

# 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  
2026 Underwriting  
Service Quality Marquee



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

# HOW WE WORK TOGETHER



## 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.

## KEY CONTACTS

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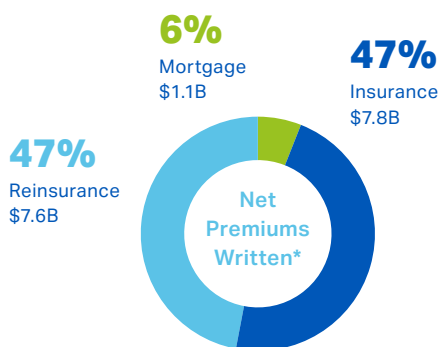
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## Partnering with a Leading Global Insurer

We are proud to be part of Arch Capital Group Ltd, an S&P 500 company and a leading diversified insurer and reinsurer with over 8,000 global employees.



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



## Arch Capital Group Ltd. Overview\*



Market Capitalisation

**US \$35B\***



Total Gross Premiums Written

**US \$22.9B\***



Total Assets

**US \$79.2B\***

\*Information as of December 31, 2025. Excludes the result of Somers Holdings Ltd. (formerly Watford Holdings Ltd.)

## Our Claims Philosophy

Our claims philosophy is founded on five key services principles:



**SPEED**



**RELATIONSHIPS**



**EXPERTISE**



**CUSTOMER-ORIENTED**



**COMMUNICATION**

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.

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