

KATHRYN BRITNELL , CRM, CAIB, CIP

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SENIOR INSURANCE LEADER

Developing effective, empowered teams that ensure profitability, accelerate growth and increase revenue.

Intuitive, client-focused, and accomplished insurance executive with 20+ years of progressive experience leading and developing effective teams that deliver solutions to drive efficiency and profitability. Regional underwriting and distribution leader with proven approach to building internal and external relationships, fostering positive team culture that encourages learning, trust, and collaboration. Consistently recognized for protecting profitability with sound underwriting decisions, with strong integrity, sales acumen and technical knowledge.

- Strategic Planning & Execution
- Compliance Management
- Team Leadership & Motivation
- Strong Cross-Cultural Leadership
- B2B & B2C, Digital Expertise
- Cross-functional Collaboration
- Broker Acquisitions
- Lead Process Improvement
- Underwriting Discipline
- Performance Management
- Complex Change Management
- P&L Management
- Relationship Management
- Multinational & Cross-border Placements



- *Thorough understanding of the dynamics, trends and regulatory landscape of the Canadian insurance market*
- *Assured profitability by identifying and retiring risks outside of appetite*
- *Developed sales and marketing strategy to boost awareness of broker partners*
- *Developed, executed and implemented regional and national business strategy*
- *Hard field experience in all aspects of brokerage, risk management and complex risk commercial underwriting*
- *Decades of expertise in developing programs, product development frameworks & delegated contracts for small to medium commercial risks, surety, professional lines and personal lines*
- *Broker placement of large complex accounts, construction insurance, wrap-up and Surety bonding for heavy construction and major infrastructure projects*
- *Skilled in attracting, developing, and retaining top talent across Canada, while fostering a high-performing culture and a strong talent pipeline*

"[Kathryn is] the mark of a real leader—someone who builds up their team and takes pride in seeing them flourish...[her] pragmatic and compassionate approach are the hallmarks of the Markel Style." -Director of Underwriting Oversight & Actuarial

"[Kathryn] has made a significant impact not only on the region but across the entire organization." -President

"[Kathryn] brings a combination of talent in Underwriting and Sales, how do we get her involved in all regions? - Chief Auditor

"I think there is something for the wider Markel crowd to learn from the Western team. While we are much smaller scale, I think you've managed to create a great culture of collaboration not only among the UWs but also with the UAs, BD and myself, where it now becomes natural on a weekly basis to come in." Current Markel Employee

Professional Experience

November 2018 to October 2025 • MARKEL INTERNATIONAL

VP, Canada West - Vancouver Branch Manager

Leading a team of 14 direct & indirect reports, overseeing \$39M budget, across multiple lines of business, branch operations, providing regional resources, served as national Principal Broker from September 2022 to September 2025 in 12 provinces & territories

- *Triaged and identified risks & took corrective action, rehabilitating unprofitable parts of the business. Supported brokers during the exit of unprofitable classes; all contributed to successful combined ratios*
- *Established and maintained positive relationships with brokers*
- *Played a part in identifying exposures of the Opioid crisis, by alerting the SVP of UW, which brought an innovative exclusion to the marketplace*
- *Exceeded 2019 regional plan by 50%+, while re-underwriting portfolio to generate profitable outlook—retaining business while increasing premium*
- *Promoted to AVP and Western Canadian Regional Manager within just 6 months*
- *Supports Sector product teams, with AVP, promoted Markel Care in the West, resulting in a new Daycare Program*
- *Responsible for operational P&L and COR results of the region*
- *Directed sales and marketing to brokers in BC, Alberta, Saskatchewan, Manitoba, Yukon, NWT, and Nunavut*
- *Lead development of CAST and CRM digital efficiency tools, working across teams in Canada and UK, generated support which expedited build in ¼ of the anticipated time*
- *Co-Developed Canadian Underwriter Sales Training, Driving the Business Whilst Working From Home, and Co-led multiple Sales Negotiation Training Programmes*
- *Facilities management, space expansion and six-figure renovation: Chose to renovate versus relocate, negotiated reduced lease expenses, preserved and expanded the workspace, eliminated the visible and invisible cost of relocation, project managed, designed the space and significantly reduced costs for renovation on time and budget*



2018 • AFIRM SOLUTIONS

Contract Loss Control Inspector

Residential & Commercial Property & Casualty Risk Inspections & Reports

Undertook 40 hours of classroom training in loss control, and in applying experience successfully executed on several hundred commercial and personal lines risk inspections throughout the province, providing recommendations and reports to insurer-clients.

