



Arch Insurance International – London Market Overview 2021

Arch Insurance International will continue to strengthen its London Market presence in 2021, expanding our position in both the London Company Market and the Lloyd's Market. We plan to underwrite approximately \$1.5bn in gross written premiums across over 20 lines of business including our London Market reinsurance business.

Lloyd's approach

In addition to strong capacity growth through Syndicate 2012 and Syndicate 1955 for the 2021 underwriting year, we have introduced a split-stamp strategy across multiple insurance lines, allowing us to deliver greater flexibility and efficiency for our brokers and customers. Our focus in 2021 is to continue to build our relevance in the London market within all our lines of business as well as developing our lead capacity in many of those business lines.

Forging ahead

Our aim is to become a Top 10 London Market insurer in the next 3 years. Based on our current trajectory, we are on track. We will continue to target key sectors, while expanding into new lines of business such as warranty and contingency insurance. Our strategy will be founded upon our ongoing commitment to high levels of service and responsive underwriting that underpin our broker relationships.

2021 key focus areas

- Be more agile and responsive to changing broker needs.
- Continue to improve our service levels and availability to brokers.
- Extend our reach through alternative distribution strategies.
- Explore new opportunities to expand our market position.
- Focus on becoming a more prominent lead market within key business lines.
- Further enhance our market profile and broker relevance.
- Proactively communicate our risk appetite and value proposition.

Class of Business	Sample Coverage Types*	Clients and Sectors*	Maximum Line Size
A&H	Accidental Death, Permanent and Temporary Total Disablement Corporate Travel Yacht Crew	Key Personnel & HNW FI Entertainers Sports	\$6m aop \$30m aoe
Casualty	General Liability: Public, Products, Employers, Sudden & Accidental Pollution Product Recall Energy Environmental Impairment	Broad range of size and sector	\$40m aor General Liability \$15m aor Product Recall \$40m aor Onshore Energy Liability \$30m aor Offshore Energy Liability \$10m aor Environmental Impairment Liability
Commercial D&O	D&O Side A POSI EPL	Construction Engineering Manufacturing Telecom and Utilities	£15m aor A\$15m aor \$15m aor €15m aor
Credit & Political Risk	Aircraft Non-Repossession Non-Payment Non-Performance Political Violence Selective Discrimination Trade Embargoes	Commercial Banks Export Credit Agencies Exporters/Importers Financial Institutions Multilateral Banks Project Financiers	\$40m aor
Cyber	Bricking Cyber Extortion Digital Asset Restoration Fines and Penalties including PCI Legal, Forensics and PR Costs	Energy and Utilities Financial Services Healthcare (inc. Pharma) Professional Services Retail and Leisure	\$15m aor \$20m aor Cyber Consortium
Energy Offshore	Construction Control of Well Cyber Buy-Back GOM NWS Accounts Loss of Production Income Operational Risks	Independent Exploration & Production Companies of all sizes Major Integrated Energy Companies National Oil Companies	\$200m aor
Energy Onshore	Property Damage & Business Interruption Third-Party Liability Terrorism	LNG and Gas Midstream Processing Midstream Transportation & Storage Petrochemical Power & Utilities	\$30m aor
Financial Institutions	D&O Side A PI Investment Crime/Bankers Blanket Bond	D&O and Side A DIC for public and private Financial Institutions risks Financial Institutions (under \$5bn in assets) Asset managers (including hedge funds) Banks P&C Insurers Private Equity	£15m aor A\$15m aor \$15m aor €15m aor
Fine Art & Specie	Cash in Transit Fine Art General Specie Jewellers Block	Central & Commercial Banks Cash in Transit Operators Crypto Currency Custodians Diamon Dealers Fine Art Dealers Logistics Providers	\$80m aor Fine Art & General Specie \$25m aor Cash in Transit \$200m Crypto Currency Consortium
Healthcare	Hospital Professional Liability Physician Professional Liability General Liability Umbrella Liability	Hospitals & Health Systems General Acute Care Children's Hospital University Teaching Hospitals Physician Groups	\$10m aor
Marine Hull & War Risks	Institute Time Clauses American Institute Hull Clauses IV / Freight Interest / TLO Limited Conditions Builders Risk Clauses Marine War	Established ship-owners operating in all sectors HNW yacht owners Construction and Repair Yards Ports and Terminals FI	\$50m aor
Marine Liability	Ability to write on manuscript liability wordings as well as recognised standard London writings.	Marine Professional Indemnity Port Authority & Terminal Operators Liability Repair Yards SME to Large Commercial Clients	\$30m aoe
Professional Liability	Standard PI	Accountants Management Consultants Architects Engineers Insurance Brokers Intellectual Property Lawyers Surveyors	£15m aor \$15m aor €15m aor
Property (INTL)	CAT only FLEXA only Named Perils	Benign occupancies CAT exposed risks Well risk managed, higher hazard operational risks	\$25m aor \$10m crit cat £10m binder business
SME D&O	D&O Corporate Legal Liability Fiduciary EPL Crime Individual Directors Liability Public Officials Gross Negligence	Management Liability for private companies International SME companies Italian risks requiring D&O, PO, GN or GN for Medical Professionals Coverage	£10m aor €15m aor A\$15m aor
Terrorism, Political Violence & War	Terrorism & Sabotage Malicious Damage Political Violence War & Civil War Terrorism Liability Nuclear, Chemical, Biological and Radiological Terrorism	Construction Fine Art & Exhibitions FI Hotels Leisure & Entertainment Manufacturing Mining Oil & Gas	\$80m aor
Transactional Risk	Warranty and Indemnity Insurance M&A Tax Insurance and Contingent Liability Insurance	Broad range of sectors and international territories with a focus on UK and European transactions.	£30m aor €25m aor \$25m aor Accommodate an M&A transaction value between £10m and £100m
Warranty & Specialty Affinity	GAP Rental Vehicle Excess Protection/ Collision Damage Waiver Vehical Lease & Payment Protection Warranty	Affinity Groups MGA's Online Distribution Partners Original Equipment Manufacturers Financial Institutions	£100,000 aoc £2m Non-RTA Public Liability £500,000 Minimum Programme Income

 Underwritten in Syndicate 2012
 Underwritten in Syndicate 2012 & Syndicate 1955 – Split Stamp
 Underwritten in Company Market

* More detail available in specific COB sheet, available upon request