



**Michael L. Kmetz**  
Senior Vice President, Global Property  
Arch Insurance Group

### **Career History**

Michael is a 1989 graduate of Rutgers College, Rutgers University with a B.A. degree in Economics with concentration in Finance. He also holds an M.B.A. from the University of San Francisco's McLaren School of Business. Michael began his career in the specialty field of large lines commercial property underwriting with CIGNA/ACE in their comprehensive underwriting trainee program with focus on large multinational and global accounts. Over the next 16 years, Michael took on increasingly responsible underwriting, managerial, and home office positions gaining a varied regional experience through a tour of duty that included New York, Chicago, San Francisco and Philadelphia.

In 2002 Michael joined the newly formed Arch Insurance Group to help build and lead Arch's U.S. retail property platform in New York. In 2007 Michael was promoted to Senior Vice President–Global Property Product Line officer for Arch's U.S. retail property division. Under his direction, the division has delivered over a 40 point improvement on the ITD combined ratio and delivered increased ROE to shareholders.

In August of 2009, Michael was given additional responsibilities of oversight of the U.S. Builders' Risk division as well as Offshore Energy division.

### **Education & Affiliations**

BA, Economics, Rutgers College  
MBA, University of San Francisco