

# Middle Market Solutions Real Estate & Hospitality



We strive to be your first call for property and casualty (P&C) solutions by providing a comprehensive, customized and convenient approach to insuring Real Estate and Hospitality (REH) risks. We offer multi-line P&C products and differentiate through a team of dedicated REH underwriters who value long term, holistic relationships across all lines of business.

#### **PRODUCTS**

- Workers' compensation.
- Automobile liability and physical damage.
- General and product liability.
- Property.
- Umbrella or excess liability.

#### **CUSTOMER PROFILE**

- Middle market clients, often with \$10M to \$1B+ in annual revenues.
- Target industry segments include:
  - Agents and Brokers.
  - Business Class and Luxury/Boutique Hotels.
  - Commercial Property Owners.
  - Family Style and Fine Dining Restaurants.
  - High-End/Luxury
     Condominium Associations.
  - Investment Funds and Managers.
  - Light Industrial Facilities.
  - Offices.
  - Property Managers.

#### **PROGRAM STRUCTURE**

- Minimum account premium of \$100,000.
- Casualty
  - Guaranteed cost and low-end loss sensitive.
  - Multiple flexible rating options.
- Property
  - Policy limit up to \$150M.
  - Covers United States, including its territories and possessions. Foreign locations cannot be included.
  - Comprehensive all-risk form, clear definitions, and boiler and machinery fully embedded.

#### **DISTRIBUTION**

Limited and preferred retail brokers.

#### **RISK CONTROL**

- Dedicated risk control manager and support team with extensive REH knowledge and experience.
- Fully customizable suite of services for the REH industry including Indoor Air Quality, mold, Legionella and associated building systems assessments utilizing regulatory compliance and best management practices to provide for a safe working environment for building occupants and visitors.

#### **CLAIMS**

- Dedicated claim account managers and liaisons, responsible for account management, service and oversight.
- Major case claim specialists to assist in strategic management of high exposure cases.
- Preferred partnerships with third party administrators for primary casualty lines.
- Strategic utilization of specialized real estate claim litigators.

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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 assets of \$9.52 billion, total liabilities of \$7.25 billion and surplus to policyholders of \$2.27 billion; (2) Arch Specialty Insurance Company (a Missouri corporation, NAIC #21199) with admitted assets of \$948.58 million, total liabilities of \$578.56 million and surplus to policyholders of \$370.01 million; (3) Arch Property Casualty Insurance Company (formerly Arch Excess & Surplus Company; a Missouri corporation, NAIC #10946) with admitted assets of \$126.14 million, total liabilities of \$263,013 and surplus to policyholders of \$125.88 million; and (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$243.39 million, total liabilities of \$156.90 million and surplus to policyholders of \$86.49 million. All figures are as shown in each entity's respective Quarterly Statement for the quarter ended Sept. 30, 2023. 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.



### Middle Market Solutions Real Estate & Hospitality

## Seamless coordination and integration with other <u>products</u> including:

- Cyber.
- Directors and Officers.
- Employment Practices.
- Fidelity.
- Fiduciary.
- General Partnership.
- Kidnap and Ransom.
- Professional.
- Surety.
- Transactional Risk.

#### **Key Differentiators**

- Limited and preferred distribution model.
- Specialized REH underwriting, risk control and claims teams.
- Multidisciplinary underwriting approach and seamless coordination with specialty lines.
- Specialized Claim Account Managers to coordinate claims across product lines.
- Broad industry-specific coverage terms and conditions to meet the needs of REH risks.
- Focus on speed, responsiveness and flexibility.

#### THE ARCH DIFFERENCE



Specialized Expertise



Responsiveness



Consistency



Tailored Customer Needs



Relationship Oriented

To learn more, visit us at archinsurance.com

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