



2025
SUSTAINABILITY
REPORT



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LEGAL INFORMATION

Arch Capital Group Ltd. (together with its subsidiaries, Arch or the Company) is a publicly listed Bermuda exempted company with approximately \$26.9 billion in capital at Dec. 31, 2025, and is part of the S&P 500 index. Arch provides insurance, reinsurance and mortgage insurance on a worldwide basis through its wholly-owned subsidiaries. While we are positioned to provide a full range of property, casualty and mortgage insurance and reinsurance lines, we focus on writing specialty lines of insurance and reinsurance. In addition to providing comprehensive disclosure on our website regarding our approach to value creation, which integrates sustainability topics, we provide the following disclosures.

The inclusion of information contained in this report should not be construed as a characterization regarding the materiality or financial impact of that information. For a discussion of information that is material to Arch, please see our 2025 Form 10-K for the fiscal year ended Dec. 31, 2025, filed with the Securities and Exchange Commission (SEC) on Feb. 26, 2026 (2025 Annual Report). Moreover, Arch's approach to disclosures in this report may differ from the approach to disclosures in other reports, including regulatory filings with the SEC and disclosures made under other regulatory frameworks. This report may use certain terms others may refer to as "material," to reflect the issues or priorities of the Company, its subsidiaries and its stakeholders. Used in this context, however, these terms are distinct from, and should not be confused with, the terms "material" and "materiality" as defined by or construed in accordance with securities, or other laws, or as used in the context of financial statements and reporting. This report is intended to present information from a different perspective and, in some cases, in more detail than may be required in other Arch reports, including filings with the SEC or other regulatory disclosures.

This report may include forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 (PSLRA) which reflect our current views with respect to future events, risks and uncertainties. All statements other than statements of historical fact included, or incorporated by reference, in this report are forward-looking statements. Forward-looking statements, for purposes of the PSLRA or otherwise, can generally be identified by the use of forward-looking terminology such as "may," "will," "expect," "intend," "estimate," "anticipate," "believe" or "continue" and similar statements of a future or forward-looking nature or their negative or variations or similar terminology. Actual events and results may differ materially from those expressed or implied in these statements. Important factors that could cause actual events or results to differ materially from those indicated in such statements include, among other things, our ability to meet our sustainability goals and targets such as our greenhouse gas reduction targets and those other factors discussed in Item 1A, pages 46-64 of our 2025 Annual Report, and our quarterly reports on Form 10-Q filed with the SEC. These forward-looking statements speak only as of the date of this report. We undertake no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events or otherwise.

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A Message from Our Chief Sustainability Officer

Building a Resilient and Sustainable Future



I am proud to share Arch's 2025 Sustainability Report, which reflects our commitment to creating long-term value for our stakeholders while advancing environmental and social responsibility across our global operations.

Strong governance and accountability are the foundation of these efforts. They guide our approach as we navigate complex challenges — from climate change to evolving societal needs — where our industry plays a critical role. At Arch, we see these challenges as opportunities to lead with integrity, innovate responsibly and strengthen resilience for the communities we serve.

In this report, you'll find how we are driving progress:

Managing Risk with Insight and Precision

We leverage advanced analytics and modeling to anticipate and mitigate climate-related risks, ensuring our solutions remain robust and adaptive in a changing environment.

Embedding Sustainability into Our Business

From underwriting practices that support renewable energy and sustainable agriculture to products that promote affordable housing, we are aligning our offerings with initiatives that create meaningful impact. Additionally, to protect long-term value, we integrate sustainability considerations into our investment strategy. In our own operations, we're committed to reducing our environmental footprint and promoting responsible practices across our value chain.

Empowering Our People and Communities

Our employees are at the heart of our success. We invest in their well-being and growth, while cultivating an engaged culture. Beyond our walls, we continue to support hundreds of charitable organizations and community programs that make a difference in the communities where we live and work.

As we look ahead, our focus remains clear: to act responsibly, innovate thoughtfully and deliver solutions that help shape a more sustainable future for all.

Thank you for your trust and partnership as we continue on this important path.

Marcy Rathman, Executive Vice President, Chief Sustainability Officer



The efforts highlighted in this report reflect our ongoing work to integrate sustainability into our business. We are taking a measured approach, aligning with emerging regulatory expectations while advancing initiatives where we believe there are benefits for our clients and the communities we serve. By combining innovation with responsibility, we aim to remain adaptable and pursue growth in a changing world. I'm proud of the progress we've made and look forward to continuing this collective commitment toward a more resilient and sustainable future.

Nicolas Papadopoulos
Chief Executive Officer

Our Sustainability Reporting

We believe in the value of transparency regarding our sustainability initiatives, and we are pleased to share our 2025 progress through the following annual reports and sustainability statements:

2025 Sustainability Report

- **Target Audience:** All stakeholders and the general public.
- **Contents:** An overview of our sustainability strategy and priority disclosure areas.

2025 Sustainability Accounting Standards Board (SASB) Report

- **Target Audience:** Investors.
- **Contents:** Disclosures around the financial impacts of sustainability. [Click here to view the report.](#)

2025 Task Force on Climate-related Financial Disclosures (TCFD) Report

- **Target Audience:** Stakeholders interested in climate governance, strategy, risk management and metrics and targets.
- **Contents:** Our approach to climate governance, strategy, risk management and metrics and targets. [Click here to view the report.](#)

Our Sustainability Framework

Our strategy is structured around five core impact areas that drive our sustainability initiatives. By organizing our strategy under these pillars, we encompass Arch’s collective achievements and sustainability progress across our operations.



BUSINESS

We offer services and insurance coverages that support our clients through major loss and improve their resiliency; we integrate sustainability factors into our underwriting to reduce risk and capture opportunities for stakeholder benefit.



OPERATIONS

We actively manage sustainability risks and embed compliance, transparency, cybersecurity and resilience across our operations, protecting our people and customers who entrust us with their personal information and business interests.



INVESTMENTS

We believe incorporating certain nonfinancial sustainability factors into investment selection and risk management can potentially enhance long-term investment returns.



PEOPLE

We are committed to investing in our employees’ personal and professional success and creating long-term sustainable growth for our organization.



COMMUNITIES

We strive to make a meaningful impact by investing in our communities, a trait ingrained in Arch’s core Values and woven into the fabric of our corporate culture.

Our Sustainability Priorities

In 2025, we continued to empower our teams to drive progress collaboratively, integrating sustainability-driven thinking and decision-making into the fabric of our company and reinforcing sustainability’s role in our operations.

The sustainability topics below are aligned with our stakeholders’ expectations. We continue to strengthen across each dimension and to evaluate our sustainability strategy based on evolving trends and valuable stakeholder feedback.

Environment	Social and Human Capital		Governance
Carbon Emissions (Operations)	Access to Finance & Special Product Development	Talent & Engagement	Business Ethics & Standards
Climate Risk & Climate Change Management	Community Relations/ Engagement/ Philanthropy	Employee Health & Safety	Corporate Governance
Financing Environmental Risks & Opportunities	Responsible Investing	Professional Learning & Development	Data Privacy & Cybersecurity
Sustainable Real Estate	Supply Chain Value		Systemic Risk Management

