



Property Owners Insurance

Introducing Property Owners

Our enhanced Property Owners insurance, developed through broker collaboration, delivers exceptional coverage for UK businesses. This modernised offering seamlessly integrates residential and commercial coverage, delivering a comprehensive solution tailored to today's evolving property market. Together, we'll build a balanced portfolio spanning purpose-built industrial, retail, and residential premises across the UK.

Key Features

Expertise:

- Dedicated property underwriting specialists across nine UK regional locations, providing a consistent underwriting approach
- Local empowered underwriters for faster underwriting decisions
- Experience and knowledge of risk type and market landscapes
- Consistent claims handling process

Policy Coverage:

- Comprehensive protection for both commercial and residential portfolios
- Embedded cover enhancement, including provision for inflation
- Seamless integration of residential and commercial coverage under one policy

Technology:

- Advanced analytics for precise risk evaluation and sophisticated modelling

Support Services, Training and Development:

- 24/7 access to online risk management tools and professional business continuity planning, dedicated legal advisory helpline
- Specialised broker education programs, including regular industry, risk management and best practice webinars and insights

Bespoke Solutions:

- Customised coverage options for unique property portfolios, incorporating flexible policy structures to match specific risk profiles

Risk Appetite Overview

Our products are suitable for a diverse range of UK based property owners, spanning most industry sectors:

Manufacturing premises	●
Office blocks	●
Retail premises	●
Wholesaling premises	●

As part of a well-balanced portfolio, we will consider:

Premises incorporating non-traditional construction materials	●
Short-term unoccupied premises	●
Timber floored residential blocks of flats	●

Outside of our target appetite:

Agricultural and Farming buildings/structures	●
Commercial laundries and dry cleaners	●
Event venues, including hotels and public houses	●
Multi-tenure factory & mill conversions (commercial trades)	●
Recycling, including exposures in close proximity to recycling	●

Our Award-winning Team



Winner
5 Star Claims Winner, 2024



Winner
2025 Underwriting Service Quality Marquee



Winner
Broker Partner of the Year



Winner
Insurance Times Commercial Lines Survey 2025, 5 Stars



Winner
Insurance Times Commercial Lines Insurer of the Year

Pursuing Better Together®

Financial Strength Ratings

Standard & Poor's	A+	Fitch	AA-
A.M. Best Company	A+	Moody's	A2

- In appetite ●
- We will consider ●
- We won't consider ●

KEY CONTACTS

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Partnering with a Leading Global Insurer

Partnering with Arch means working with an S&P 500 company and leading global (re)insurer with over 7,000 employees worldwide, operating from more than 60 offices.



Total Capitalisation

US \$23.5B*



Total Gross Premiums Written

US \$21.5B*



Total Net Premiums Written

US \$15.7B*



Total Assets

US \$70.9B*

Our Claims Philosophy

Our award-winning in-house Claims team is built on five key principles: expertise and empowerment, customer-focused solutions, speed and responsiveness, communication and transparency, and integrity and collaboration.



Speed



Relationships



Expertise



Customer Solutions



Communication

Arch Insurance
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