



## Casualty Facultative

### Quick Facts:

Paper:	Arch Reinsurance Company
Maximum Capacity (USD):	\$5,000,000
Minimum Attachment Point (USD):	\$500,000
Distribution:	Direct and Broker

Focus on individual risk (certificate) business.

Target lines of business: General Liability, Automobile Liability, Umbrella/Excess, Workers Comp (carve-outs only for Industrial Aid Aircraft and Multi-person Excess)

### Canada:

- We can issue in USD or CAD currency.
- We can underwrite CAD domiciled operations.
- We are licensed in Canada, with our CAD office issuing on Canadian paper.

## ARCF Team

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## Casualty Facultative Reinsurance Submission

- Named Insured(s), Location (city & state).
- Class of business (WC, AL, GL, etc.), Layer requested.
- Structure of Primary Program (deductible, SIR, ALAE, Aggs).
- Pricing.



- Description of Operations (including website).
- Historical Exposures (payroll, fleet, sales) past 5 years.
- Summary of loss control & other management controls.
- Terms and Conditions.
- Loss History.
  - Current year plus five years minimum.
  - Total incurred amount and number of claims for each year.
  - Currently valued (provide valuation date for all policy terms).
  - Source of information (provide source for each term).
  - Description of single losses excess \$100,000.
  - Claims handling (carrier, TPA, self-admin).

## General Liability/Products Appetite

We have a broad appetite for General Liability and Products/Completed Operations risks.

Account types include:

- Manufacturing.
- General Services.
- Retail stores and shopping malls.
- Habitational inclusive of apartments, condos and hotels/motels.
- Construction – Practice, Projects and Wrap-Ups.
- Restaurants including Liquor Liability.
- Stand-alone Liquor Liability.
- Stadiums and Arenas.
- Special Events.
- Rental Operations.
- Amusement and Recreational Facilities.
- Carve out.

Notable **exceptions** to the items listed above:

- Energy risks.
- Pharmaceutical Manufacturers (exceptions will be considered for over the counter).
- Nutraceutical Manufacturers.
- Invasive and Life Support Medical Products.
- Automobile manufacturing / auto parts – critical.
- Tobacco Products / e-cigarettes.
- Marijuana related products.
- Chemical manufacturers not written on a Claims-made or Occurrence Reported form.
- Financial loss coverage.
- Medical Malpractice and Healthcare Liability.
- Environmental Liability.
- Feedlot and “food chain” exposures.



## **Automobile Liability Appetite**

We will entertain a wide variety of Automobile accounts.

Account types include:

- Trucking companies with fixed routes and defined products hauled.
- Specialty vehicles.
- School and church buses.
- Wide loads.
- Hazardous materials.
- Unique one-off deliveries.
- Delivery operations.
- Contractors.
- Sales fleets, including Hired/Non-Owned Only.
- Cross-border operations.
- Dealership exposures.
- Waste/recycling haulers.
- Rental operations.
- Charter bus.
- Taxi/Limo/Black car.
- Emergency vehicles.
- Hotel and employee shuttle.
- Oil patch.
- Carve-out drivers; specified units.

The following operations are not within our appetite:

- Uber/Lyft or other similar transportation network companies.

## **Umbrella/Excess Coverage**

Our Umbrella and Excess appetite follows our Auto and General Liability guidelines.

We are a market for Lloyd's Slip and Bermuda covers.

## **Worker's Compensation**

ARCF is not currently a market for-Statutory Workers Compensation.

Exceptions are made for the following carve out coverages related to the Worker's Compensation cover:

- Industrial Aid Aircraft.
- Single location/high occupancy/multi-person excess.
- Group Transportation Carve-Out.