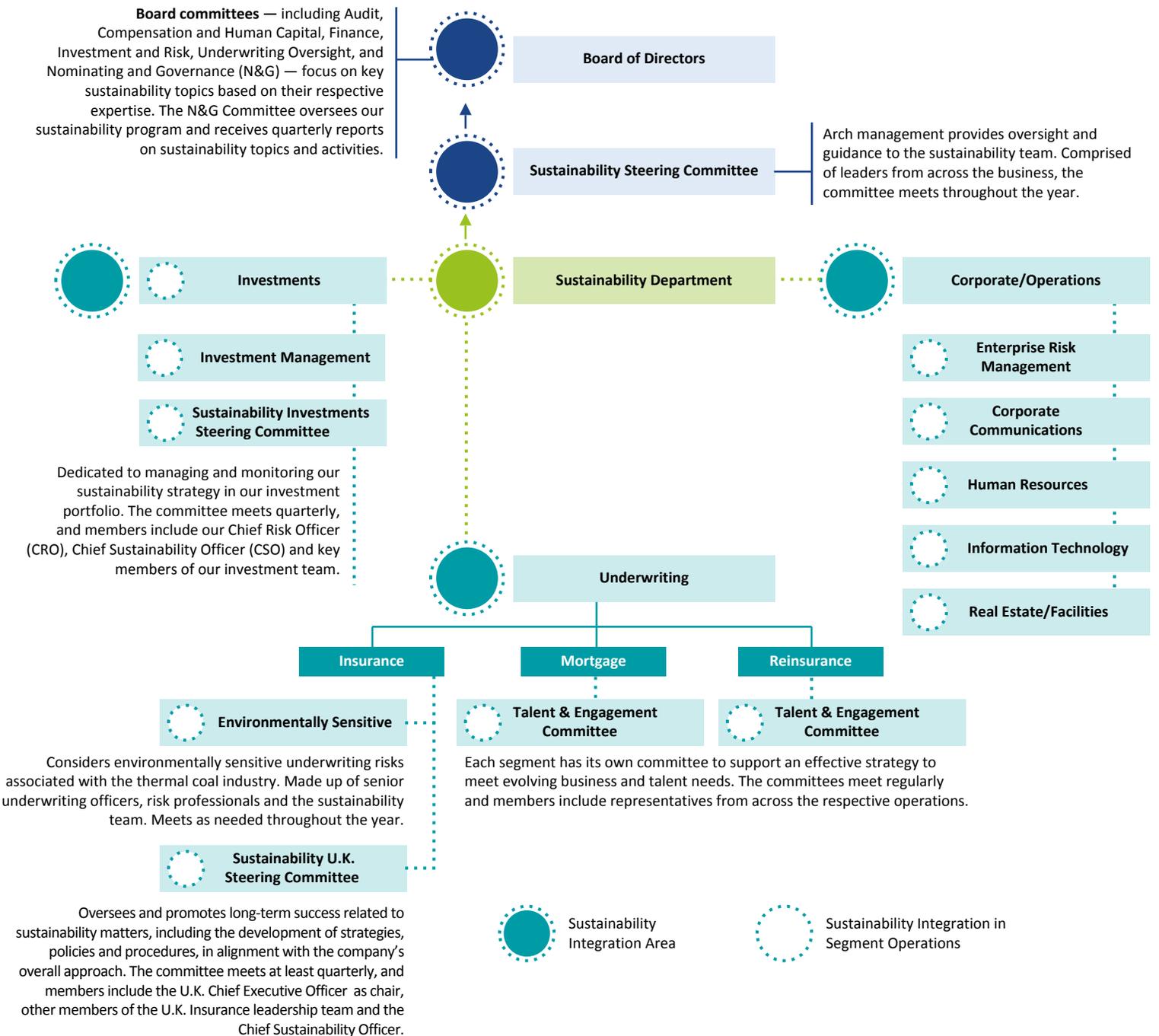


Our Sustainability Governance

Workflow and Integration

Sustainability at Arch is not a stand-alone endeavor. It is a component of our business ethos and embedded into our daily operations, decision-making processes and our commitment to support and build resilience in global communities.

Our sustainability work requires ongoing collaboration across various Arch departments and business segments to drive the development, integration and disclosure of sustainability best practices. This chart offers a visual overview of Arch’s sustainability workflow.





2025 Awards and Recognition

Best Place to Work — U.S. News & World Report

Arch Capital Group has been recognized as a 2025-2026 U.S. News & World Report Best Company to work for overall, in finance and insurance and for supporting family caregiving.

America's Most Honored Companies — Extel

Extel once again recognized Arch as one of America's Most Honored Companies. Notably, Arch placed in the top three overall in multiple categories — Best CEO, Best CFO, Best IR Professional, Best IR Team, Best Analyst Investor Event and Best ESG.

5-Star Cyber — Insurance Business America

Arch Insurance Group was recognized as a 2025 five-star U.S. cyber insurance company by Insurance Business America.

Excellence in Risk Management — Insurance Times Awards

Arch Insurance U.K. won the Excellence in Risk Management award at the 2025 Insurance Times Awards, recognizing Arch's commitment to delivering innovative risk management solutions.

2025 Underwriting Service Quality Marque — Gracechurch

For the second year in a row, Arch Insurance International received the Gracechurch Underwriting Service Quality Marque, an award presented to the U.K. and the London markets' underwriting teams that meet high service quality standards and deliver an excellent experience to their brokers and end-clients.

HCM Excellence Award — Brandon Hall Group

Arch Insurance received two silver HCM Excellence Awards from the Brandon Hall Group in the Best Leadership Development Program and the Best Custom Content categories. These awards showcase exceptional accomplishments in Human Capital Management.

5-Star Claims Carrier — Insurance Business UK

Arch Insurance U.K. Regional Division was recognized as a 5-Star Claims Service Award winner by Insurance Business UK in 2025, highlighting its ongoing commitment to deliver outstanding claims service to its brokers and clients.

RISE Elite 50 Internships

Arch Insurance was named one of the RISE Professionals Elite 50 Internships for the fifth year in a row, 2021-2025. RISE identifies and publishes the 50 best internship programs in the insurance industry across the U.S.

Distinguished Toastmasters Club — Toastmasters International Division A

Arch Global Services Philippines was recognized as a distinguished Toastmasters International Club for its exceptional work in teaching public speaking and leadership skills.

Top Insurance Employer 2025 — Insurance Business UK

For the fourth consecutive year, Arch Insurance U.K. was named a Top UK Insurance Employer by the Insurance Business UK Magazine.

Five Stars Across Three Lines of Business and Two 4.5 Stars — LMI Claims Comparison Ratings 2025

Arch Insurance Australia received five stars in the LMI Claims Comparison Ratings 2025 across three lines of business, with two 4.5-star ratings. The LMI Claims Comparison rates the claims service of Australian insurers by product class based on a broker survey.

Top Insurance Employer — Insurance Business Canada

Arch Insurance Canada was named a 2025 Top Insurance Employer by Insurance Business Canada. This recognition marks its third consecutive year receiving this award, highlighting its ongoing commitment to workplace culture and professional development.

5-Star Claims — Insurance Business Canada

Arch Insurance Canada was named one of 2025's Top Claims Insurers in Canada. This recognition highlights its success in balancing the use of new technology in the claims arena and in delivering service.



OUR BUSINESS



We offer specialty risk solutions, property and casualty (re)insurance and housing sector products in communities worldwide. The services and insurance coverages we provide protect our clients, allow them to rebuild after major losses and help families build wealth through homeownership. Helping our clients manage uncertainty begins with assessing and addressing risks and collaborating to build resilience in a world facing heightened climate perils and evolving societal demands.

Enterprise Risk Management Strategy

- Our Enterprise Risk Management team formally identifies and integrates sustainability topics, including climate change and climate-related risks, into our Risk Register and extends that analysis to specific climate-related business risk evaluations in line with the TCFD recommendations. With a focus on sustainability performance, we annually review these evaluations and validate the underlying data. [See page 7 of our 2025 TCFD Report.](#)
- Risk management responsibilities are delegated across our organization through a "Three Lines of Defense" approach to risk governance. [See page 4 of our 2025 TCFD Report for a detailed description of our "Three Lines of Defense" framework.](#)
- We actively manage our aggregate exposure to climate change, climate-related risk and catastrophic events as we evaluate near- and long-term natural catastrophe risk at the location and portfolio levels. Specific areas of research and focus in 2025 included U.S. wildfires; Hawaiian, Caribbean, and Indian tropical cyclones; Canadian severe convective storms; and Italian natural catastrophes.

