

Workers compensation for mid-size accounts



Below are our general guidelines for mid-size accounts. Together we can help provide business owners the coverage and resources they are looking for.

Underwriting guidelines

• Target premium

- Quoted premium \$125k-\$250k
- Ability to consider larger accounts (\$250k+)

• Appetite

- Typical Markel risks, not distressed
- Modifier between .65-1.50
- \$25m median payroll target (varies by class)
- <100 locations
- No more than 20% total exposure in the following areas: LA Metro, Chicago/Cook County, Miami-Dade County, and New York Boroughs

Policyholder resources

Claims with centralized review

- Designated account contact
- Consolidated claims report

Customized risk assessment and safety/loss control resources that may include the following:

- On-site consulting and risk review
- Loss analysis
- Service plan
- Safety education and training
- Safety newsletter

Recently quoted risks (classifications vary by state)

Auto body repair	Landscaping
Auto dealer	Meat stores
Bakeries	Plastic goods manufacturer
Clothing stores	Plumbing contractors
Concrete products manufacturer	Printing
Electrical contractors	Restaurants: standard and fast food
Food products manufacturer	Retail stores
Furniture stores	Rubber goods manufacturer
Grocery stores	Sandwich shop
Hotels/motels	Sheet metal manufacturer
Household appliance installation, service, and repair	Vineyards
HVAC	Wholesale stores
	Wineries

Underwriting contact



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Why Markel for workers compensation



The Markel difference

- **Commitment** - Markel has a long history, unique culture, and invests in continuously innovating in ways that improve the customer experience.
- **Experience** - From small mom and pop shops to larger operations - start-up and seasoned establishment - Markel understands your workers compensation needs.
- **Strength** - We have 32 offices in 17 states, allowing us to be closer to our customers and understand regionalized risks. A.M. Best "A" rated.*



Specialized services and expertise

- **In-house claims handling** - Our in-house Claims team is the gold standard when it comes to handling the unique needs of injured workers. Markel is committed to providing the gold-standard service we are known for, and your policyholders and their employees can be confident in knowing we are here to help.
- **Loss control resources** - Our in-house Risk Solutions Services team is available to advise you on loss prevention services specific to your industry.
- **Dedicated customer service center** - Our in-house team is ready to save you time with billing, claims, audits, plus much more.

Now serving: **102,000**

businesses with workers compensation insurance.

What they're saying:

This company takes their business to heart. I'm very happy with how things are handled. I have only had a couple of work comp claims and they've been kind of on the bigger end and they have taken care of them wonderfully.

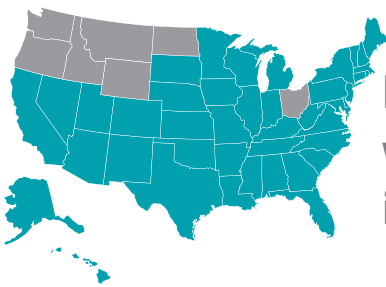
Flooring installer in NV (7/2021)

Great service and friendly, helpful customer service with competitive prices.

Electrician in MA (1/2021)

I have been with Markel for years. All staff has been very helpful in both with claims and with audits. Rates are competitive.

Retail store in CA (7/2021)



Proudly offering workers compensation in **43 states.**



388,427

calls and online chats fielded in our Omaha customer service center last year.

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