

As the world of risk evolves, we evolve
with it, ever present and always dependable.
We liberate you and your business from the
unknown, with a more thoughtful approach,
so you can achieve your best.

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We call it **performance freed.**

An introduction to Markel Wholesale



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We are Markel, insurance specialists who give you and your business the confidence and freedom to perform at your best, wherever you are in the world.

We are Markel. In a world where things can change in a moment, we're insurance specialists who give you and your business the confidence and freedom to perform at your best, wherever you are.

As part of Markel Corporation, we've been insuring the usual and the unusual for over 90 years. It means we have a deep understanding of risk and the financial strength to stay by your side long into the future. Our experience has also made us more resilient, honing our approach to business and how we think ahead to tomorrow. We consider our markets with care, balancing opportunity with common sense. We are open about our risk appetite and when we innovate, we do so to stay. Our approach creates greater certainty, so you can concentrate on growing your business.

What really defines us is how we work. Originally family-run, the same values exist today. We are down-to-earth and are easy to deal with. Our underwriters have the expertise and authority to make informed, final decisions as swiftly as possible, so your dealings keep moving forward. We have our own trusted Lloyd's syndicate, but can also underwrite risks through our other Markel companies, depending on where you are in the world. We have a dedicated division in Asia, with teams working in Singapore, Hong Kong, Kuala Lumpur, Mumbai, Shanghai and Dubai,

providing the local expertise you need to stay ahead in these rapidly changing markets. We take the time to really get to know your business, and tailor products based on what matters most to you. And because we work as one, we collaborate freely across Markel to create the best solutions possible, regardless of how extraordinary your business. We share our insights and knowledge and our experts spend time with you and your company to help you understand potential risks and ever-shifting environments. And if the worst should happen, our award-winning claims service is fair and honest. With us, you always know where you stand, year in, year out.

We're living in a time of change and even uncertainty. It means the world of risk is evolving too. We evolve with it, ever present and always dependable. We liberate you and your business from the unknown, with a more thoughtful approach, so you can achieve your best.

We call it performance freed.

Nick Line
Chief Underwriting Officer
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A photograph of a person in a red shirt walking away on a path through a bamboo forest. The path is paved and flanked by low bamboo fences. The bamboo stalks are tall and green, creating a dense canopy overhead. The scene is bright and natural.

Claims

Freedom to move forward

We want to give you and your business the confidence to keep going whatever happens, so our highly experienced claims specialists are here to help.

Our claims service is award-winning. We understand that claiming for a loss can be difficult, particularly in uncertain times, and so we make the process as fair and easy as it can be. When necessary, we draw on the knowledge of our network of external lawyers, loss adjusters and other professionals, to deal with your claim effectively and with care. We regularly seek feedback from our brokers and measure our performance – internally and against external regulatory standards – to make sure we're providing the best service to you we can.

By using our deep expertise and understanding the need for flexibility, our thoughtful approach to claims means we give you and your business freedom so you can keep performing, regardless of what uncertainty tomorrow may bring.

Chris O'Shea
Claims Director
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Cyber

Freedom to operate

We know the world of cyber is one of the most complex and fastest to evolve. We've been in the market from the start with one of the first cyber products in 1982. And with our focus on close relationships with our clients, we know your business and your needs.

That's why we designed Cyber 360 – to safeguard businesses before, during and after a cyber-attack, and do more than just protect and promise to pay. With a panel of experts, we offer a range of resources to free you when you need it most. From breach response, incident management, legal, forensic investigation, credit monitoring and call centre management, loss control and public relations, we're with you. And our 24/7 cyber claims line means you can contact us anytime should the worst happen.

The impact of a cyber-attack can be costly, time-consuming and bring a business to a stand-still. We think about your entire operation, so that what can happen in an instant, doesn't limit you for long.



Scott Bailey
Divisional Managing Director, Cyber
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A large wind turbine stands on a rocky, moss-covered cliff. Below the cliff, a vast sea of clouds stretches to the horizon. In the distance, other wind turbines are visible on the horizon line. A teal-colored geometric shape, resembling a stylized wind turbine blade, is overlaid on the left side of the image, containing the text 'Energy' and 'Freedom to go beyond'.

Energy

Freedom to go beyond

As one of London's biggest energy underwriting teams, we give energy companies of every size the certainty to be able to concentrate on what they do best.

Relationships matter to us, and we take the time to get to know your infrastructure and your environment so we can make our products just right for you. And should the worst happen, whether it's on your wind farm, a remote installation offshore, or in the wider world, our expert knowledge means we can settle your claim fairly.