Governance

- The Board and its committees oversee governance, operations and executive performance, with sustainability risks integrated across key risk categories. These risks are outlined in our policies and in assigning committee responsibilities. Quarterly, the Board reviews material risks — such as exposure to natural catastrophes, market volatility and economic factors — based on reports from senior management, including the CRO, focusing on resilience and capital adequacy. [See our Definitive Proxy Statement on Form 14A, filed with the Securities and Exchange Commission on March 24, 2026, pages 14-17 for a detailed description of our Board and committees' oversight responsibilities.](#)

Evaluating Environmental Exposures: Thermal Coal Policy



As a global insurer, we integrate environmental considerations into underwriting decisions for thermal coal-related business. This policy applies to our global insurance operations and covers existing and new thermal coal mines and coal-fired power plants.

Underwriters must identify high-risk accounts, defined as insureds that derive 30% or more of revenue from thermal coal mining or power generation. Through our governance process, flagged accounts are escalated for review by the appropriate committee.

[VIEW OUR THERMAL COAL POLICY >](#)

Arctic Energy Exploration/Production and Oil Sands Extraction Policies

Our U.K. insurance companies also apply sector-specific guidelines for Arctic energy exploration and production and oil sands mining and surface extraction. These policies define the scope and screening parameters for the assessment and escalation referral process for business accounts in these environmentally-sensitive sectors.

2025 Total Escalations



Powering Progress: Next-Generation Energy Solutions

- Our surety bond practice supports energy innovation projects by providing more than \$4 billion in guarantees in the global energy transition space since 2021, establishing Arch as a leading surety provider.
- Arch's diverse specialty lines offer tailored insurance solutions across a wide spectrum of sustainable energy technologies, including wind and solar power generation (both offshore and onshore); battery energy storage systems; biofuels, including sustainable aviation fuel; carbon capture utilization and storage; next-generation nuclear, hydro, geothermal and direct air capture.
- Through specialized facilities, consortia and reinsurance partnerships, U.K. Energy Property and Liability lines units underwrite end-to-end sustainable energy projects, from construction to operations, while enabling innovation and infrastructure as a solution provider for next-generation energy systems.

Supporting Responsible Behaviors of Our Insureds



- **Sustainable Property Solutions:** Arch's Commercial Property offerings include green building coverage, allowing reconstruction with sustainable materials and Leadership in Energy and Environmental Design (LEED®) certification, plus premium credits for early fire detection systems.
- **Resilience and Environmental Protection:** Natural catastrophe coverage supports recovery from events such as floods and earthquakes and includes protection for infrastructure such as water treatment plants to ensure clean water and prevent contamination.
- **Retail Energy Risk Management:** Specialized support for oil and gas includes risk management consulting, well control event response, pollution-spill coverage, fleet management support and training programs to mitigate environmental risks.
- **Environmentally Focused Risk Control:** Arch provides risk control services and sustainability consulting to help insureds improve environmental reporting, governance and safety practices.

Enabling Health, Safety and Optimal Outcomes



- **Workplace and Public Safety Consulting:** Arch's Casualty Risk Control platform helps insureds improve site safety, employee onboarding, injury management and public hazard mitigation.
- **Driver Safety and Performance Tools:** These tools offer policy development, training, motor vehicle record monitoring assistance, multiple alliances for driver safety technology and analytics, including a tool that leverages the Department of Transportation Safety Measurement System data to enhance fleet safety and reduce risk.
- **Complimentary Safety and Compliance Resources:** Arch provides insureds with access to web-based platforms that offer training, templates, regulatory updates, a human resources portal and 24/7 human resources support.
- **Strategic Risk Management Support:** Arch's risk management support includes access to specialized services such as crisis counseling, active shooter training, vehicle cameras and telematics, accident reporting tools and legal guidance for regulatory events.





Providing Socially Sustainable Insurance Products

We are dedicated to ensuring a sustainable future for our insureds by offering a range of products and customer-oriented solutions that help build safer and stronger communities.

Our Mortgage Products

Arch is a leading provider of private capital to the U.S. conventional mortgage market. Through our role as a mortgage insurer and a reinsurer of credit risk transfer, we help Fannie Mae and Freddie Mac reduce credit exposure, protect taxpayers and lower mortgage costs for borrowers.

Through our mortgage insurance (MI) products, we enable families to purchase homes and accumulate wealth. In 2025, more than 130,000 families in the U.S. were able to afford a home with Arch MI, of which approximately 29% were low-income buyers¹, and 57% were first-time homebuyers.

Advancing Sustainable and Affordable Homeownership

Our efforts focus on three key areas:

- **Expanding Access and Affordability:** Mortgage insurance enables prospective homebuyers to make as little as a 3% down payment rather than saving for decades to make a 20% down payment, making homeownership more attainable.
- **Policy Engagement and Education:** Hosts Affordable Homeownership Roundtables with policymakers and industry leaders to address housing barriers and promote financial literacy.
- **Industry Thought Leadership:** Educates over 150,000 mortgage professionals and policy influencers through Capital Commentary newsletters and PolicyCast podcasts, which highlight key issues such as housing supply, insurance costs and factory-built housing solutions.

[VIEW ARCH MI'S KNOWLEDGE CENTER >](#)

¹Loans where the qualifying income was less than 80% of the area median income in their census tract; includes both purchase and refinance.

Other Insurance Products Generating Positive Social Impact

- **Sustainable Agriculture and Micro-Insurance:** Arch supports smallholder farmers in developing countries with disaster coverage that enables access to credit and promotes rural resilience.
- **Affordable Legal Services:** In California, we provide cost-effective Lawyers' Professional Liability coverage to low-bono attorneys, a group that often serves clients from lower socio-economic backgrounds.
- **Emergency Services Support:** Arch subsidiary McNeil & Company, Inc. insures first responders and offers extensive training through webinars and an e-learning platform with more than 2.5 million courses completed.
- **Global Development Financing:** Through sovereign credit underwriting, Arch backs infrastructure, healthcare and sustainability projects in emerging economies through partnerships with multilateral organizations. For example, in 2025, Arch participated in a blended public-private investment in a Latin American city to support long-term economic development and job creation.
- **Essential Cargo Protection:** Arch participates in marine cargo insurance to support the transport of food, health and social aid globally.



OUR OPERATIONS

Our stakeholders benefit from the strengthening of sustainability and ethical practices in our operations. Through proactive management of sustainability risks and the integration of compliance, transparency, data protection and resilience throughout our organization, we safeguard the personal information and business of those who entrust us.

Data Protection and Cybersecurity Strategy

Cybersecurity and data protection are top priorities across our organization. We address these risks through Board oversight, executive leadership and employee training. Our information security program — driven by policies, technologies and controls — is essential to our success, and we embed cybersecurity practices throughout our operations.



Strategy Element	Privacy and Data Security Program Protocols
Board Oversight	<ul style="list-style-type: none"> Arch’s Audit Committee, composed of independent Board members, oversees operational risks including IT, business continuity and cybersecurity. Our Chief Operating Officer, in consultation with the Chief Information Security Officer (CISO), provides regular updates to the Audit Committee on key security metrics, external ratings, the effectiveness of cyber defenses and any significant incidents.
Organizational Controls and Governance	<ul style="list-style-type: none"> Our CISO oversees cybersecurity compliance and risk mitigation. The bi-monthly Privacy and Security Committee, co-chaired by the CISO and Deputy General Counsel, brings together leaders from IT, legal, compliance, HR and other functions to address emerging risks, review regulations, approve policies and promote cross-functional collaboration.
Additional Governance	<ul style="list-style-type: none"> The Operational Risk Committee (ORC), composed of Senior IT, operations, risk, legal and compliance leaders, meets quarterly to address operational risks. The IT Steering Committee is led by the Chief Information Officer and executive leadership. This group meets quarterly to vet critical IT initiatives and cybersecurity risks.
Policies	<ul style="list-style-type: none"> Our privacy and security policies apply across all business lines and subsidiaries. We stay ahead of new and changing regulations and emerging risks to ensure timely updates to our policies and procedures.

