

Markel Risk Solutions



September 2006

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MRS Announces New Business Production Initiative!

Hopefully you have had a chance to participate in the New Business Production Blitz of 2006. This initiative will emphasize our special relationship with our agency partners and the unique benefits MRS offers.

Eligible submissions will have a **minimum estimated annual premium of \$100,000**. The business can be new to the agency or a controlled account remarketed to MRS. The initiative covers new orders effective September 1, 2006, through December 31, 2006.

Participating MRS agents will benefit by winning new business at very

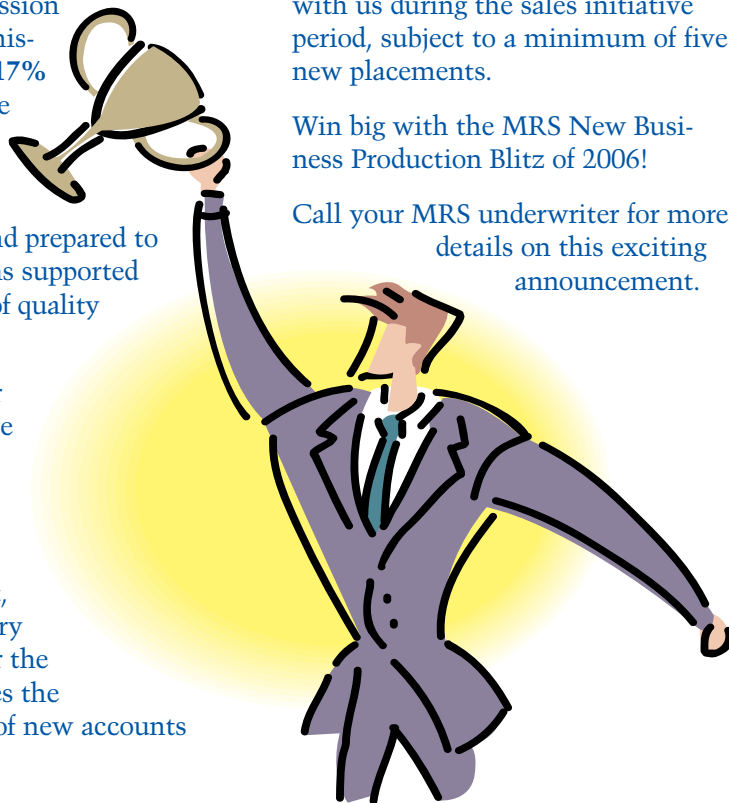
attractive commission levels. The commission rate will be **17%** for all lines on the account except umbrella, which will be 10%. We are committed and prepared to quote submissions supported by a high degree of quality and integrity.

Not only will our agency partners be rewarded with additional revenue opportunities and priority service treatment, we will offer a very special reward for the agency who places the greatest amount of new accounts

with us during the sales initiative period, subject to a minimum of five new placements.

Win big with the MRS New Business Production Blitz of 2006!

Call your MRS underwriter for more details on this exciting announcement.



Markel Risk Solutions Launches New Web Site

Markel Risk Solutions is pleased to announce that we now have our own web site that will enable our agency partners to easily access important information on product offerings, sup-

plemental applications, key underwriting contacts, new accounts, key industry segments recently written, and other important topics.



The web site address is: www.markelrisksolutions.com

The web site is secure and you must know your password to log on. Your logon ID consists of the letters mrs and your five-digit agency code. For example: mrs56789.

If you have misplaced your MRS agency code, please call 866-787-9760 and we'll be happy to assist you.

We hope you find this web site convenient and of value to your agency.



MRS wants your Green Business!

Green business? Hmm. Is MRS looking to write botanical gardens or restaurants where the house specialty is fried green tomatoes? Well we can certainly entertain these industry segments, but that's not exactly what we have in mind. MRS has a strong desire to write Eco-business or earth-friendly "green" companies. These companies produce or use products that are natural, organic, biodegradable, or recyclable.

You may be wondering what kinds of accounts fit into this market. The following list will give you an example of the diverse number of industry segments included in the rapidly growing "green" movement.



- Manufactured goods made from recycled materials
- Scrap metal, paper, and plastic recyclers
- Bio-fuels
- Water purification
- Air purification
- Organic foods, clothing, accessories, textiles
- Organic growing materials and fertilizers
- Natural pest control
- Commercial contractors specializing in sustainable construction
- Eco-friendly building materials
- Companies that have "green procurement" policies and practices
- Gardening products
- Energy-saving products for homes/businesses
- Eco-travel and hospitality

MRS has a strong underwriting comfort level with "green" business. It is a rapidly growing segment that will attract more capital, highly focused management with highly trained employees, and sophisticated facilities and equipment. It will attract a customer base that is focused on ethical and environmental issues rather than lowest cost or bid. Furthermore, government incentives and policies will motivate businesses and consumers to fuel growth. We are optimistic that the risk characteristics associated with this business will offer attractive account opportunities for our agency partners and MRS.

Give your underwriter a call on your "green" account today.

Virginia Approves OmniFlex

MRS is pleased to announce that Virginia has approved the OmniFlex property coverage form effective June 1, 2006, for new and renewal business. The OmniFlex, typically used on medium to larger property schedules, forms the foundation of a truly comprehensive property product for a large number of eligible industry segments including manufacturing, industrial, habitational, institutional, retail, wholesale, and service providers.

