



LENDER PRODUCTS

Arch Insurance Group's Lender Products Division has pioneered the development of products and services that help lenders ensure the proper protection they need. We offer our insureds expertise in all areas of this highly specialized insurance, from underwriting and assuring appropriate coverage and pricing, to compliance and claims handling. Arch Insurance Group's Lender Products Division offers the following products and services:

Mortgage Hazard Insurance (MHI)

The Arch program is one of the most comprehensive available. Lenders can purchase only basic coverage or tailor their policy through an extraordinary number of coverage, deductible and limit options.

- Available for residential and commercial properties; limits up to \$2 million per location based on qualifications
- Available Real Estate Owned (REO) coverage, including REO Liability
- Coverage for 1st mortgages, 2nd mortgages and home equity lines of credit on blanket basis
- Easy to use Internet enrollment system for small and moderate sized lenders
- Available on fully tracked, "Write Your Own" or "Point of Sale" basis.
- Optional Flood coverage

Blanket Lender's Single Interest Insurance (BLSI)

BLSI liberates lenders from time-consuming monitoring for physical damage insurance on various types of collateral, including autos, watercraft, RVs, motorcycles, mobile homes and equipment. If repossessed collateral has uninsured damage, BLSI responds with broad blanket protection. Coverages also include confiscation and skip, instrument non-filing and repossessed vehicle coverage. A large number of options are also available to meet individual needs.

Auto Tracked Collateral Protection Insurance (CPI)

CPI helps lenders ensure proper protection for loan collateral through:

- Loan Tracking - Loans are monitored constantly for insurance maintenance by leading insurance tracking agents. Segmented Tracking allows lenders to track only less qualified, higher risk loans. Low-cost blanket coverage can be written on low risk loans.
- One of the most feature-laden programs available. Coverage may be written on a lender's single interest or "limited dual interest" basis where repossession is not required.
- Written on "Write Your Own" or "Point of Sale" basis when tracking is not desired.

GAProtection

"GAProtection" GAP Insurance insures deficiency balances or "gaps" left when total loss collision and theft settlements are less than the remaining loan or lease balance. GAProtection helps lenders/lessors/dealers increase fee income and build customer loyalty. Arch GAProtection offers lenders/lessors/dealers the exclusive benefits of:

- Internet GAP system allows lenders and agents an easy way to price, print waivers and review information.
- Extensive compliance knowledge and client based pricing. Lenders using our program often qualify for highly competitive pricing based upon their lending practices.
- Not only does Arch have the debt cancellation/waiver approach to GAP available in virtually all states, Arch also has GAP available as an insurance policy sold to the borrowers/lessees in more states than any other carrier.

GAP coverage has become an essential product in today's auto lending environment. Arch Lender Products provides appropriate pricing and underwriting so agents, lenders and borrowers can rely on our stability in an unstable market.

Auto Physical Damage Programs Key Features

- Short-term Binder Programs - also referred to as "spot delivery coverage" - which provides short-term physical damage coverage that allows dealers to release automobiles when the buyer cannot provide immediate proof of insurance.
- Point-of-Sale VSI - physical damage coverage to protect the lender's and/or borrower's interest in loan collateral. Coverage can be written for any term, including the remaining term or full loan term.
- Specialty Auto Physical Damage - protection for both the borrower's and lender's interests. Coverage is written on loans up to the actual cash value of the vehicle without regard to loan balance.

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.

TO REPORT A CLAIM

Claims Department - Lender Products Division

3100 Broadway, Suite 511
 Kansas City, MO
 Phone: (816) 531-7668
 Toll Free: (800) 821-5546
 Fax: (866) 266-3630
 Email: claim@archinsurance.com

BLSI & CPI Claims - Craig SeEVERS

(800) 821-5546, x 2288

GAP Claims - Beth Bafus

(800) 821-5546, x 2272

PRODUCT CONTACTS CORPORATE **Glenn Ballew** Phone: (800) 821-5546 x3020 gballew@archinsurance.com

NATIONAL CONTACTS (All Regions)

Johnny Mohler

Phone: (800) 821-5546 x3023
jmohler@archinsurance.com

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.