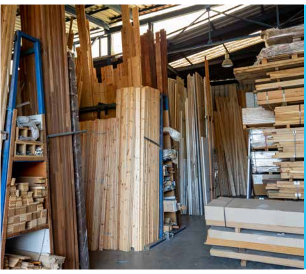
Commercial Combined Case Studies

H2 2026

UK Manufacturer of Industrial Heat Exchangers and Cooling Systems

GWP Range:
£18,000 to £22,000

This client produces air cooled and brazed plate heat exchangers, with a turnover of £10m including c.£1m to the US. Our underwriting team worked closely with the broker to secure a three-year LTA and include financial loss cover, reflecting a Material Damage/Business Interruption (MD/BI) exposure of £20m and a strong understanding of the manufacturing risk.



Timber Merchant

GWP Range:
£33,000 to £37,000

Brought to us by an attacking broker, this timber merchant operates from mixed construction premises with extensive external stock storage, and two woodchip fuelled biomass boilers, giving a MD/BI exposure of £10m. Our underwriter joined the broker on a pre-cover survey to meet the client and talk through risk management upfront, helping to place the business at a competitive premium.

Printing Risk

GWP Range:
£52,000 to £55,000

Previously held with a sizeable competitor, this printing business had experienced a declined financial loss claim before installing a camera system to help manage the risk going forward. Our underwriting team reviewed the new controls alongside the broker, agreed not to exclude future losses, and helped place the account with a MD/BI exposure of £18m, arranging business interruption on a non-conventional basis.

Design, Manufacture and Wholesale of Heating, Ventilation and Cooling Equipment

GWP Range:
£56,000 to £59,000

When the holding insurer asked for the alarm system to be upgraded to police response within 30 days, the broker brought the risk to Arch. We took the time to review the existing setup, felt comfortable with the current system, and worked with the broker to place the business.

Pursuing Better Together®

Financial Strength Ratings Arch Insurance Company*

Standard & Poor's	AA-	A.M. Best Company	A+
VERY STRONG		SUPERIOR	

*As of June 30, 2026

Arch | Insurance

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Manufacturer of Safety Products (Construction Sector)

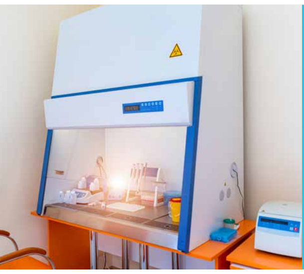
GWP Range:
£29,000 to £31,000

Referred as part of a wider supporting broker portfolio, this client's placement was proving tricky due to the incumbent insurer's £1m Public Liability limit, which was limiting options in the XOL market. Our underwriting team worked with the broker to accommodate foreign nationals on a contingent basis, increased Employer's Liability cover to £20m, and agreed a three-year fixed LTA with a low claims rebate.

Fermentation and Chemical Manufacturing of Bio-Surfactants

GWP Range:
£80,000 to £85,000

This business manufactures low and high foaming bio-surfactants from renewable feedstocks and sustainable sources. With the broker keen to explore alternatives ahead of renewal, our underwriting team turned the enquiry around quickly, offered a premium saving, and included Arch Risk Management Plus cover, helping the broker place the business with confidence.



Distribution and Servicing of Microbiological Safety Cabinets

GWP Range:
£10,000 to £13,000

The company manufactures and installs biological safety cabinets for universities, research institutes, pharmaceutical companies and UK airports, where they support drugs recovery systems in custody suites. Our underwriting team worked with the broker to place this specialist, niche risk.

Aerospace Manufacturer (Propeller Blades and Nozzle Guide Vanes)

GWP Range:
£27,000 to £31,000

This technically complex risk covers aviation propeller blades, nozzle guide vanes and industrial turbomachinery for civil, defence and gas turbine markets. A new US contract grew turnover from £2.5m to £13m, with c£12m exposed to the US. When the incumbent insurer sought an extra £40,000 in premium, our underwriting team supported the broker with a competitive alternative.

Cold Store Operator

GWP Range:
£170,000 to £178,000

This client operates cold storage facilities and had faced ongoing service challenges across the Lloyd's market and a range of carriers. Prospected through an underwriting appetite session, a collaborative effort across our regional team brought the account to Arch, moving the client from Lloyd's to a local commercial combined solution.

Design, Import and Retail/ Wholesale of Motorcycle Helmets

GWP Range:
£125,000 to £135,000

This risk covers a UK brand of motorcycle helmets, manufactured overseas and sold through retail and wholesale channels, bringing a product liability exposure that called for careful structuring. Prospected during a broker visit, the business had previously been placed in the Lloyd's market. Our underwriting team offered a stronger limit of indemnity, supported by reinsurance.

Arch | Insurance

Commercial Combined Case Studies H2 2026

Collection, Distribution and Refinement of Used Vegetable Oil, Food Waste and Animal By-Products

GWP Range:
£90,000 to £100,000

Presented early in the renewal cycle following a meeting to promote our extended appetite, this recycling and waste risk sat in a segment with limited market interest. .Our underwriter attended a pre-cover survey and used our Risk Management Plus proposition as a further point of differentiation, securing the business.

Manufacture, Marketing and Distribution of Consumer Products, Food Flavourings, Insecticides, Biocides and Hand Sanitisers

GWP Range:
£70,000 to £80,000

A material damage and business interruption risk for an aerosol manufacturer, with liability sitting within a wider global policy. The broker was seeking a stable, regional alternative for the client. Our underwriting team carried out a pre-cover survey and used reinsurance to manage exposure, delivering a solution that gave both broker and client confidence for the long term.

Manufacturer of Night Vision and Thermal Vision Optical Equipment

GWP Range:
£19,000 to £23,000

This manufacturer produces night vision and thermal vision goggles, binoculars, rifle sights and scopes. As US turnover grew significantly, our underwriting team negotiated the rating level we needed at a price acceptable to the client, securing a three-year LTA that reflects the business's growing international exposure and long-term potential.

Biomass, Woodchip and Renewable Energy Facility

GWP Range:
£15,000 to £19,000

A technically complex biomass, woodchip and renewable energy risk. A consultative approach was taken from the outset, with a pre-cover survey strategy that evolved due to time constraints.

Our Award-winning Team

Winner
2026 Underwriting Service Quality Marque

Winner
Insurance Times Commercial Lines Survey 2026, 5 Stars

Winner
5 Star Claims Winner 2025

Winner
Insurance Times Awards 2025

Winner
Broker Partner of the Year

Arch Insurance
10 Fenchurch Avenue, London, EC3M 5BN
www.archinsurance.co.uk

linkedin.com/company/arch-insurance-uk-limited
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