

Brokerage property



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Markel is an excess and surplus commercial lines insurer committed to providing a wide array of viable and creative solutions for your clients' individual needs. We are focused on maintaining a consistent, financially sound, and reliable market with the ability to quickly adapt to change. Our team of insurance specialists has extensive knowledge and expertise in the commercial property segment of the insurance marketplace.

Philosophy and operations

- Diverse portfolio of catastrophe and non-catastrophe exposed property risks
- Strong underwriting experience
- Disciplined risk modeling
- Practical solutions on complex risks
- Regional offices who understand regional trends and needs
- Committed to providing prompt answers and long-term broker relationships
- Up to \$50 million of in house capacity
- Up to \$10 million of in house capacity for catastrophe exposed risks
- Competitive quotes for traditional E&S business on both a primary, excess and layered and shared basis
- Ability to procure facultative reinsurance to offer larger limits
- CAT exposed accounts can be written on an all risk, DIC, or single peril basis
- Terrorism coverage available

Preferred classes of business

- Real estate schedules (excess on apartments)
- Hotels/motels
- Vacant buildings
- Unprotected properties
- Medical clinics and hospitals
- Light to high hazard manufacturing
- Machine shops
- Retail stores
- Wholesale distributors
- Municipalities and school districts
- Sewage and water treatment plants
- Movie theatres and other amusement occupancies
- Museums, arboretums, and zoos
- Builders risks

Enhanced capability

- Large deductible and self-insured retentions
- ISO policy forms and flexible policy wordings, including proprietary and producer manuscript forms
- Property enhancements that offer attractive extensions of coverage:
 - Equipment breakdown coverage – limits up to \$100 million can be offered on most occupancies
- Property Plus Endorsement – provides an extensive list of coverages to help you compete effectively:
 - Signs
 - Refrigerated goods spoilage
 - Accounts receivable
 - Moneys and securities
 - Fine arts
 - Ordinance or law
 - Valuable papers
 - More coverages available

Markel regions

Markel Mid South

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