

Arch Capital Group Ltd. (NASDAQ: ACGI), a publicly listed, Bermuda exempted company, provides insurance, reinsurance and mortgage insurance on a worldwide basis through its wholly owned subsidiaries. Arch's financial strength — combined with a disciplined approach to underwriting and risk management — lets us provide the innovative solutions and support expected of a leader.

TOTAL ASSETS

\$45.7B

TOTAL GROSS PREMIUMS WRITTEN^{1,2}

\$13.7B

TOTAL CAPITALIZATION

\$15.1B

TOTAL NET RESERVES

\$12.5B

FINANCIAL STRENGTH RATINGS

Standard & Poor's

A+

A.M. Best Company

A+

Fitch

A+

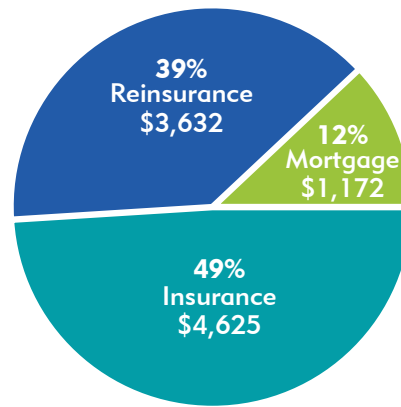
Moody's

A2

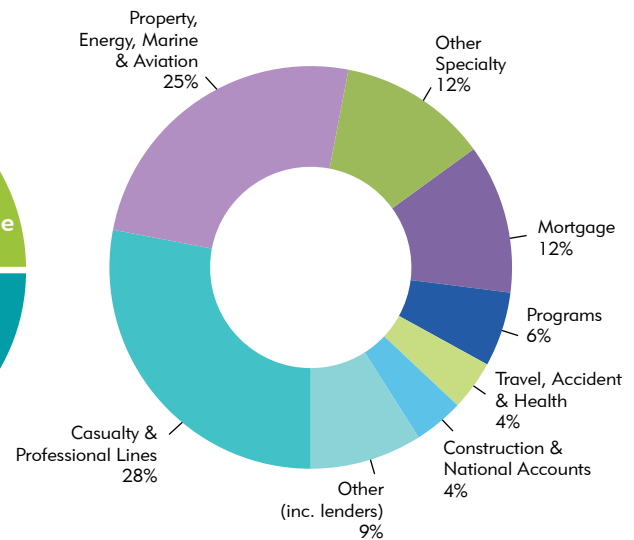
See next page for complete company ratings.

Total Net Premiums Written^{1,2} (\$M)

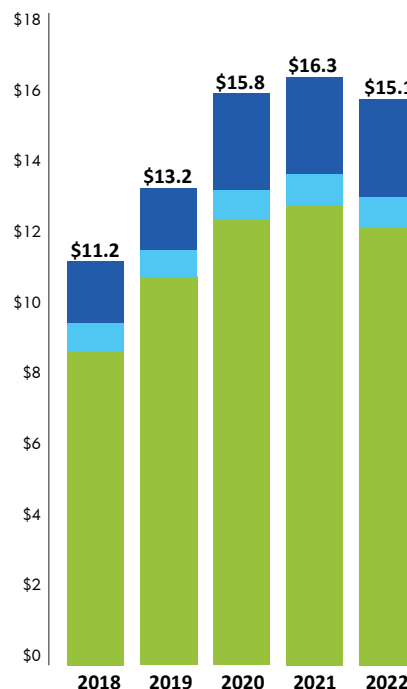
\$9,429



Net Premiums Written by Product Lines^{1,2}

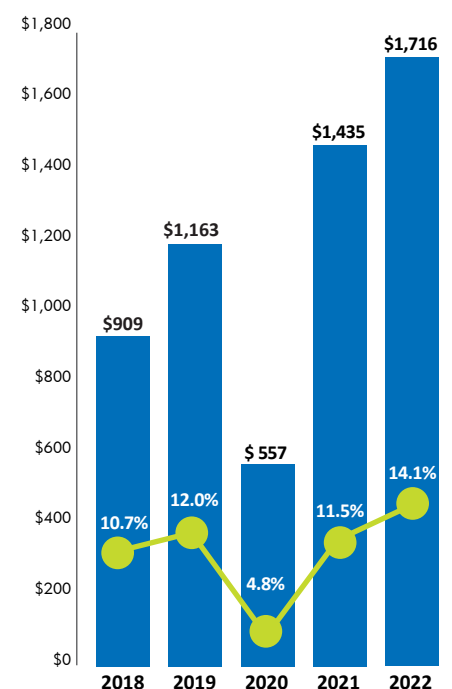


Total Capitalization (\$B)



Common Shareholder Equity
Preferred Shareholder Equity
Debt

Operating Income^{1,2} (\$M)



Operating Income
Return on Average Equity

(1) Excludes the results of Somers Group Holdings Ltd. (formerly Watford Holdings Ltd.).

