## To our employees

On this Employee Appreciation Day, we sincerely thank you for all you do for Markel. We are more than the products and services we provide—we are a team of people who care about our customers and believe in what we do. Our success is a direct result of your hard work, commitment, and dedication every day.

Through it all, we've kept our sense of humor and we've adhered to a creed of honesty and fairness in all our dealings. Together, we've built an organization in which we can all continue to grow, learn new skills, and take on new challenges.

We are better because of you—and we are confident that we'll continue to reach goals and exceed expectations far into the future. Thank youtoday and every day—for being a part of building one of the world's great companies.

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Tom Gayner and Richie Whitt

