

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

**Pursuing
Better
Together®**

Financial Strength Ratings Arch Insurance Company*

Standard & Poor's
VERY STRONG

AA-

A.M. Best Company
SUPERIOR

A+

*As of June 30, 2026

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

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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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.

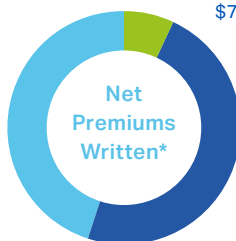


Scan QR code
or click to view
a Consolidated
ACGL Corporate
Overview

45%
Reinsurance
\$7.3B

7%
Mortgage
\$1.1B

48%
Insurance
\$7.7B



Arch Capital Group Ltd. Overview*



Market
Capitalisation

US \$35.6B*



Total Gross
Premiums Written

US \$22.8B*



Total
Assets

US \$85.2B*

*Information as of June 30, 2026. Excludes the results of Sommers 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.

Arch Insurance

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