



## Solving Complex Risk

### Case studies: Products-led liability solutions



**Emerging Risk: Manufacture of high-purity graphene for integration into advanced technologies.**

GWP Range: 30,000 - £40,000

This complex risk covered the manufacture of high-purity graphene. In this case, our underwriters collaborated closely with this national broker and their client to navigate through the intricate manufacturing process of this emerging products risk - that provides materials for advanced technology equipment. This was an example of a complex, game-changing product ready to be applied in critical applications. We also provided risk management solutions to help the client improve their working environment for employees.



**Chemicals/US Exports: Distribution and outsourcing of chemicals.**

GWP Range: 10,000 - £20,000

We were able to insure this risk for a client who produces high volumes of US exports, designed for the specialty chemicals industry. When it comes to complex US exports this is where Arch specialises. We understood the processes and industry standards for this cover, providing a welcomed outcome for both broker and insured.



**Commercial Combined: Manufacture of sacrificial marine anodes. Applied to hulls of boats and ships to prevent corrosion.**

GWP Range: 15,000 - £20,000

This policy covered a new venture, but with an insured who had significant experience in this area. So we put our solving complex risk team on the case, who were quick to understand the new-to-market risk, when the rest of the market overlooked it. We were able to secure terms quickly, with both broker and insured pleased with our value-add services.



**Cosmetics: Wholesale of fast-moving consumer goods and beauty products.**

GWP Range: 10,000 - £20,000

This product-liability risk was an example of a case being expertly underwritten in one of our local branch offices, offering the right solution for our insured's fulfilment business. Where and how products are sold and distributed can have a significant impact on claims against policyholders, so by working with our broker and their client, we were able to understand where manufacturer and distributor liability starts and ends.



**Electric Vehicles:**  
**Manufacturer of electric motorcycles.**  
 GWP Range: 20,000 - £30,000

This risk was one of a number of automotive enquiries from a national broker looking for a solution for an electric vehicle manufacturer. Our underwriters were able to collaborate with the broker and policyholder to discuss the engineering expertise and design specification of the product. This was another example of being committed and mindful in our approach to fulfil the needs of the policyholder and secure the risk where other insurers were looking to pull-out.



**Claims Made:**  
**Manufacture of water purification products.**  
 GWP Range: 20,000 - £30,000

We were able to respond quickly to this risk from a key broker. Their client was looking for an alternative market due to industry application changes and a sudden request for filters to be manufactured for use in emergency preparedness. We were able to provide a "claims made" solution in order that the policyholder could provide water-aid relief across the globe to areas without clean drinking water.



**Package and Complex Risk:**  
**Manufacturing microwave filters for non-safety critical communications which would include aircrafts.**  
 GWP Range: Sub 10,000

Understanding manufacturing processes and industry standards is key to our underwriting expertise, enabling us to provide the right solutions for our insured's business. Maintaining a strong dialogue with the broker meant that we were able to successfully take on this case. This certainly exhibits our willingness to write not just combined package business but also standalone liability in challenging manufacturing sectors with a high volume of US exports.



**Emerging Risk:**  
**Design, development, supply, light assembly and sale of renewable energy hydrogen fuel cells.**  
 GWP Range: 20,000 - £30,000

This was an example of an emerging risk within energy transition. Our local branch underwriters worked hard and smart to understand the opportunities and risks associated with this emerging product and new technology and agree terms quickly with the broker and their client.



**US Exports: Design, development, manufacture, repair and sale of new and pre-owned Electric Quad Bikes.**  
 GWP Range: 40,000 - £50,000

This was another example of a traditionally difficult-to-place product with exports to the US. However, our local branch in the South and their commitment to working in collaboration with their brokers, helped us secure the risk, where others were looking to pull out.



**Broker Partner of the Year**



**Winner**  
 Commercial Lines  
 Gold



**Winner**  
 Small Commercial  
 Combined, Gold