



## Appetite Guide Wholesale Distribution

### Better Explores Possibilities

Our vision is to be your first call by delivering an exceptional level of service for you, our partners, and your clients. We collaborate to understand your specific challenges and tailor solutions to address those unique needs. Our dedicated wholesale team focuses exclusively on serving wholesale partners and works hand-in-hand with you to develop creative solutions to address even the most complex risks.

This guide provides an overview of our national wholesale appetite across property, casualty, cyber, professional liability, management liability and healthcare liability. Our appetite will vary by region. Please contact your underwriter for details on our regional appetite.

### Pursuing Better Together<sup>®</sup>

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.

To learn more, visit us at [archinsurance.com](https://www.archinsurance.com)

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Business Unit/Product	Line of Business	Target Classes/Segments	Capacity/Premium
<b>Casualty</b>			
<b>Excess &amp; Surplus Casualty</b>	GL, AL, Umbrella & Excess	<ul style="list-style-type: none"> <li>▪ Commercial Construction (practice policies)</li> <li>▪ Projects and Wraps</li> <li>▪ Oil &amp; Gas</li> <li>▪ Hospitality &amp; Leisure</li> <li>▪ Manufacturing</li> <li>▪ Real Estate</li> <li>▪ Transportation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Excess: Limits up to \$25M</li> <li>▪ Minimum premium: \$25K</li> </ul>
<b>Excess Workers' Compensation</b>	Excess workers' compensation coverage for qualified self-insureds: Single Entities, Group Self-Insureds	<ul style="list-style-type: none"> <li>▪ Colleges and Universities</li> <li>▪ Hospitals</li> <li>▪ K-12 Schools</li> <li>▪ Public Entities</li> </ul>	<ul style="list-style-type: none"> <li>▪ Statutory limits</li> <li>▪ Employers Liability: \$2M</li> <li>▪ Minimum premium: \$100K</li> <li>▪ Minimum retention: \$500K (Police &amp; Fire: \$750K)</li> </ul>
<b>Property</b>			
<b>Excess &amp; Surplus Property</b>	Primary/Ground-up/Excess, Shared & Layered, Single peril/DIC	<ul style="list-style-type: none"> <li>▪ Manufacturing</li> <li>▪ Services</li> <li>▪ Hospitality</li> <li>▪ Retail</li> <li>▪ Healthcare Services/ Nursing Homes</li> <li>▪ Vacant Buildings</li> <li>▪ Real Estate</li> </ul>	<ul style="list-style-type: none"> <li>▪ Limits up to \$25M</li> <li>▪ Minimum premium: \$25K</li> </ul>
<b>Cyber</b>			
<b>Cyber</b>	Cyber, Technology E&O, Miscellaneous E&O and Media	<ul style="list-style-type: none"> <li>▪ Technology</li> <li>▪ Professional Services</li> <li>▪ Real Estate</li> <li>▪ Financial Institutions</li> <li>▪ Retail</li> <li>▪ Hospitality</li> <li>▪ Healthcare</li> <li>▪ Manufacturing</li> <li>▪ Transportation/Logistics</li> <li>▪ Tough to place risks</li> </ul>	Primary/Excess: Limits up to \$20M
<b>Professional Liability</b>			
<b>Miscellaneous Professional Liability</b>	Miscellaneous E&O	<ul style="list-style-type: none"> <li>▪ Real Estate Service Firms</li> <li>▪ Franchisors</li> <li>▪ Technology Firms</li> <li>▪ Outsourced Service Providers</li> <li>▪ Consultants</li> <li>▪ Staffing Firms</li> <li>▪ Other Nonmedical/ Non-Financial Service Providers</li> </ul>	Primary/Excess: Limits up to \$10M
<b>Professional Liability — Programs</b>	E&O/PL with some forms including additional coverages such as GL and CPL depending on unique needs of the target class	<ul style="list-style-type: none"> <li>▪ Architects and Engineers</li> <li>▪ Design Build Contractors</li> <li>▪ Environmental Consultants and Contractors (not available in NY)</li> <li>▪ Insurance Agents and Brokers</li> <li>▪ Lawyers</li> <li>▪ Registered Investment Advisors</li> <li>▪ Travel Agents and Tour Operators</li> </ul>	Primary/Excess: Limits up to \$5M

Business Unit/Product	Line of Business	Target Classes/Segments	Capacity/Premium
<b>Management Liability</b>			
<b>Commercial Management Liability</b>	D&O, Side A, EPL, Fiduciary Liability, Crime	<ul style="list-style-type: none"> <li>▪ Broad Public Companies</li> <li>▪ Initial Public Offerings</li> <li>▪ Real Estate Investment Trusts (REITs)</li> </ul>	Primary/Excess: Limits up to \$25M
<b>Private Management Liability</b>	D&O, EPL, Fiduciary Liability, Crime, K&R	<ul style="list-style-type: none"> <li>▪ Private/Nonprofit Companies</li> <li>▪ Private Equity and Venture Capital Backed Companies</li> <li>▪ Main street private companies</li> </ul>	Primary/Excess: Limits up to \$25M
<b>Financial Institutions/ Financial Services</b>	D&O, General Partnership Liability, E&O, EPL, Fiduciary, Fidelity Bonds, Cyber	<ul style="list-style-type: none"> <li>▪ Banks</li> <li>▪ Insurance Companies</li> <li>▪ Hedge Funds</li> <li>▪ Private Equity</li> </ul> <ul style="list-style-type: none"> <li>▪ Venture Capital</li> <li>▪ Investment Advisors</li> <li>▪ Mutual Funds</li> </ul>	Primary/Excess: Limits up to \$25M
<b>Transactional Risk</b>	Representations & Warranty Insurance, Tax Insurance and Contingent Liability Insurance	Broad range of sectors focused on U.S. domiciled risks	Primary/Excess: Limits up to \$25M
<b>Healthcare Liability</b>			
<b>Hospitals and Healthcare Systems</b>	Primary, Excess/Umbrella	Large to mid-sized hospitals and healthcare systems	<ul style="list-style-type: none"> <li>▪ Primary: Limits up to \$11M</li> <li>▪ Excess: up to \$25M</li> </ul>
<b>Miscellaneous Facilities</b>	Primary, Excess/Umbrella	<ul style="list-style-type: none"> <li>▪ General treatment</li> <li>▪ Coordinated care</li> <li>▪ Home Health and Hospice</li> <li>▪ Testing</li> <li>▪ Pharmacy</li> <li>▪ Surgical</li> </ul>	<ul style="list-style-type: none"> <li>▪ Primary: Limits up to \$11M</li> <li>▪ Excess: Limits up to \$25M</li> <li>▪ Minimum premium: \$10K</li> </ul>