



The Retail Energy group is dedicated to delivering specialized products and services to the energy industry.

APPETITE

Broad appetite for energy risks including:

- **Oilfield** – well operators and non operators, well-servicing and well-drilling contractors.
- **Midstream** – oil and gas pipeline construction and maintenance contractors; gas pipeline operators; gas processing, compression and storage operations.
- **Downstream** – owners, operators, and service contractors.
- **Renewable/Clean Energy** – owners, operators and contractors of renewable power generation and clean energy technologies.
- **Energy Industry Support** – manufacturers, suppliers and equipment rental companies for the above industries.

PRODUCTS

- **General Liability** – including pollution and product liability (Arch proprietary and ISO forms available).
- **Automobile** – liability and physical damage.
- **Lead Umbrella** – up to \$10M capacity (Arch proprietary and ISO forms available).
- **Workers' Compensation.**

PROGRAM STRUCTURES

Flexible program structure options including:

- Guaranteed cost (including small deductibles)
- Large deductibles.
- Self-insured retentions.
- Fronting arrangements.
- Retrospective-rating.

DISTRIBUTION

- Appointed retail agents and brokers who specialize in the energy or oil and gas markets.
- Admitted and non-admitted products available.

GEOGRAPHIES

- Nationwide.

TARGET PREMIUM SIZE

- Greater than \$250,000, with flexibility based on industry fluctuations and lines of business.

SERVICE DELIVERY

Dedicated underwriting, risk control, product and claims specialists who partner with agent/broker and insured to meet coverage and service needs including:

- Committed energy underwriting team.
- Specialized risk control embedded with underwriting and claims for quick and efficient communication.
- Embedded energy Claim Account Manager, which provides for high-level and responsive claim service to policyholders and agency/brokerage partners.
- Bundled/unbundled claims handling options.

The Houston-based Retail Energy group is the cornerstone of the energy offering for Arch Insurance U.S. It is part of a broader array of Arch capabilities for the energy industry through various distribution channels.

Customer Focus

We understand the volatile and ever-changing energy market. Our team, as part of not only a specialty insurer but also a specialty unit entirely focused on the energy industry, is structured to be a nimble problem-solver. Together we can navigate what is often a cyclical and dynamic industry.

Who is Arch's Retail Energy Group?

The group includes a team of specialized underwriters, risk control professionals, claims experts and product specialists that understand the unique exposures, coverage and service requirements of energy customers. Our team is cohesive, collaborative and goal-driven. We work closely together to understand customer needs. With our single point of contact we are accessible, which gives us the ability to build strong relationships.

Why Arch's Retail Energy Group?

What makes us unique is our broad level of flexibility to structure products and services according to the customer's needs and risk appetite. Each underwriter has the ability to shift seamlessly between program structures and claims handling options, whether the requirements include guaranteed cost, large deductible, self-insured retention or other arrangements. Our dedicated resources for underwriting, risk control, product and claims allow for an effective and efficient insurance placement and account servicing for in-force insureds.

Retail Energy Benefits

- Exclusive distribution with a select group of appointed agents and brokers provides opportunity for deep engagement with customers to provide desirable and effective solutions in their insurance needs.
- Responsive and service-oriented team of dedicated energy underwriting, risk control, product and claims specialists.
- Focused, customized and solutions-oriented risk underwriting approach.
- Claims handling and risk control services.

THE ARCH DIFFERENCE



Specialized
Expertise



Long-Term View



Earnest Solutions



Service



Consistency

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

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Insurance coverage is underwritten 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 \$11.98 billion, total liabilities of \$9.32 billion and surplus to policyholders of \$2.67 billion; (2) Arch Specialty Insurance Company (a Missouri corporation, NAIC #21199) with assets of \$843.57 million, total liabilities of \$613.17 million and surplus to policyholders of \$230.4 million; (3) Arch Property Casualty Insurance Company (formerly Arch Excess & Surplus Company; a Missouri corporation, NAIC #10946) with admitted assets of \$150.47 million, total liabilities of \$463,683 and surplus to policyholders of \$150.01 million; (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$288.6 million, total liabilities of \$178.61 million and surplus to policyholders of \$109.99 million; and (5) Watford Insurance Company (a Missouri company, NAIC #25585) with admitted assets of \$36.08 million, total liabilities of \$9.72 million and surplus to policyholders of \$26.36 million. All figures are as shown in each entity's respective Quarterly Statement for the year ended Dec. 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.