

# Boys & Girls Club National Insurance Program

## Frequently asked questions

### **How is Markel engaged with Boys & Girls Clubs of America (BGCA) and Frank Crystal & Company?**

Markel was selected as an underwriting partner to help create a stable, consistent coverage offering, loss control advisory services, and competitive pricing to be sold and serviced by insurance agencies that work with local Boys & Girls Club chapters.

Markel brings over 60 years of underwriting experience, risk management and loss control services, and youth-related claims expertise to support you and your BGCA clients.

### **If I currently write Boys & Girls Clubs with Markel, how does my relationship change?**

#### **It doesn't.**

Your agency is the recognized agent of record for the Boys & Girls Clubs you insure with Markel. This does not change.

You will continue to work directly with your Markel underwriter for existing business and new business, as you have in the past. This does not change.

Your commission level remains unchanged. We are pleased to announce that for NEW Boys & Girls Club business with quoted account premium over \$5,000, your commission is 17.5%. New business includes accounts not written by Markel in the last 18 months. Standard agency commission applies upon renewal. This offer applies to new submissions received between now and December 31, 2010.

If your agency has reached partner level status with us and you have a profit sharing agreement, profit sharing of this business does not change.

### **Will Frank Crystal & Company compete for my current Boys & Girls Club business?**

The goal of Frank Crystal & Company is for you to retain and maintain your client relationships and grow your book of business with Markel.

All Markel agencies, including your agency and Frank Crystal & Company, will be working to produce new business in 2010 going forward. Like your agency, they will engage as a retail producer for Boys & Girls Club business not currently written by Markel.

### **What advantage does the development of this program provide to my agency and Boys & Girls Club clients?**

A standardized, countrywide program will enable more efficient production and servicing of BGCA clients, with the goal of increased revenue volume for your agency.

Another primary mission of this collaboration is to track and evaluate loss control trend data from a large pool of clubs to the benefit of all. Based on real data from Boys & Girls Clubs, we will provide you and your clients with educational programs and risk alerts to assist in your clients' risk management efforts. Over time, we can reduce the risk of loss and manage rates and premium charges based on good results from a larger book of business.

For more information contact your Markel underwriter or Jim Henry, Underwriting Manager, at 800-431-1270, ext. 17988.

