



## DESIGN & ENVIRONMENTAL PROGRAMS

In addition to traditional Open Brokerage underwriting, Arch Insurance Group underwrites specialty environmental and design professional program business through managing general agencies (MGA's) and program administrators (PA's) who specialize in niche markets. Arch Insurance offers a diverse range of environmental and design professional insurance products which can be tailored to meet the needs of these unique classes of risk. Our experienced underwriting personnel are located in our Morristown, NJ office with the resources and people to ensure timely service to all our programs.

We align ourselves with MGA's and PA's with the following attributes:

- A strong financial business plan
- Profitable results backed by quantifiable data
- Excellent reputation
- Strong financials
- Proven underwriting and program management skills
- Existing market presence
- Unparalleled expertise and professionalism

The minimum annual written premium for an environmental or design professional liability program is \$3 million. We will consider programs with less premium depending on the profitability and ease of implementation. We provide financial incentives to our partners that help support underwriting profitability in the form of profit sharing.

We are generally not a market for:

- Mono-line CGL or Workers Compensation
- Risks with negligible environmental and/or professional exposure
- Inland Marine
- Property (with the exception of fixed-site pollution coverage)

Arch Insurance Group program submission guidelines include a history of the program and principals, underwriting and pricing guidelines and quantitative statistical experience. The program submission must meet rigorous underwriting and actuarial benchmarks.

We expect our MGA's to rate, quote, bind and issue policies, and handle premium collection. Our preferred solution is use of the Company's systems; however, we will consider an MGA's system that meets our technical requirements.

### CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@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 Arch Insurance Company (a MO corporation, NAIC# 11150), Arch Specialty Insurance Company (a NE corporation, NAIC# 21199) and Arch Excess & Surplus Insurance Company (a NE corporation, NAIC# 10946). Executive offices are located at One Liberty Plaza in New York City 10006. 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 producers.