We recognise that the world of energy is constantly evolving. We are evolving with it, continually developing new products and services – looking ahead to tomorrow to give you the freedom to carry on delivering the vital resources that keep our world working.

Rohan Davies

Divisional Managing Director, Energy
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Equine and Livestock

Freedom to excel

We are established and well-recognised market leaders in equine and livestock insurance, offering a wide portfolio of products to suit a broad range of risks, from large stud farms to individual horses and covering all uses across farm, zoo and other animal interests.

We also cover equine liability and farm combined risks alongside mortality risks for animals, as well as disease and business interruption for livestock. We have a deep understanding of the equine and livestock industries and clients put their trust in us because of our extensive knowledge of the niche sector in which we operate. We lead the majority of all the business we write. Our name and reputation in equine and livestock insurance are renowned worldwide.

We set ourselves the highest standards of service. We value our relationships and continue to evolve our offer to ensure we

keep up with your needs in an ever-shifting market. We appreciate our clients are based across the world, and so we offer an extended-hours service so you can contact us wherever you might be. Our dedicated equine direct insurance in France provides market leading cover directly to individuals where needed in Europe.

Whether it's the livelihood of a racehorse, protecting your livestock, or moving an animal from one end of the world to the other, our products and services free your business so you and your assets can keep performing at their very best.



Juliet Redfern
Divisional Managing Director,
Equine and Livestock
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Marine

Freedom to advance

Our marine business covers a wide variety of classes offering a range of products to suit your business.

We are a marine leader in the sector and provide a portfolio of coverage for cargo, hull, marine and energy liability, ports and terminals, marine trades, marine PI and logistics, specie, terrorism and marine war risks. Our expert underwriters handle a comprehensive range of risks for multinational companies as well as private individuals.

Many of our marine clients and brokers have trusted us with their insurances for many years, knowing we're easy to deal with and have the expertise to make decisions as swiftly as possible. We are a global marine insurer and we really take the time to get to know our clients and their operations. This gives you and your business confidence that we understand your risks, your challenges and your opportunities, so you can focus on your performance.

Chris Fenn
Divisional Managing Director, Marine
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Professional and Financial Risks

Freedom to progress

We are market leaders in the professional and financial risks sector. With many years of experience, our teams are easy to deal with and we'll explain things honestly with our thoughtful approach. And should you need to make a claim, we want to make the process as clear and easy as possible.

We cover both the traditional and emerging risk sectors for professional indemnity, directors and officers, and crime exposures. Our market-leading policies can also cover cyber and general liability exposures where required. We have a deep understanding of the risks in these sectors and are known for our rigorous yet progressive policy wordings, ensuring your cover is as comprehensive as possible.

We have innovated in sectors from fintech to media and entertainment, creating new products or tailoring existing ones, so that what we offer reflects the evolving exposures in global markets, and wherever your business is in the world, it's protected. We provide the assurance that frees you from the unknown, so you can keep going and focus on moving your business forward into tomorrow.



David Sawyer
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Professional and Financial Risks
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A photograph of the Golden Gate Bridge in San Francisco, viewed from a low angle looking down the length of the bridge towards the other side. The bridge's red-orange structure is prominent against a clear blue sky. A teal-colored geometric shape, resembling a trapezoid, is overlaid on the left side of the image, containing the text for this section.

Trade Credit, Political Risk and Surety

Freedom to grow

Our trade credit, political risk and surety team offers deep knowledge of commercial counterparty and country risks across a wide variety of trade sectors and markets. We know that trade risks are among the most complex, and our A+ rating means we're trusted the world over to really understand them.

As a leading Lloyd's syndicate, as well as operating independently on company paper, we cover most of the world. We're a preferred insurance partner because of our partnership approach, because we understand our clients' business needs, and because we provide the most comprehensive cover in an environment that can change in an instant.

The key benefits we provide for our clients include: security of non-cancellable credit and country limits; balance sheet and cash flow protection; improved terms for bank financing facilities; bonds and guarantees to assist with working capital management; an effective alternative to letters of credit

or other types of collateral; full suite of political risk cover to manage emerging market risk; and risk transfer to satisfy capital adequacy requirements.

Our considered approach means we create the solutions that best suit you, tailoring our trade and surety policies for specific credit risks, markets and contingencies, however unusual they may be. We evolve as the sector and the world changes, so you can always rely on our capabilities to give you the confidence to carry on with trading, knowing you're protected in an ever-changing risk environment.

