



Pursuing Better Together®

Middle Market Property
Arch Gateway

archinsurance.com



Middle Market Property Arch Gateway

Arch Gateway[®] is a monoline property insurance product designed for middle market clients who desire a 100% solution on an admitted basis.

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Admitted Streamlined Policy Form Limits: Up To \$150M Average Deductible: \$10K-50K Minimum Premium: \$10,000

APPETITE

Low to moderate hazard classes such as:

- Financial services.
- Healthcare.
- Higher education.
- Hospitality.
- Low to moderate hazard manufacturing.
- Media and communications.
- Offices, service risks and commercial real estate.
- Recreation and entertainment.
- Retail and shopping centers.

ELIGIBILITY

- Policy limit: up to \$150M.
- Minimum TIV: \$10M.
- Minimum deductible: \$10,000.
- Minimum premium: \$10,000.
- Territory: United States its territories and possessions, including Puerto Rico. Foreign locations cannot be included.
- Risk quality: predominantly noncombustible construction with adequate protection.

FEATURES

- Coverage: Comprehensive All Risk Form with minimal endorsements, clear definitions and scheduled flood locations.
- Admitted paper: Arch Insurance Company, A+ Rated by Standard & Poor's.
- Sublimits offered depend on the actual exposure. Sample limits include:
 - Earth movement

California: \$1M.Pacific NW: \$10M.New Madrid: \$25M.Other Areas: \$50M.

- Flood

- High hazard: \$1M. - Moderate hazard: \$10M. - Low hazard: \$25M.

- Contingent business interruption: \$2.5M worldwide.
- Boiler and machinery: Fully embedded, including jurisdictional inspections.
- Terrorism: Certified acts and noncertified acts of terrorism available as an option.

SUBMISSION INFORMATION

- Detailed statement of values with full COPE information.
- BI worksheets.
- Risk engineering for key locations.
- A minimum of five year loss history.
- Full specifications including preferred limits and deductibles.

DISTRIBUTION

Available through select retail brokers.

SERVICE DELIVERY

- Our in-house claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured.
- Risk Control personnel, available to provide value added risk control services and support.



Middle Market Property **Arch Gateway**

The Arch Gateway advantage is centered on the delivery of our services with a key focus on speed, flexibility and contract certainty. Arch Gateway is a specialty solution for middle market customers who may be overlooked by traditional admitted carriers due to size or other restrictions.

In addition to our Arch Gateway offering, Arch's E&S Property and Ventus Risk Management teams underwrite surplus lines products via your wholesale broker partners.

Arch Gateway Benefits

- A reasonable and flexible underwriting approach.
- Superior financial strength from Arch Capital as demonstrated by our continued profitability. Rated A+ by S&P and A.M. Best.
- An easy to read contract with competitive and equitable coverage, built with feedback from our broker and claim partners.
- The ability to expand coverage without having to add multiple endorsements. Optional coverages such as terrorism and boiler and machinery can be embedded seamlessly.
- A responsive claims team.
- A flat organization giving us the ability to enable quick submission turnaround and underwriting decisions.

THE ARCH DIFFERENCE



Individual Account Underwriting



Responsiveness



Consistency



Long-Term View



Growth Minded

To learn more, visit us at archinsurance.com

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 $Insurance\ coverage\ is\ under written\ by\ one\ or\ more\ member\ companies\ of\ Arch\ Insurance\ Group\ in\ North\ America,\ which\ consists\ of\ (1)\ Arch\ Insurance\ Company\ (a\ Missouri\ corporation,\ NAIC\ \#11150)$ with admitted assets of \$9.92 billion, total liabilities of \$7.33 billion and surplus to policyholders of \$2.59 billion; (2) Arch Specialty Insurance Company (a Missouri corporation, NAIC #21199) with admitted assets of \$883.78 million, total liabilities of \$515.08 million and surplus to policyholders of \$368.7 million; (3) Arch Property Casualty Insurance Company (formerly Arch Excess & Surplus Company; a Missouri corporation, NAIC #10946) with admitted assets of \$133.44 million, total liabilities of \$290,948 and surplus to policyholders of \$133.15 million, and (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$292.19 million, total liabilities of \$198.53 million and surplus to policyholders of \$93.67 million. All figures are as shown in each entity's respective Quarterly Statement for the quarter ended March 31, 2024. Not all insurance coverages or products are available in all jurisdictions. Not all member companies of Arch Insurance Group are authorized to provide all insurance coverages or products in all jurisdictions. Coverage is subject to actual policy language. This information is intended for use by licensed insurance producers.