How to report a claim



Phone - recommended for fastest turnaround!

- Markel's in-house ClaimsLine Reporting Services
- -+1.888.500.3344
- Information to have ready:
- Markel policy number
- Insured and claimant names with contact details
- Date of loss
- Location and description of loss
- Important documentation (incident report, policy report, witness information, photos, etc.)



Online

• Visit markel.com and click on the quick links "Claims".



- Send an email to FROI@markel.com and include the following information (where available)
 - Markel policy number
 - Insured and claimant names with contact details
 - Date of loss
 - Location and description of loss
 - Important documentation (incident report, police report, witness information, photos, etc.)



Fax

- Visit markelinsurance.com/file-a-claim/small-business/claims-forms
 - Fill out the appropriate state form where the incident took place
 - Fax it to +1.877.444.6806

Hear what policyholders have to say

"Extremely easy to work with. Painless response to our only claim, and the online billing is extremely easy."

- Hotel in MO

"Very easy to deal with when we had a claim. Process was easy, quick, and our employee was taken care of."

- Tile/stone flooring company in PA

"The staff was prompt to help me with the claim. It was a stressful time for me and they made it simple."

- Child care center in GA

Coverage is provided by one or more of the insurance companies within 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 company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West Insurance Services, California license # 2E11302. Markel Specialty is a business division of Markel Service, Incorporated. Insurance carrier, coverage, dividends, and services availability may vary by state. Terms and conditions for rates and coverages varies. Markel® is a registered trademark of the Markel Corporation, a Fortune 500 corporation. © 2021 Markel Service, Incorporated. All rights reserved. 0921.



What is "concierge-style" claims?

If the time ever comes when you need to file a workers compensation claim, Markel is committed to providing you with the gold-standard service we are known for. And when one of your employees is injured on the job, you can be confident that we are here to help. Through a collaboration with Rising Medical Solutions Ultimate Care Program*, Markel strives for these 3 outcomes for all injured employees:

- 1. Optimal patient care
- 2. Shortened return-to-work times when possible
- 3. Improved overall outcomes through patient advocacy

When an injury happens, a Medical Case Manager from Rising Medical Solutions is assigned to the claim, and, through concierge-style case management, quides injured employees and their caregivers to reach these outcomes.

With Markel's concierge-style case management, you can also receive:

- Risk monitoring on all claims
- Reported claims undergo an initial review by a Medical Case Manager
- Proactive, predictive, and preventive claim intervention
- In-house Markel Claims Examiners

By providing injured employees with ongoing support, costs are incurred up front and unnecessary medical, indemnity, and legal costs may be reduced, and in certain instances even avoided, throughout the claim lifecycle.** We aim to do this by:

- Helping ensure the right doctor and treatment are provided at the right time
- Coordinating preventive intervention and proactive care
- Managing referrals to surgical specialty network providers
- Supporting employees with a "go to" clinical resource
- Controlling costs before they become excessive



*Rising Medical Solutions is a national medical-financial solutions firm that provides medical cost containment and medical care management services to the workers compensation, auto, liability, and group health markets. Rising Medical Solutions is not an affiliate of Markel. Markel disclaims any warranties or liability from use of products or services provided by such third party.

If you have an injured employee at work:

- If the injury requires medical care, seek it right away. There is no need to call Markel for quidance on which medical facility or doctor to see before seeking immediate care.
- Immediately report the injury via one of the methods under "How to report a claim," set forth on the back page of this brochure.
- The claim will be recorded and assigned to a Markel Claims Examiner.
- Based on severity, a Medical Case Manager from Rising Medical Solutions will simultaneously review and triage the claim.
- Markel strives to contact the insured and the injured employee within 24 hours of the claim being reported.

About Markel's workers compensation claims

of our injured employees, policyholders, and medical providers are contacted by the assigned Markel Claims Examiner within 72 hours.

Data pulled internally from the 12 months prior to July 2021.

On average, Markel pays covered medical bills within

5 days 🖽



of an examiner receiving the bill in his or her bill queue 98% of the time.

Data pulled internally from the 12 months prior to July 2021.

100+ years

of combined in-house claims experience in our Large Loss Unit – a division that handles a reduced number of cases. allowing them the necessary focus on claims involving serious injuries.

Survey results received from our insureds identify

"professionalism" and "speed"

as two highly ranked claims attributes of Markel Claims Examiners.

^{**}Due to state regulations, Markel cannot direct medical care in some states.