



Pursuing  
Better  
Together<sup>®</sup>

**Construction**  
Middle Market

[archinsurance.com](https://www.archinsurance.com)



The Middle Market Construction Group within Arch Construction partners with agents and brokers to meet contractors' needs by providing a guaranteed cost insurance solution. The Middle Market Group is focused on individual account underwriting while providing a competitive coverage offering.

## Key Product Highlights

**Selective Distribution Model**

**\$250K Minimum Premium All Lines**

**Construction-dedicated Underwriting, Claims and Risk Control**

**Excess Capacity up to \$10M**

## PRODUCT OFFERINGS

- Workers' Compensation (WC).
- Commercial General Liability (GL).
- Commercial Automobile Liability & Physical Damage.
- Follow Form Excess Liability (only above Arch Paper).

## FEATURES

- WC/GL/Auto/Excess – \$250K premium and above.
- Capacity up to \$2M/\$4M/\$4M GL limits and up to \$2M Auto Combined Single Limit (CSL).
- Excess capacity – up to \$10M (only above Arch Paper).
- Guaranteed cost focus with small deductible capability up to \$25K.

## TARGET CLASSES

Including but not limited to:

- Carpentry Work.
- Concrete Work.
- Electrical Work.
- Excavation Work.
- Floor Layering/other Floor Work.
- General Contractors.
- Heavy Construction, Not Elsewhere Classified.
- Installation and Erection of Building Equipment.
- Masonry, Stone Setting and other Stone Work.
- Painting and Paper Hanging.
- Plastering, Drywall, Acoustical and Insulation Work.
- Plumbing, Heating and Air-Conditioning.
- Specialty Trade Contractors, Not Elsewhere Classified.
- Water, Sewer, Pipeline and Communications and Power Line.

## DISTRIBUTION

- Specialized construction-focused retail agents and brokers.

## SERVICE DELIVERY

- Specialized Construction Claims and Risk Control expertise working collaboratively with customers, agents and brokers.

## RELATED PRODUCTS

- Directors & Officers.
- Surety.
- Project Specific Wrap-Up and Joint Venture (WC & GL).
- Subcontractor Default Insurance.
- Contractor's Professional/Pollution Liability.
- Owner's Protective Professional Indemnity.
- Owner's & Contractor's Protective (via an MGU).
- Railroad Protective (via an MGU).
- Unsupported Mid-High Excess.

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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 \$845.57 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.

## Construction Team Values

- We work in a **collaborative** environment.
- We hold **teamwork** as a guiding practice.
- We work to establish long-lasting **relationships**.
- We actively **listen** to others.
- We are known for our **integrity**.
- We are **candid** beyond expectations.
- We are **accountable** for our actions, decisions and commitments.
- We are **innovative** in our approach.
- We are **open** to any discussion.

The Middle Market Construction Group within Arch Construction has a strong commitment to the construction industry and is part of a group that has a history of developing long-term partnerships by tailoring insurance solutions to contractors' needs.

## THE ARCH DIFFERENCE



Individual Account Underwriting



Responsiveness



Growth Minded



Consistency



Superior Service



Specialized Expertise



Relationship Oriented

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

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