OmniFlex provides coverage for all of the insured's buildings and business property at covered locations anywhere within the coverage territory. This coverage is typically much broader than the ISO commercial property form. OmniFlex's coverage extends to signs, foundations of buildings, structures and machinery, bulkheads, underground pipes, and more. It can be combined with other coverage forms including the CGL, auto, inland marine, crime, and umbrella.

The OmniFlex not only offers significant coverage value, the pricing component is a non-ISO based rating methodology. Your MRS underwriters will use their underwriting expertise in developing the rate from the "ground up," based on the property's risk characteristics.

The OmniFlex product is now approved for use in all states except California.

Ask your MRS underwriter about the OmniFlex on your next account opportunity.

Markel Risk Solutions Wants to Write Your HBB!

Are you currently writing or prospecting a group of accounts that you could write a significant volume of business with if you could just find a dedicated carrier to listen? Here's your chance!

MRS is very interested in writing Homogeneous Blocks of Business, or HBBs, consisting of individual accounts within a given industry segment that, in the aggregate, will develop a minimum premium level of \$1 million within a 12-month period. Each member of the HBB is underwritten individually based on the characteristics of the account.

Here is a brief list of some of the HBBs that MRS currently writes:

- Tourist caves
- Hotels
- Scrap metal dealers

- Franchise restaurants
- Apartment building owners
- Temporary staffing
- Water bottlers

2006 will be our best year ever for HBB business development. Additionally, we now have a dedicated underwriting team geared up and ready to handle only HBB business, ensuring that our agency partners will receive top-quality service on each and every underwriting transaction.

There are a number of characteristics that illustrate a good HBB opportunity:

- Agency expertise in underwriting exposure and analysis
- Well-defined marketing platform to access risk population
- A group of accounts that present a unique or unusual exposure
- A reasonable number of accounts (30 to 100+), depending on average account premium
- Average account premium of \$25,000 or greater within the HBB

- \$1 million in premium development within a 12-month period
- Agency-controlled book of business

Take advantage of our penchant to write HBBs for your organization today. Call Dean Kemp at 804-527-7586 to discuss your HBB in more detail.

Two On the Move!

James Kolesar has been promoted from Executive Underwriter to Team Manager. He will lead an underwriting team responsible for servicing over 100 retail agency partners. **Sissy Owens** has been promoted from Associate Underwriter to Underwriter. She will handle renewal transactions for her assigned territory and assist her Production Underwriter on new business accounts. Congratulations, James and Sissy!

New Faces in MRS

Kathy DiMeglio, *Senior Underwriter*

Kathy brings an extensive P&C background to MRS. She has worked with several large brokerage firms in California and has held senior underwriting positions with several national carriers including Great American, AIG, CNA, and Chubb. Kathy is a graduate of King's College in Wilkes Barre, Pennsylvania.

Earle Kellon, *Senior Underwriter*

Earle brings over 25 years of multi-line underwriting and agency management experience to MRS. Earle began his underwriting career with St. Paul, where he held marketing and multi-line underwriting positions. He most recently held the position of Excess Underwriting Specialist in the construction division of AIG. Earle is a graduate of University of Pittsburgh.

Becky Minster, *Senior Underwriter*

Becky joined MRS after working in both the agency and carrier side of the business. Her prior carrier experience included stints with CNA, Travelers, and Royal, where she performed multi-line underwriting duties.

Nancy Coles, *Underwriter*

Nancy joined MRS after holding P&C underwriting positions with several MGA organizations in the Richmond, Virginia, area. She is responsible for underwriting our Homogeneous Blocks of Business (HBBs). Nancy is a graduate of Virginia Commonwealth University and obtained her CIC designation in 1996.

Shawn Burwell, *Associate Underwriter*

Shawn comes to MRS after working with W. R. Berkley Mid Atlantic Group, where she was an underwriting assistant and small business underwriter. She also worked as a rater technician with several other large P&C insurance companies in Richmond.

Underwriting Contacts

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Hot New Accounts

The following is a sample of some of the hot new accounts MRS has recently written:

Electrical Supply Distributor	\$405,704
Apartment Buildings	\$401,516
Concrete and Paving Contractor	\$237,381
Water Softener/Bottler	\$125,985
Sand Dredging and Distributor	\$114,486
Convenience Stores	\$108,868
Travel Center	\$96,900
Asphalt Roofing Products Manufacturer	\$70,541
Box Manufacturer	\$59,369
Scrap Metal Dealer	\$56,860
Hotel	\$49,000
Seafood Restaurant	\$48,006
Botanical Gardens	\$47,222
Painting Contractor	\$41,522
Prefab Metal Building Construction	\$36,986
Wood Truss Manufacturer	\$34,272
Commercial Landscaper	\$33,328
Demolition Contractor	\$31,500
Motor Coach Homeowners Association	\$28,306
Temporary Staffing	\$26,842

Dele Crawford is Underwriting Quality Leader

Dele Crawford has accepted the newly created position of Underwriting Quality Leader in MRS. Dele joined MRS in September 2000 as a Senior Underwriter and was promoted to Team Manager in October of 2001. Dele will be accountable for all technical product and project initiatives including quality assurance, underwriting guideline adherence, and product development. Please join us in congratulating Dele on her new responsibilities.