga, and spin studios
- Personal trainers
- Cheer schools with safety-certified instructors (like US All Star Federation)*
- Martial arts schools* teaching a wide range of arts, including:
  - Aikido
  - Capoeira
  - Jeet Kune Do
  - Jujitsu (incidental Brazilian and Gracie)
  - Karate
  - Kendo
  - Shito-Ryu
  - Tai Chi
  - Wado-Ryu
  - Cardio kickboxing
  - Gojo-Ryu
  - Judo
  - Kempo
  - Kung-Fu
  - Shotokan
  - Tae Kwon Do
- Mobile Gymnastics (including tumble bus)[a]
- USAG safety certified Gymnastics schools[‡]
- Variety of dance schools

The Markel difference...
- *Customizable coverages*
- *Tailored to help meet the needs of each facility*
- *Franchise operations*
- *Incidental exposures such as: pools, spas, martial arts, racquetball, tennis, squash, basketball*
- *Maintenance, chiropractors, and physical therapists*
- *Small to medium size health clubs (target revenue $999K and less) with: 24/7 key access clubs (guest systems and video surveillance required)*
- *Snack/juice bars*
- ** Special coverages for birthday parties, day camps*
- *a Liability/property coverage for 20+ disciplines; instruction is predominantly youth*
- *‡ Home and away competitive coverage; experience in resolving sensitive, child related claims*