Strategy Element	Privacy and Data Security Program Protocols
Training	<ul style="list-style-type: none"> ■ We provide annual mandatory employee training on privacy, information security, records management and General Data Protection Regulation (GDPR). Regular phishing tests help reinforce awareness, with additional training for those who need it. Ongoing communication and education keep employees informed of cybersecurity best practices and emerging threats. In 2025, Arch achieved a 98% completion rate for both Privacy and Information Security and GDPR trainings.
Vendor Risk Management and Third-Party Relationships	<ul style="list-style-type: none"> ■ Arch’s Vendor Management group assesses new vendors on a risk-weighted basis and evaluates data protection capabilities accordingly. Vendors must meet minimum privacy and security standards through contractual obligations.
Evaluation and Testing	<ul style="list-style-type: none"> ■ We undergo an annual external evaluation, including penetration testing. Our managed infrastructure services team undergoes an annual SSAE 18 SOC 2 audit.

Business Continuity



- **Integrated Protection:** Data protection and technology programs are embedded across operations to safeguard personal data and digital assets.
- **Security Controls:** These controls are focused on prevention, detection and rapid response to potential security events.
- **Incident Preparedness:** Crisis and cyber incident response plans are regularly maintained and tested to ensure readiness for disruptions.
- **Crisis Management:** The Crisis Incident Management Team (CIMT), composed of senior executives, is mobilized during major events.
- **Quarterly Exercises:** The CIMT conducts quarterly drills to validate notification protocols and assess response strategies.
- **Tabletop Simulations:** Regular scenario-based exercises clarify roles and enhance crisis response capabilities.
- **Governance Oversight:** The ORC oversees business continuity, third-party risk and disaster recovery.
- **Quarterly Reviews:** The ORC meets quarterly to evaluate risks related to information security, vendor management, facilities and unplanned disruptions.



Conducting Business Ethically

Honesty, integrity and trustworthiness are core values that define our culture and drive our relationships with customers, employees and business partners. We uphold and reinforce these values through our company policies, including our Code of Business Conduct (Code). Our Code requires attestation by all our employees and Board members, including external directors, and drives our ethical decision-making. Additionally, we extend the expectations outlined in the Code to our vendors by implementing a Supplier Code of Conduct.

We have a series of separate but related governance and policy statements that, together with our Code, set forth decision-making standards consistent with our regulatory and ethical frameworks. These frameworks include policies on:

- Insider trading and confidential information.
- Use of our company network and electronic communications.
- Privacy and data handling.
- Records and information management.
- Social media and communications.
- Sanctions awareness.
- Artificial intelligence.

Policy Against Discrimination and Harassment

We are committed to creating a welcoming culture where employees feel safe and empowered. Our anti-harassment policy addresses our commitment to protecting our employees. All Arch employees (including part-time, seasonal or temporary workers) and New York-based independent contractors are required to attend sexual harassment prevention training. New employees are trained when they are hired and all employees take refresher training every other year.

[VIEW OUR CODE OF BUSINESS CONDUCT >](#)

Human Rights Policy

- Our Human Rights Policy sets forth the standards for global business conduct related to human rights and labor for our company, including all our employees and suppliers.
- This policy is guided by the U.N. Universal Declaration of Human Rights and expresses our commitments related to fair treatment, forced labor, child labor and human trafficking, freedom of association and a safe and healthy workplace. Our Supplier Code of Conduct communicates our expectations on these important principles and practices to suppliers.

Review our Supplier Code of Conduct (Supplier Code) on page 22 of this report and read about Arch's Human Rights Policy and Arch Insurance International's Modern Slavery and Human Trafficking Statement, linked below.

[VIEW OUR HUMAN RIGHTS POLICY >](#)

[VIEW OUR MODERN SLAVERY AND HUMAN TRAFFICKING STATEMENT >](#)

Reporting Concerns and Suspected Violations

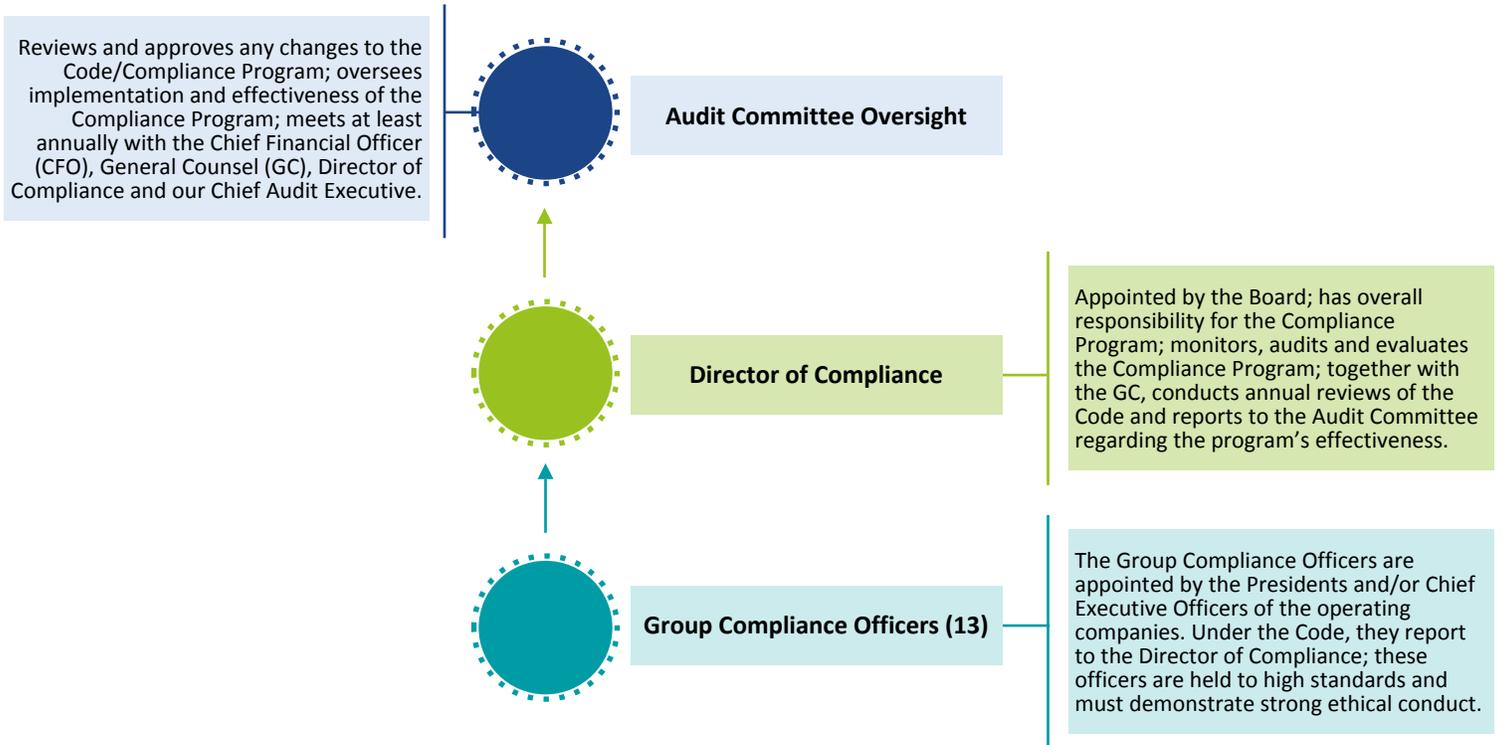
Our employees and vendors are encouraged to report questions or concerns to their group compliance officers or, if they prefer to submit an anonymous report, use our 24-hour compliance hotline or online portal, hosted by a third party. The hotline can be reached through local telephone numbers at all Arch global locations, and multilingual staff are available at the call centers.

Training

All employees must complete mandatory compliance training that includes our Code, privacy and information security awareness, anti-harassment, sanctions awareness, records management and artificial intelligence. We also require annual attestations to our social media policy and Code and provide refresher training every three years.