A portrait of Carl Titterton, a man with dark hair, wearing a dark suit, white shirt, and patterned tie. He is smiling and looking towards the camera. The background is a solid teal color, matching the design elements of the page.

Carl Titterton

Divisional Managing Director, Trade Credit,
Political Risk and Surety
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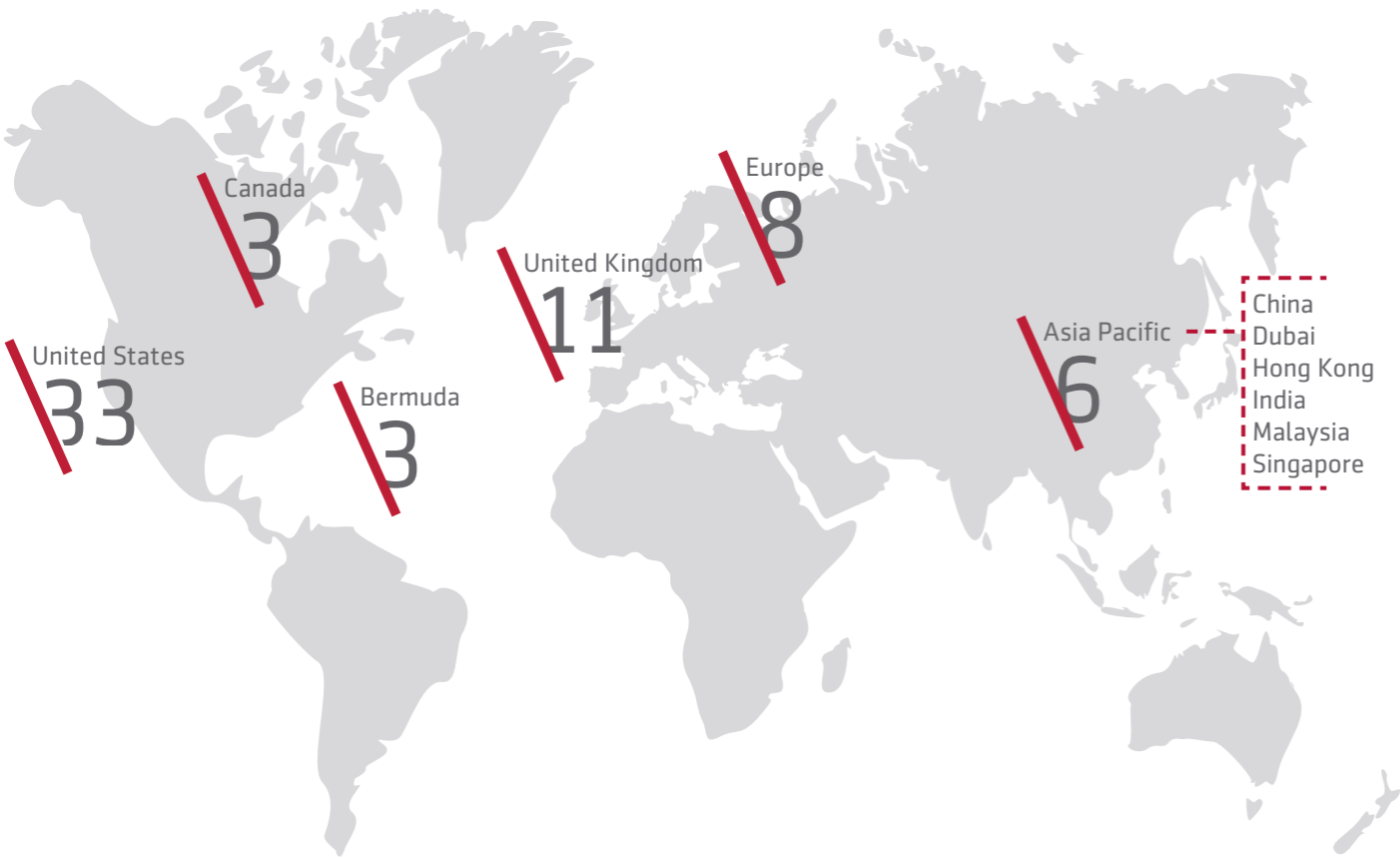
A snapshot of Markel



Headquarters in
Richmond, Virginia



64 offices in 16 countries



Financial strength ratings

A (Excellent)

A.M. Best

A (Strong)

Standard & Poor's



Listed as #311 on the 2021
that also. **Fortune 500**



18,900 employees;

4,600 employed within insurance operations
and 14,300 employed within our Markel
Ventures operations



\$42 billion in total assets



Insuring the usual and unusual
for over **90 years**