

# Small Commercial and Lower Middle Market

## Overview

At Arch, Small Commercial and Lower Middle Market is purpose-built to meet the evolving needs of small businesses across a wide range of industries through a combination of underwriting expertise, innovation, and broker-first service. Our Small Commercial and Lower Middle Market insurance solutions empower business owners to focus on growth and success with the confidence that their operations, employees, and assets are well-protected.

### The Arch Difference

Exceptional Customer Experience

Specialized Expertise and Dedicated Services

Solution Focused Underwriting

### Target Industries

- Commercial Real Estate
  - Retail
  - Office
- Financial Services
- Hotels
  - Resorts
  - Boutique
  - Business class
- Professional Services
  - Architects
  - Engineers
  - Lawyers
- Restaurants
  - Family Style
  - Fine dining
- Technology

### Distribution

- Select Small Commercial and Lower Middle Market retailers, wholesalers and program administrators nationwide

### Customer Profile

- Gross written premium below \$50K
- Less than 50 employees
- Less than \$50M in revenue

### Product Offerings

- Businessowners Policy
- Commercial Auto
- Crime
- Cyber
- General Liability
- Inland Marine
- Package
- Property
- Supported Excess
- Workers' Compensation

### Limits Offered

- Property limits available up to \$25M
- General Liability limits up to \$2M/\$4M
- Excess Limits up to \$5M
- Property deductibles starting at \$500

## Arch Experience in Action

- Fanatical responsiveness to protect what matters most to our customers
- Listening with purpose, staying agile and proactive to meet evolving needs
- Relentless pursuit for the best possible solutions
- Clear, constructive communication that sets shared expectations
- Partnerships built on transparency, follow-through and trust



### National Contacts

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## The Arch Difference



Responsiveness



Collaboration



Limited Distribution



Broad Array  
of Solutions



Tailored  
Customer Needs

Having the right partner  
changes everything

Middle Market Commercial and Entertainment products may be offered through Arch Underwriters Inc. (AUI) acting on behalf of Fireman's Fund Insurance Company and subsidiaries and reinsured by Arch Insurance Company, or directly by Arch Insurance Company.

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