Governance and Reporting Structure

Compliance Program oversight is provided by the Audit Committee, which issues reports quarterly (or more frequently, as needed).



Responsible Sourcing

Arch is committed to procuring sustainable products and services and respecting human rights as an important part of our sustainability strategy and our vision to build purposeful growth across our global operations. We recognize the benefit of conducting supplier outreach and sustainability assessments to confirm that our suppliers share these priorities.

Supplier Risk Management and Compliance

Arch strives to build partnerships and engage with suppliers that align with our values, ethics and sustainability standards. We encourage both new and existing vendors to commit to our Supplier Code, which outlines expectations for ethical behavior, environmental management, labor practices and anti-corruption measures. During 2025, 327 vendors acknowledged our Supplier Code.

[VIEW OUR SUPPLIER CODE >](#)

Ensuring Data Protection in Third-Party Relationships

- We manage the cybersecurity risks of third-party service providers to meet regulatory requirements.
- Our supplier management program includes threshold requirements to identify and mitigate third-party risks.
- Before services begin, our Vendor Management group conducts a risk/rating assessment to determine if the third party may access or process our data.
- Reassessments are performed periodically, with frequency determined based on the initial risk rating and identification of any critical third-party services.
- The assessment includes a comprehensive questionnaire that covers data security controls, policies and business continuity.
- The ORC oversees the Third-Party Service Provider Risk Management Policy.
- Additional details are available in our Data Protection and Cybersecurity Strategy on pages 17-18.



Evaluating Sustainability in Our Supply Chain

- Arch reviews suppliers' business practices and partners with a third-party vendor for supplier outreach and sustainability assessments. These assessments cover labor and human rights, environment, health and safety, ethics and procurement.
- Transparency through supplier data supports risk management in our supply chain.
- Insights from supplier data are designed to enable targeted improvements for suppliers with lower sustainability scores.

Expanding Supplier Opportunities

- To help Arch drive innovation, we strive to expand supplier opportunities by engaging businesses with a broad range of perspectives, backgrounds and experiences.
- We prioritize competitive sourcing that delivers long-term value to customers, employees and communities.
- Arch provides a platform that expands vendor access through a global business directory. This directory includes location, industry, certifications, company size and other attributes. In 2025, we supported these efforts by developing on-demand training materials focused on vendor sourcing and hosting an educational session to share best practices for creating broader supplier opportunities.

[VIEW OUR SUPPLIER ENGAGEMENT PROGRAM >](#)

Environmental Impact

Arch continues to identify opportunities to reduce our global environmental impact. We recognize the importance of reducing greenhouse gas (GHG) emissions in our operations and are taking steps to achieve our targets. Additionally, we engage with our employees to encourage sustainable actions and thinking.

Areas Where We Drive Sustainable Impact

Sustainable Data Centers

- Data centers rely on energy-intensive equipment that generates significant heat and consumes substantial power. Arch's Enterprise Data team continues to focus on improving infrastructure efficiency. By streamlining operations, reducing system redundancies and modernizing core technologies, the team strives for a more efficient, resilient data environment that may contribute to long-term reductions in energy intensity.

Carbon Offset Projects

- Arch identifies carbon offset projects that undergo verification, auditing and certification from accredited organizations to offset a percentage of our operational emissions. These certified offset projects help us pursue carbon neutrality in our operations, while supporting energy efficiency programs that benefit communities in developing areas.

Efficient Buildings

- Our global facilities team prioritizes leasing office spaces accredited with Leadership in Energy Environmental Design (LEED®), Building Research Establishment Environmental Assessment Methodology (BREEAM®) and other comparable green building certifications to maximize energy efficiencies that enhance our operational resiliency and reduce our carbon footprint. Additionally, by maintaining a central sustainability database, our global facilities team tracks and assesses the sustainability impacts of Arch's office space renovations and improvements. These efforts include installing LED lighting, certified energy efficient appliances, energy efficient heating control systems and incorporating repurposed materials into our workspaces, ensuring a thoughtful approach to sustainable practices across our global operations.

Business Sustainability Initiatives

- For every new insurance policy sold in the Vavista product (excluding renewals), Arch subsidiary, Somerset Bridge Insurance Services Limited (Somerset), plants a tree. Since 2018, we have planted and pre-purchased over 452,000 trees to combat deforestation.



2025 Highlights

- Our total Scope 1, 2 and 3 GHG emissions decreased by 8% compared to 2024. Scope 1 and 2 reductions were primarily driven by decreased average facilities square footage of 6.4%, while Scope 3 reductions reflected a methodology update to incorporate actual days-in-office data, and were partially offset by higher corporate jet activity. Our total operational footprint (Scope 1 and 2 emissions) has decreased by 10.5% compared to our restated 2020 base year². This decrease is observed before accounting for the purchase of renewable energy certificates, which reduce our Scope 2 emissions and are a key facet of our efforts to source renewable energy for our operations.
- To progress toward our 2030 Scope 1 and 2 GHG emissions reduction target in alignment with the Science-Based Targets initiative (SBTi), we purchased 8,416 renewable energy certificates (RECs) from eligible projects in the U.S. and the Philippines in 2025. These purchases complemented our facilities' existing efforts to source renewable energy, effectively reducing our 2024 Scope 2 market-based emissions by 3,574 metric tons. We expect sourcing renewable energy will remain a key component of our decarbonization strategy.
- Our global headcount increased approximately 9% over the previous year, driven largely by the opening of two new global capabilities centers in India, which added nearly 400 employees. Despite this increase in global headcount, the intensity of our Scope 1 and 2 GHG emissions per employee, excluding jet emissions, decreased by 15%.
- In addition to our efforts to reduce emissions in our operations, we strive to further mitigate our Scope 1 and 2 GHG emissions by purchasing carbon offsets from verified projects that generate positive impacts in local communities, including:
 - **Gold Standard-certified projects** in Mozambique that provide households with safe water using borehole technology. By improving access to clean water, these projects reduce the need to boil water, which decreases the use of firewood and the carbon dioxide emissions associated with the combustion process.
 - A **Gold Standard-certified project** in Kenya that provides households and institutions with healthier, more efficient cookstoves. The project improves health and incomes by reducing the firewood and charcoal fuel for cooking.
 - A **Gold Standard-certified project** in Uganda that distributes efficient biomass-fired improved cookstoves to rural households. Access to efficient cookstoves reduces the use of fuelwood for domestic energy needs and the emissions associated with non-renewable woody biomass.

² In 2025, we restated our 2020 base year emissions for acquisition-related boundary changes and updated our emissions factor database to the Comprehensive Environmental Data Archive (CEDA), replacing the U.S. Environmentally Extended Input-Output (USEEIO) model. Base year and prior year emissions were restated to reflect these changes. [See pages 11-14 of our 2025 TCFD Report for additional details.](#)



GHG Reduction Targets

Aligning with the SBTi, we defined the activities, boundaries, timeline and scope of our GHG reduction targets. In 2022, we set the following targets:

- 1 Commit to reducing absolute Scope 1 and Scope 2 GHG emissions by at least 42% by 2030 from the 2020 base year.

- 2 Commit to achieving net zero operations by 2030 by purchasing carbon removal offsets for our remaining Scope 1 and 2 emissions.³

Our decarbonization strategy continues to focus on promoting energy efficiency measures within our global facilities, sourcing renewable energy through utility providers, purchasing RECs and right-sizing our office and data center portfolio to fit our operation's needs. We will adjust this strategy over time to meet our targets.

