

Accident and Health Division

For over 20 years, Markel’s Accident and Health division has provided top-quality accident and health insurance for a variety of specialty markets, as well as liability coverage for amateur sports programs. Our business is built on partnerships; we practice honesty, integrity, and fair dealings in all of our relationships and seek partners who do the same. Our products are solid. Our underwriters and managers are not only accessible, but attentive – with the strong desire and plenty of flexibility to develop real solutions for you and your customers.

- K-12 Students and Sports
- College Students and Sports
- Catastrophic Student Accident
- Tuition Refund
- Amateur and Youth Sports
(accident medical and liability)
- Special Risk Accident for Groups and Clubs
- Markel Basic Health for Employers with Uninsured Workers
- Short-Term Medical
- Employer Stop Loss

K-12 Students and Sports

Target Classes

- Private K-12 schools
- Public K-12 school districts

Coverage Highlights

- Student accident
- Accidental death and dismemberment
- Catastrophic student accident
- Interscholastic sports – covers all sports
- Tuition refund
- Group activities, field trips

College Students and Sports

Target Classes

- Primarily private colleges and universities with managed enrollment systems, including
- Business colleges
 - Christian colleges
 - Community colleges
 - Dental schools
 - Historically Black Colleges & Universities (HBCUs)
 - Junior colleges
 - Law schools
 - Medical schools
 - Pharmacy schools
 - Theological seminaries

Coverage Highlights

- Student health
- Student accident
- Accidental death and dismemberment
- Intercollegiate sports
- Tuition refund
- International student health
- Study abroad
- Group activities
- English as a Second Language programs

***Catastrophic
Student Accident***

Target Classes

- Private K-12 schools
- Public K-12 school districts

Coverage Highlights

- Accident Medical: Pays up to \$5 million for catastrophic injury
- Catastrophe Cash: pays up to \$500,000 for special expenses

Tuition Refund

Target Classes

- Private K-12 schools
- Colleges and universities

Coverage Highlights

- Reimburses school for lost tuition due to a triggered event, such as death of a parent or student's severe illness

***Amateur and
Youth Sports***

Target Classes

- Athletic associations
- Individual sports teams
- Independent sports leagues
- National governing bodies
- Regional and national sports associations
- Sports camps and clinics
- Sports tournaments

Coverage Highlights

- General liability
- Umbrella liability
- Property
- Accident medical
- Catastrophic accident medical
- Accidental death and dismemberment
- Auto
- Crime
- Equipment

***Special Risk Accident
for Groups and Clubs***

Target Classes

- Groups and organizations of virtually any type, such as:
- Civic organizations
 - Daycare centers and preschools
 - Recreational groups
 - Social clubs
 - Youth groups

Coverage Highlights

- Accident insurance
- Accidental death and dismemberment
- Fund raisers/special events
- Travel to and from sponsored events

www.MarkelAH.com

Contact

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Market Basic Health

Market Basic Health is limited benefit health insurance. This plan provides an affordable alternative for employers without major medical, or for businesses with employees who are not eligible for major medical plans.

Target Classes

- Employers who do not have major medical insurance
- Firms that employ hourly, part-time, seasonal, or temporary workers, such as:
 - Child care centers
 - Construction companies
 - Hotels/motels
 - Landscapers
 - Nursing homes
 - Restaurants
 - Retailers
 - Schools
- Open to all industries
- Currently available in 37 states

Coverage Highlights

- Scheduled benefit employee reimbursement for:
 - Doctor's office visits
 - Diagnostic testing
 - Hospitalization
 - Child wellness visits
 - Emergency room
 - Surgery (inpatient and outpatient)
- Supplemental benefits available: PPO, pharmacy, dental
- Broad eligibility – no health questions
- Available for groups with as few as 4 employees

Short-Term Medical

Target Classes

- People without employer-paid health insurance
- Recent college graduates
- People in-between jobs

Coverage Highlights

- Major medical-type coverage
- 18 plan options available
- Time-limited coverage (30 to 365 days)
- Overall maximum benefit of \$1 million

Note

- Distributed through wholesale partner SASid

Employer Stop Loss

Target Classes

- Employer-sponsored, self-funded health plans

Coverage Highlights

- No prohibited classes
- Limits to \$5 million
- Minimum group size is 25 lives

Notes

- Sold through a select channel of retail producers, brokers, TPAs
- Donnelly Skrtich Underwriters is the product partner and “underwriting desk”

Markel Insurance Company

4600 Cox Road
Glen Allen, VA 23060
www.markelinsurance.com
800-431-1270

2007 gross written premium \$233 million
A.M. Best rating A (Excellent)
Fitch rating A (High)

Markel Insurance Company is a wholly owned subsidiary of Markel Corporation. We are admitted and licensed to underwrite property and casualty niche programs, accident and health (including sports liability and student accident), and equine insurance (including horse farms, riding and show animal clubs, dude ranches, and guides and outfitters) in all states except Hawaii. By knowing our niches and applying a disciplined underwriting approach, we've achieved 14 consecutive years of underwriting profit.

Markel Corporation

4521 Highwoods Parkway
Glen Allen, VA 23060
www.markelcorp.com
800-446-6671

2007 gross written premium \$2.4 billion
2007 combined ratio 88%

One of Forbes' 400 Best Big Companies

One of Ward's 50 Property-Casualty Top Performing Companies since 1999

Markel Corporation is an international property and casualty insurance holding company headquartered in Richmond, Virginia, that markets and underwrites specialty insurance products and programs to a variety of niche markets. We believe our specialty product focus and niche market strategy enable us to develop expertise and specialized market knowledge. We seek to differentiate ourselves from competitors by our expertise, service, continuity, and other value-based considerations. Our eight underwriting companies are focused on three specialty segments:

Specialty Admitted

Markel Insurance Company

Markel American Insurance Company
Markel Global Marine and Energy

Excess and Surplus

Markel Essex
Markel Shand, Inc./Evanston Insurance Company
Markel Southwest Underwriters, Inc.
Markel Underwriting Managers, Inc.

London Market

Markel International