- *Reduced public anxiety, obtaining cooperation and access with calm, effective communication & assurance, delivering risk management reports and important risk control diligence for the Insurer-client.*

2016 to 2018 • HUB INTERNATIONAL INSURANCE BROKERS

VP Programs & Product Development

Developed national and regional business plans and strategic marketing initiatives, supporting organic growth and cross-sell, up-sell campaigns. Presented projects internally across multiple teams in Canada and US

- *Developed niche insurance products and programs, including Package, Trades, EBI, Strata, Cyber, and Surety, Architects' & Engineers E&O, and Excess Casualty lines*
- *Launched commercial realty program with +32% GWP growth within the first year*
- *Presented opportunities, built RFP packages, negotiated marketing budgets and sponsorships with carrier-partners*

- *Negotiated successful complex commercial portfolio transfers with commission overrides & marketing budgets*
- *Collaborated across Canada and the USA, considered an extension of the CMO and CSO teams*
- *Contributed to monthly renewal strategy for the top 200 accounts, strategized with producers to retain & win business*

2011 to 2016 • RELIANCE INSURANCE AGENCIES LTD.

Manager, Commercial Administration, Manager of Programs, Product and Business Development

Promoted several times over 5 ½ years with a diverse set of responsibilities to support the goals of this 100-employee, privately owned brokerage.

- *Lead due diligence and broker placement for International Private Equity client acquisitions in Canada, US, UK, the Netherlands, Spain, Brazil, Mexico, South and Central America.*
- *Obtained Lloyds Open Market Correspondent Status and underwent Tribunalization for Coverholder authority*
- *Selected broker partner to cross-sell in a strategic alliance with a retail chain with 10.0 million annual customers*
- *Project lead marketing placement of \$6M B2C retail personal lines program, obtained liberal and inaugural Underwriting Authority Contract from the carrier (who didn't write PL programs), saved the company from losing \$600K in annual lost commissions*
- *Developed and supported affinity programs for professional and industrial lines in package and marine/stock throughput for manufacturing and retail*
- *Developed digital marketing strategy as part of the committee and SLT*
- *Produced new commercial insurance accounts, significantly increased revenues*
- *Consistently achieved 96-98% retention rate on a renewal portfolio of commercial insurance clients*
Grew the portfolio by client referral
- *Lead advisor to clients and sales & service teams, technical resource for solving challenging situations*
- *Collaborated with the SLT in the Planning and Integration team to prepare and deploy for a major brokerage acquisition, the brokerage doubled in size*

Education & Licensure

CIP • **INSURANCE INSTITUTE OF BC (UNDERWRITING) 2020**

CAIB • **CANADIAN ACCREDITED INSURANCE BROKER 2000**
INSURANCE BROKERS ASSOCIATION OF BC

CRM • **RISK MANAGEMENT SOCIETY OF BC 2004**
SIMON FRASER UNIVERSITY

FUNDAMENTALS OF ACCOUNTING I & II • **LANGARA**
COLLEGE, 2000

BC PRIVACY ACT LEGISLATION – DOLDEN • **2003**

AUTOPLAN ESSENTIALS & PRORATE • **ICBC**

DIVERSITY AND INCLUSION • **The Clear Company • 2019**

HIRING RIGHT • **The Clear Company • 2019**

PRINCIPAL NOMINEE UNRESTRICTED LICENSE • **2022**

COACHING CONVERSATIONS • **2022**

SITUATIONALLY ADAPTIVE LEADERSHIP • **2023**

EXECUTIVE COACHING PROGRAM • **2024**

Industry Volunteer Experience

- Insurance Institute of BC - Board Member – 2nd Vice President 2025
- IIBC Seminar Seminars & Symposium Committee Chair and Career Connections Ambassador - 2021- 2024
- Markel's Global Wellbeing Network International Lead – MINT National Markets ERG - August 2023 to January 2025
- Markel's Diversity & Inclusion Clear Accreditation Committee Member - 2021 – 2023

Previous Volunteer Service (2000 – 2017):

Canadian Construction Women's Association, Board Member; Greater Vancouver Homebuilders Association Committee Member; Food Processors Association of BC Member; Rotary Club of Coquitlam Director, Privacy Committee, Scholarship Committee Chair; Families of Abuse Society President; Valley Women's Business Network President; PEO Society Member.