Measuring and Managing Our Carbon Emissions and Energy Use

We continue to measure our global GHG emissions across Scope 1, Scope 2, and relevant Scope 3 categories. Our emissions are calculated in accordance with the Greenhouse Gas Protocol's reporting standards.⁴ In 2025, we restated our 2020 base year emissions for acquisition-related boundary changes and updated our emissions factor database to the CEDA, a global, country-specific emissions dataset, replacing the USEEIO model, improving accuracy, primarily for Scope 3 results. Base year and prior year emissions were restated to reflect these changes. [For a detailed summary of our Scope 1, 2 and 3 GHG emissions, see pages 13-14 of Arch's TCFD Report.](#)

³ Note that our definition of operational net zero does not include Scope 3 greenhouse gas emissions as defined in the GHG Protocol. The term "operational net zero" does not carry the same meaning as "net zero emissions" as defined in the Science Based Targets initiative (SBTi) Glossary or any other framework, methodology, or other applicable publication. Additionally, our global goal is not a "net zero science-based target" as defined by the SBTi Glossary and is not aligned with the SBTi Corporate Net Zero Standard.

⁴ World Resources Institute and the World Business Council for Sustainable Development. 2015. "[The Greenhouse Gas Protocol](#)" — A Corporate Accounting and Reporting Standard, Revised Edition." WRI and WBCSD.



Blue Goes Green

Blue Goes Green (BGG), Arch's grassroots environmental stewardship committee, drives sustainability initiatives across the organization. Dedicated to building a culture of environmental responsibility, BGG is committed to educating our global workforce on sustainable practices that help preserve and enhance our environment. In 2025, BGG:

- Continued its overarching theme of "Mindfulness." The committee shared ideas on living a more sustainable lifestyle, being aware of your surroundings, prioritizing conservation and waste reduction, and finding ways to reconnect with nature.
- Hosted the fifth annual Ecochallenge, a 30-day program that motivates and tracks individuals' sustainability efforts. In all, nearly 100 employees across eight countries participated in the challenge, with over 6,000 minutes learned, over 5,000 gallons of water saved and over 300 single-use bags prevented from being sent to landfill, among other sustainable actions.
- Hosted three global educational webinars on green labels and certifications, forest conservation and environmental revitalization, and personal and community actions that can drive meaningful change and waste reduction.
- Surveyed office managers on local sustainability practices to determine potential needs and opportunities for green initiatives across global offices. BGG works directly with offices to share waste reduction ideas and resources.
- Highlighted sustainability-related programming, educational content, volunteer events and employee stories through Arch's internal website, such as composting 101, how to reduce plastic waste for Plastic Free July®, bike to work challenges, food pantry services and beach and park cleanups.

OUR INVESTMENTS



We believe integrating sustainability factors into investment analysis may contribute to improved returns, reduce risk over the long term and align with our stakeholders' best interests. We consider sustainability metrics for assets managed internally, and we monitor the sustainability policies of assets managed by third parties. We recognize the importance, relevance and significance of assessing sustainability topics in the performance of the entities in which we invest.

Stewarding Entrusted Capital

- Manage over \$47.4 billion in investable assets for policyholders and shareholders as of Dec. 31, 2025.
- Invest to ensure claims-paying ability and long-term asset growth.
- Integrate sustainability factors into investment analysis and decisions.
- Use fundamental analysis to assess sustainability risks, including corporate governance, climate risk exposure, carbon reduction and workforce policies.
- Aim to deliver total return while realizing the societal benefits of sustainable investing.
- Apply sustainability analysis across all asset classes for a fuller risk profile.
- Refer to our 2025 [TCFD](#) and [SASB](#) Reports for insights about climate-related financial impacts.

Responsible Investing Strategy

Our Responsible Investing (RI) Policy provides a framework for governance, investment strategy, engagement, reporting and communications.

- Developed with consideration of the United Nations Principles of Responsible Investment (UN PRI).
- Applies to all asset classes under our management.
- Engages the investment team in sustainability training.
- Focuses on sustainable value creation, including climate-related factors in investment decisions.

[VIEW OUR RESPONSIBLE INVESTING POLICY >](#)

Sustainability Investments Steering Committee

- Formed to oversee sustainability risk in investment strategy.
- Governs policy, reporting and sustainability initiatives across the investment portfolio.
- Facilitates communication between senior management, the sustainability team and risk management for alignment and visibility.
- Meets quarterly; includes the CRO, CSO and key investment team members.
- Oversees updates on sustainability strategies, initiatives, budgets and regulatory matters.
- [See pages 5-6 of our TCFD Report](#) for details on Sustainability Investment Governance.

Making Responsible Investments

A continued focus on sustainability factors remains core to our decision-making and inclusion of responsible investments in the portfolio. As of Dec. 31, 2025, we had \$382 million invested in sustainable bonds issued to fund green projects, activities that promote climate change mitigation or adaptation, or other sustainability-linked purposes, up 20% from the prior year.⁵

As shown, our approach to responsible investing has remained fairly stable year over year, with a less than 1% decrease, as a percentage of assets under management (AUM) since 2024.

RESPONSIBLE INVESTING (\$M)



- 2024 Total investment: \$1,049 million, which is approximately 2.5% of AUM as of Dec. 31, 2024.
- 2025 Total investment: \$902 million, which is approximately 2% of AUM as of Dec. 31, 2025.

⁵ In 2025, we expanded the scope of our reporting to include sustainability, sustainability-linked, green, social, and transition bonds, providing a more comprehensive view of our exposure to sustainable debt instruments. Prior year amounts have been updated accordingly to ensure comparability.

Monitoring Exposure to Climate Impact and Carbon-Intensive Industries

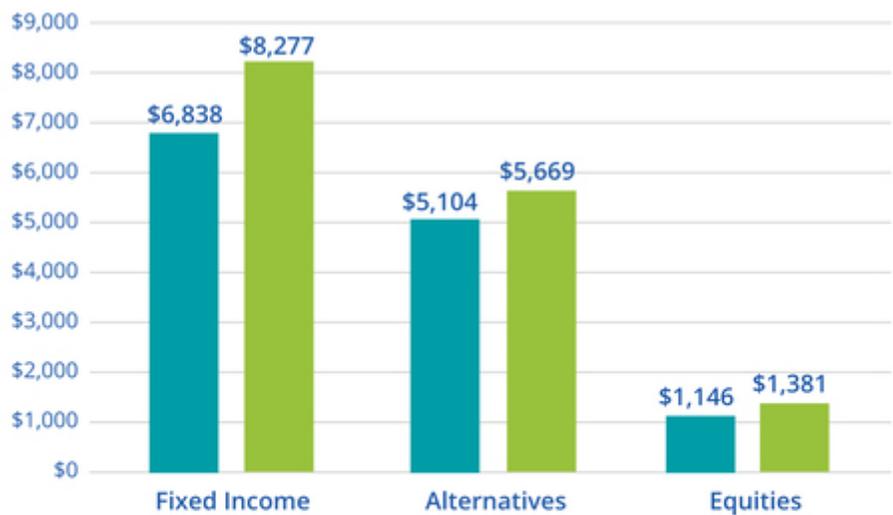
The effects of carbon-intensive industries on climate change necessitate additional considerations when making investment decisions. Investing in companies making positive progress toward an energy transition allows us to capture the value created by these efforts while reducing our overall risk. As of Dec. 31, 2025, we had less than 0.01% (\$793,000) exposure to companies that derive 10% or more of total annual revenues from thermal coal, up minimally from our 0% exposure in 2024.

Our exposure to companies with evidence of owning fossil fuel reserves regardless of their industries, including those that own less than 50% of a reserves field, was \$782 million as of Dec. 31, 2025, representing 1.6% of the total portfolio (down from 2% in 2024).

Assets with UN PRI Signatories

We recognize the commitment becoming a UN PRI signatory requires and highlight our asset owners or asset managers that have achieved this distinction. Our assets managed by UN PRI signatories increased year over year (i.e., 2024 and 2025), representing 32% of the total AUM and 88% of our total externally managed assets, which totaled approximately \$17.5 billion as of Dec. 31, 2025.

INVESTMENTS WITH MANAGERS THAT ARE UN PRI SIGNATORIES (\$M)



■ 2024 Total investment: \$13.1 billion, which is approximately 32% of AUM as of Dec. 31, 2024.

