

# Portfolio excess

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Markel's portfolio excess product protects health insurers against catastrophic claims that could expose an entire portfolio, or defined book of business, to unnecessary risk. Protection options include: per person, dollar-denominated "excess" coverage; and/or "carve-outs" by diagnosis type. Quotes are typically generated within 72 hours.

## Product description

- Per person (specific) excess coverage
- "Carve-out" coverage
- Flexible deductible levels
- Limits up to \$5 million
- Access to National Centers of Excellence for organ transplant/cancer claims at no additional charge
- Access to medical case management/disease management programs at no additional charge

## Target classes

- Health insurers (including HMOs) offering fully insured or self-insured medical plans

## Underwriting partner

DSU, LLC – Shelton, CT  
Steve Donnelly, Paul Skrtich – Principals

## Distribution channel

Retail agents

## For more information, contact:

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For more information, please visit us at [markelAH.com](http://markelAH.com).

