

# 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

**Pursuing  
Better  
Together®**

## Financial Strength Ratings Arch Insurance Company\*

Standard & Poor's  
**VERY STRONG**

\*As of July 29, 2025

**AA-**

A.M. Best Company  
**SUPERIOR**

**A+**

- Target
- Also in Scope
- We won't consider



## Curious About Risk

We aim to navigate the evolving risk landscape with agility, understand our brokers' and insureds' goals and be proactive in exploring new opportunities.



## Solution-focused

As specialists in our fields, we work hard to understand our customers' nuanced needs and work collaboratively with our brokers to deliver the most effective solutions.



## Passionate About Service

We're empowered to make swift and informed decisions, communicate clearly and value face-to-face interactions to ensure responsive and accessible service.



## A Dependable Partner

We seek to build enduring partnerships built on trust and integrity and work closely with our claims team to ensure holistic solutions for our customers.

## Partnering with a Leading Global Insurer

We are proud to be part of Arch Capital Group Ltd, an S&P 500 company, and leading diversified insurer and reinsurer with over 7,000 global employees.

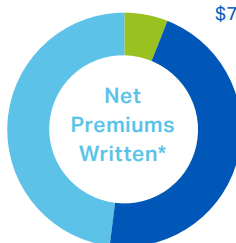


Scan QR code or click to view a Consolidated AGL Corporate Overview

**48%**  
Reinsurance  
\$7.9B

**6%**  
Mortgage  
\$1.1B

**46%**  
Insurance  
\$7.7B



## Arch Capital Group Ltd. Overview\*



Market Capitalisation

**US \$34B\*\***



Total Gross Premiums Written

**US \$22.9B\***



Total Assets

**US \$78.8B\***

\*Information as of June 30, 2025. Excludes the result of Somers Holdings Ltd. (formerly Watford Holdings Ltd.)

\*\*Information as of January 1, 2025.

## Our Claims Philosophy

Our claims philosophy is founded on five key services principles:



**SPEED**



**RELATIONSHIPS**



**EXPERTISE**



**CUSTOMER-ORIENTED**



**COMMUNICATION**

## KEY CONTACTS

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For more information about Arch Insurance UK Regional Division, please speak to your local branch.

## Pursuing Better Together\*

Pursuing Better Together encapsulates how we always aspire to do business at Arch Insurance.

It is an approach that is based on collaboration, responsiveness and a genuine commitment to continually raising the bar.

It is our promise to our brokers, colleagues and other partners to:

- Listen, share insights and work together to deliver informed solutions.
- Build trusting, respectful and responsive relationships.
- Understand your goals and explore possibilities together.

### Arch Insurance

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