■ 2025 Total investment: \$15.3 billion, which is approximately 32% of AUM as of Dec. 31, 2025.

OUR PEOPLE

At Arch, our people are our business. We recruit and retain top talent by cultivating an environment where employees can build meaningful careers and contribute to Arch’s strategic goals. We invest in their physical, emotional and financial well-being and promote a culture of growth, purpose-driven leadership and thoughtful collaboration — so everyone can connect, grow and thrive.

Creating an Engaging Workplace

Purpose: At Arch, [We Enable Possibility](#) by helping clients, employees, investors and communities reach their full potential.

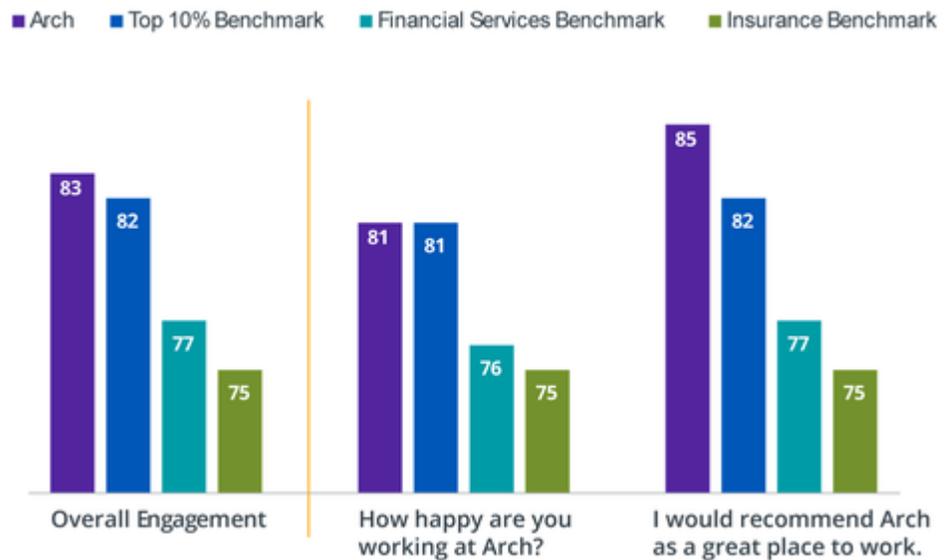
People First: Our global workforce is the keystone to our success.

Engaged Teams: We know assembling and leveraging teams with varied experiences, backgrounds and perspectives allows us to tackle the business challenges of our rapidly changing world.

Respect & Engagement: We know our people will be their best when they work in an environment where they feel respected and engaged as valued team members.

Employee Engagement Survey Results

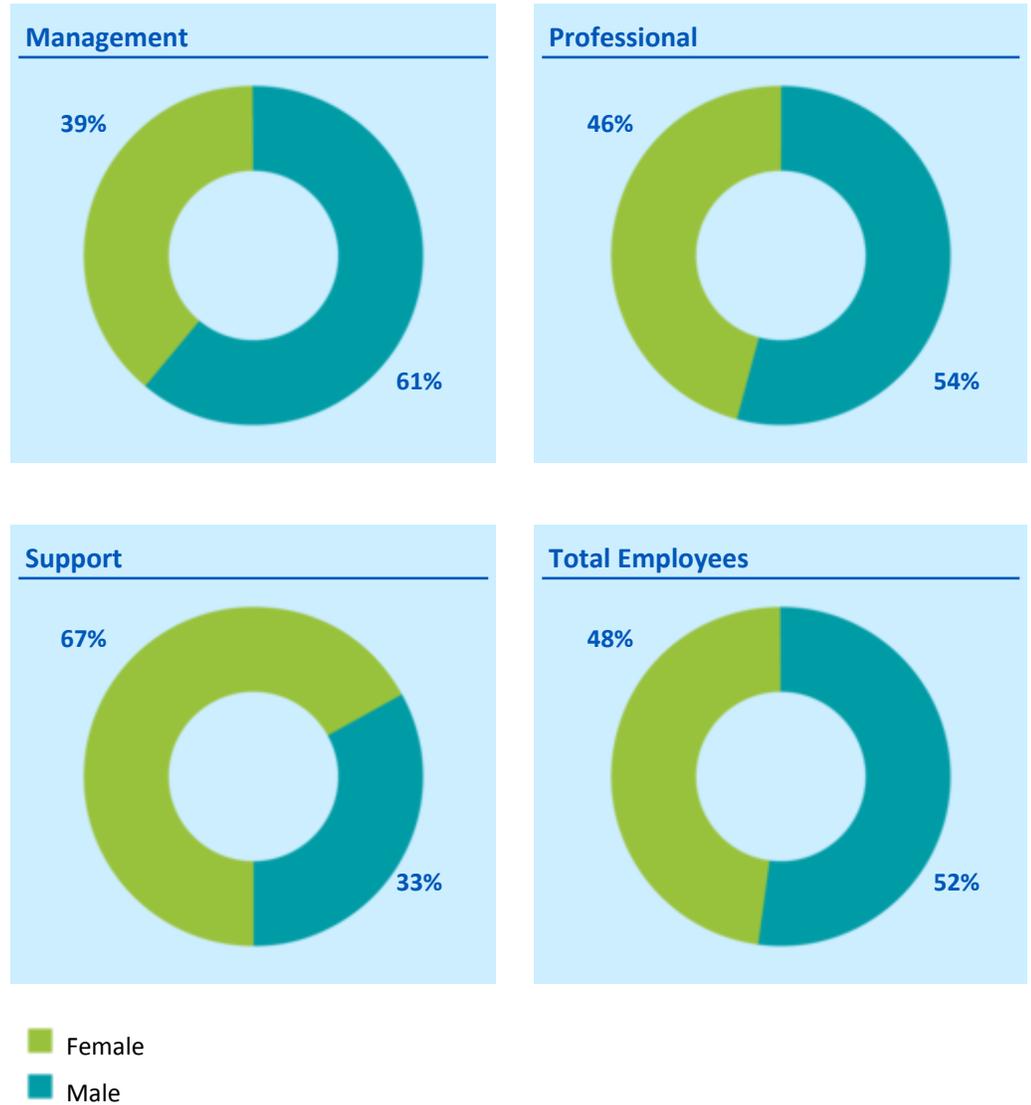
Arch conducted its biennial all-employee survey with over 5,800 employees participating in 2025, representing an 80% response rate. This survey allows us to gather critical feedback from the people who know us best and provides a rich and candid view of what it is like to work at Arch. Our overall engagement score was 83, exceeding our survey provider’s top 10% benchmark, placing Arch among the most engaged organizations across its customer base.⁶



⁶ Our overall engagement score of 83 represents the average of all responses scaled from 0 to 100. Our overall engagement favorability, representing the percentage of employees who responded favorably to the same measures, was 86%. The top 10% benchmark is based on the threshold required for the respective top-performing category, as identified by our survey provider. It does not reflect the average of the top-performing group.

Workforce Demographic Data⁷

At Arch, we embrace the richness of our global workforce and know multiple perspectives, backgrounds and experiences help us drive innovation. In compliance with regulatory requirements in certain jurisdictions internationally, the following disclosure provides gender-related data by career level.



⁷ Data is provided to comply with applicable global reporting standards related to employee characteristics.

Learning and Career Development

Arch supports a culture of lifelong learning through training and tailored development programs related to:

- Early career development.
- Professional development and leadership training.
- Skill building and technical training.
- Professional designations.

Early Career Development

New talent gains industry insight through peer and leadership engagement, monthly video stories from senior leaders and exposure to varied career paths.

- **Onboarding Excellence:** Builds connections before Day One and offers a year-long experience focused on engagement and impact.
- **Early Career Program:** A 12-month insurance apprenticeship for recent college graduates and early career colleagues, featuring 10 learning modules, small group mentoring and capstone projects.
- **Internship Programs:** Arch was recognized on the RISE Elite 50 Internship List for its outstanding 10-week internship program, which hosted over 100 interns in 2025. The program offers weekly rotations that provide students with exposure to global business support areas across Arch.