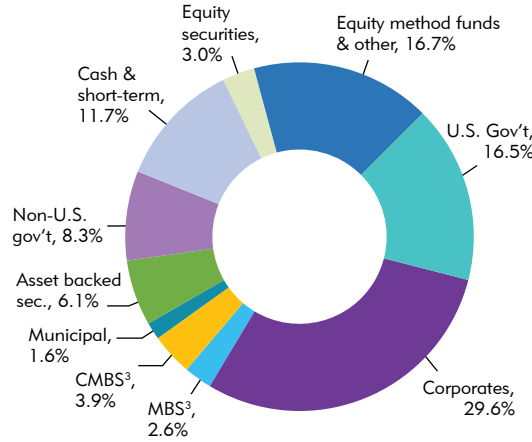
(2) Trailing 12 months.

Investment Portfolio

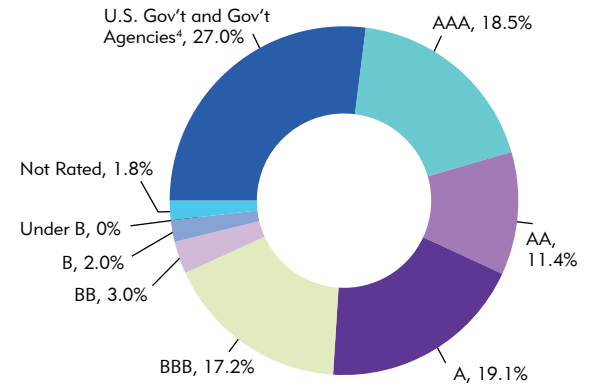
Arch's total return investment approach focuses on improving the Company's Return on Equity through thoughtful target allocation and periodic rebalancing while avoiding undue risk.

- (3) MBS = Mortgage backed securities.
CMBS = Commercial mortgage backed securities.
- (4) Includes U.S. government-sponsored agency MBS and agency CMBS.

Investments by Type



Fixed Maturities by Rating



Credit Ratings

	S&P	Moody's	Fitch Ratings
Senior Unsecured	A-	Baa1	BBB+
Preferred Stock	BBB	Baa3	BBB

Financial Strength Ratings

	S&P	Moody's	Fitch Ratings	A.M. Best
Arch Insurance Company	A+	A2	A+	A+
Arch Specialty Insurance Company	A+	A2	A+	A+
Arch Indemnity Insurance Company	A+	-	A+	A+
Arch Property Casualty Insurance Company	A+	A2	A+	A+
Arch Insurance (UK) Limited	A+	A2	A+	A+
Arch Insurance Canada Ltd.	A+	-	-	A+
Arch Reinsurance Ltd.	A+	A2	A+	A+
Arch Reinsurance Company	A+	A2	A+	A+
Arch Reinsurance Europe Underwriting dac	A+	-	A+	-
Alwyn Insurance Company Limited	-	-	-	A+
Arch Mortgage Insurance Company	A+	A3		
United Guaranty Residential Insurance Company	A+	A3		
Arch Mortgage Guaranty Company	A+	A3		
Arch LMI Pty Ltd	A	A3		
Arch Insurance (EU) dac	A+	-		
Arch MI Asia Limited	A	-		

For financial information on our [U.S.](#) and [non-U.S.](#) operating subsidiaries, visit ir.archgroup.com and our periodic filings with the SEC.

This information is qualified in its entirety by reference to reports filed by Arch Capital Group Ltd. ("Arch Capital") with the SEC, including, without limitation, the risks and other factors set forth therein, and the ratings reports issued by ratings agencies from time to time. Please note that any opinions, estimates or forecasts regarding the performance of Arch Capital and its subsidiaries made by the ratings agencies are their estimates alone and do not represent opinions, forecasts or predictions of, and have not been adopted by, Arch Capital or its subsidiaries. Arch Capital and its subsidiaries undertake no obligation to publicly update or revise any information contained herein. This overview makes reference to some non-GAAP measures of financial performance. The reconciliation to GAAP and definition of operating income can be found in the Current Report on Form 8-K furnished to the SEC by Arch Capital in connection with its most recent earnings press release, and is also available on Arch Capital's website: www.archgroup.com. From time to time, Arch Capital posts additional financial information and presentations to its website, including information with respect to its subsidiaries, and investors and other recipients of this information are encouraged to check the website regularly for additional information regarding Arch Capital.