



Pursuing Better Together®

Property Excess & Surplus

archinsurance.com

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XArch | Insurance

Arch E&S Property offers practical solutions for difficult risks, including those generally avoided by the broader commercial property market.

PRODUCTS

- Primary/Ground-up/Excess.
- Shared & Layered.
- Single Peril/Difference in Conditions CAT exposed risks.
- Builders' Risk lower hazard.
- Special Risks.
- Vacant and idle facilities.
- Higher Hazard Non-CAT Occupancies.
- Primary Residential.

CUSTOMER PROFILE

- Healthcare Services hospital, nursing home, assisted living.
- Hospitality hotels, motels, country clubs and restaurants.
- Manufacturing/processing.
- Real estate schedules residential properties, shopping centers, office buildings, warehouses.
- Course of construction risks and renovation projects (non-structural).
- Equipment and property floaters.
- Entertainment theaters/amphitheaters, sports complexes.
- Financial Services.
- Houses of worship.
- Municipalities.
- Programs needing additional capacity.
- Risks exposed to catastrophic perils.
- School Districts elementary, secondary, colleges and universities.
- Vacant buildings.
- Warehouses and distribution centers.

COVERAGES AVAILABLE

- All risks.
- Single peril/Difference in conditions coverages for earthquake, flood or wind.
- Equipment breakdown available as an additional coverage.

FEATURES

- Tailored programs.
- Practical solutions for challenging situations.
- Flexible policy wordings.
- Programs needing additional capacity.
- Domestic jurisdictions only.
- Wide array of deductible and self-insured retention options.
- Preferred AOP deductible: \$10K per occurrence. Can go to \$5K minimum under special circumstances.
- CAT deductible minimums: varies by zone.

CAPACITY

- Up to \$25M in limits.
- \$20,000 minimum premium, except
 \$25,000 higher hazard facility.

DISTRIBUTION

 We are a wholesale only market with wholesale only producers.

SUBMISSION GUIDELINES

Your submission should include:

- Risk specifications, including desired layering, target pricing and expiring carrier/program information.
- Description of properties, including all COPE information, process hazards and specific underwriting issues affecting coverage(s) requested.
- Five year loss history.
- Up to date detailed insurance to value statements in Excel format.
- Any past loss prevention information available, including risk control recommendations.
- Business Interruption worksheets for manufacturing/processing and hospitality business.

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.

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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 \$9.52 billion and surplus to policyholders of \$2.67 billion; (2) Arch Specialty Insurance Company (a Missouri corporation, NAIC #1199) 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 (a Missouri corporation, NAIC #21199) with assets of \$843.57 million, total liabilities of \$453.67 million; (3) Arch Property Casualty Insurance Company (a Missouri corporation, NAIC #10946) with admitted assets of \$150.47 million; (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #25830) with admitted assets of \$288.6 million, total liabilities of \$453.683 and surplus to policyholders of \$10.99 million; (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #2585) with admitted assets of \$36.08 million, total liabilities of \$178.61 million and surplus to policyholders of \$109.99 million; and (5) Watford Insurance Company (a Missouri company, NAIC #2585) with admitted assets of \$36.08 million, total liabilities of \$178.61 million and surplus to policyholders of \$109.99 million; and (5) Watford Insurance Company (a Missouri company, NAIC #2585) with admitted assets of \$36.08 million, total liabilities of \$178.61 million and surplus to policyholders of \$10.99 million; and (5) Watford Insurance Company (a Missouri company, NAIC #2585) with admitted assets of \$3.00.08 million, total liabilities of \$178.61 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. Coverage is subject to actual policy language. This information is intended for use by licensed insurance pro



We develop "first call" relationships with our producers and nurture long-term relationships through responsive and disciplined underwriting. Our underwriters average in excess of 20 years of diverse insurance experience, so we understand the market – regardless of market direction.

E&S Property Benefits

- Financial strength and a stable market.
 A.M. Best: A+ XV.
 - Standard & Poor's: A+.
- Knowledgeable and experienced staff.
- Broad underwriting appetite.
- Relationship focused on key partnerships.

- Thirty day policy issuance turnaround on primary/ground-up Arch policy forms.
- Quick turnaround on quotes.
- Flexible and open-minded.
- Collaborative with our producers.
- Creative solutions.



To learn more, visit us at archinsurance.com

National Contact

Joseph Morrello Executive Vice President, E&S Property D: 551 277 1538 imorrello@archinsurance.com

Northeast

Christopher J. Shea, CPCU, AMIM Regional Vice President, E&S Property D: 212 271 8378 cshea@archinsurance.com

Central/South Central

Rebecca Wicker Senior Vice President, E&S Property D: 312 601 4528 M: 872 600 3280 rwicker@archinsurance.com

West

Stephen Hoebink Regional Vice President, E&S Property D: 213 283 3563 shoebink@archinsurance.com

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