Professional Development and Leadership Training

Arch is committed to advancing professional growth through development programs and leadership training designed to support employees throughout their career development.

- **Leadership Development:** At Arch, leadership development is tailored to empower leaders through on-the-job experiences, coaching, mentorship and feedback. These programs focus on behaviors aligned with Arch's [Values](#) to help leaders engage, inspire, develop and retain talent while navigating complex business challenges.
- **Executive Development:** Arch provides customized leadership programs for executive roles, featuring content from top business schools and personalized coaching.
- **Mentorship Programs:** Arch's mentoring platform promotes global collaboration and career growth through a structured, enriching experience for both mentors and mentees. Covering topics such as personal effectiveness, agility, performance and business acumen, it promotes professional development and knowledge exchange.

Skill Building and Technical Training

Arch provides a variety of self-service and targeted courses to ensure employees receive career development. Arch's career-mapping approach supports ongoing professional growth by helping employees identify and develop key skills through a mix of internal resources and external training.

- **Specialized Academies:** At Arch, professional development includes specialized academies and training tailored to career paths. For example, the Claims Academy offers over 400 e-learning courses and an in-person orientation led by senior leaders, while the IT Academy provides focused training and dedicated learning time. Beyond career advancement, Arch supports personal and business growth through skill-building sessions and leadership engagement.
- **LinkedIn Learning:** Employees voluntarily logged more than 20,000 hours across over 5,000 courses, highlighting Arch's commitment to continuous improvement and self-development.
- **Business Acumen Internal Certification:** These programs build from foundational knowledge to a deep understanding of Arch's competitive advantage, market conditions and other mortgage industry-related topics. To date, more than 300 employees have completed these certifications.

Professional Designations

Arch supports technical growth through partnerships with external organizations, offering professional designations and continuing education across disciplines.

- **Actuarial Designations:** We support actuarial students with exam preparation and continuing education requirements for professional associations, including the Casualty Actuarial Society and the American Academy of Actuaries.
- **Insurance and Reinsurance Designations:** In collaboration with The Institutes Knowledge Group™, which helps people build foundational, technical and leadership skills to stay ahead of evolving trends in risk management and insurance, Arch offers over 25 risk management and insurance designations and executive education programs.
- **Accredited Mortgage Professional (AMP) and Certified Mortgage Banker (CMB) Designations:** Arch supports employees pursuing AMP and CMB credentials, top standards in real estate finance, with more than 130 employees achieving these designations.



Employee Networks

Arch's global, employee-led networks advance community, allyship and professional growth. Open to all, our employee networks offer forums for learning, visibility and connection, are supported by executive sponsors and align with Arch's talent strategy. These networks also promote volunteerism and create space for development and relationship-building in a hybrid environment. Learn more about our employee networks by visiting our website.

Safeguarding Our Employees' Health and Well-Being

We are dedicated to ensuring our people have access to comprehensive benefits, including healthcare, to safeguard and promote mental, physical and financial well-being.

Salary-Based Medical Premiums

Arch offers a progressive salary-based premium framework for medical plans for U.S.-based employees. We believe offering tiered pricing for medical plans aligning with employee salary ranges ensures continued accessibility to care and promotes fairness in healthcare expenses.

Recognizing Our Veterans — Military Leave

Arch supports U.S.-based employees called to military service with up to four weeks of paid leave annually. This support helps alleviate the challenges of duty activation and reflects our commitment to honoring and supporting military personnel and veterans in the workplace.

Parental Leave Policy

Arch offers competitive parental leave tailored to local standards. U.S. employees receive up to 10 weeks of paid leave at full salary, plus medical leave and family support benefits. We also have region-specific enhancements, such as in Bermuda, the U.K. and Canada, to ensure our employees get accessibility and support as new parents.

Employee Assistance Program (EAP)

Our EAP programs offer global employees 24/7 access to qualified psychologists for support with mental health, relationships, parenting, workload and overall wellness.

Annual Employee Health Assessments

In the U.K., Arch covers annual health assessments to help employees manage their health and detect early illness. Spouses/partners can access the same service at a discounted rate.

Workplace Well-Being Sessions

These virtual sessions help employees optimize energy, prioritize tasks and prevent burnout. Topics in 2025 included developing good sleep patterns, preventing cardiovascular diseases and improving work-from-home ergonomics.

Mental Health First Aiders (MHFA)

U.K. employees have access to the MHFA team, which raises awareness of and promotes mental health and well-being. MHFAs are professionally trained and can signpost employees to appropriate professional support. They can also serve as the first point of contact for an employee who may be experiencing a mental health issue.

Mental Health Policy and Webinars in the Philippines

In April 2024, our Philippines team launched a Mental Health Policy aligned with national efforts to support employee well-being. A cross-functional committee now leads monthly webinars on topics like anxiety management, immunity, mindfulness, ergonomics and resilience.

BestLife Wellness Program

Our Philippine operation, in partnership with its healthcare service provider, continued the implementation of the “BestLife Wellness Program” that provides exclusive benefits to our employees and their enrolled dependents in the prevention or management of hypertension, diabetes and/or high cholesterol. These exclusive benefits include free laboratory exams, medical consultations and prescription medicines.

Financial Wellness

In 2025, Arch prioritized financial wellness through several initiatives:

- **Merit Increases:** Continued using guidelines to provide higher raises for lower-paid employees.
- **U.S. Student Loan Assistance:** Up to \$3,000 annually for eligible employees; approximately \$7 million contributed since 2018, benefiting 480 employees in 2025.
- **Philippines Child Scholarship Program:** Supported 10 academically outstanding scholars with college tuition for 2025.
- **Philippines Emergency Loan Program:** Provided over \$30,000 in hardship loans to 20 employees.
- **Financial Wellness Sessions:** Held globally, covering goal setting, planning, social security and retirement.
- **U.K. Electric Vehicle Leasing Program:** Enables employees to lease zero-emission vehicles through payroll deductions, offering tax savings and supporting sustainability.



OUR COMMUNITIES

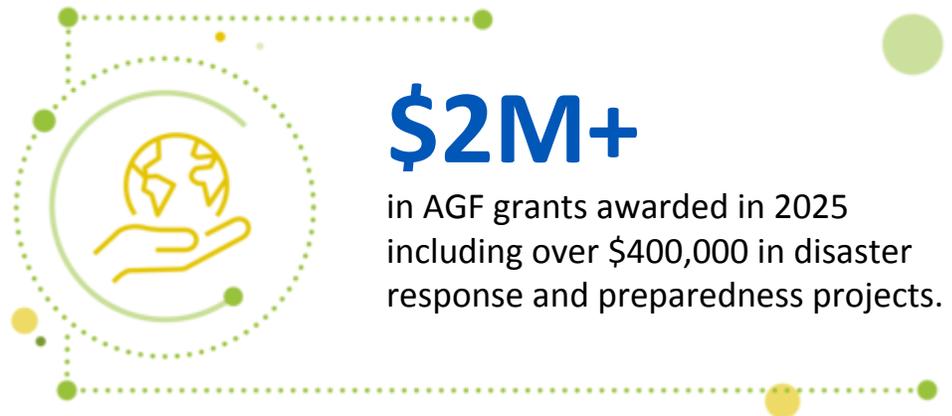
We are dedicated to making a positive impact within the communities where we live and work. This commitment extends beyond financial contributions from our employees, corporate donations from our three segments and grants from the Arch Group Foundation (AGF). We actively engage in philanthropic initiatives and encourage our employees to volunteer throughout the year. With this collective approach, we aspire to create lasting, meaningful change.

Charitable Giving

- Arch has outlined the following Giving Priorities to help focus our charitable efforts: Academic and Career Success; Accessible, Safe Housing; Environmental Resilience and Health; Thriving Societies.
- Arch's charitable giving totaled over \$9 million in 2025, including AGF grants, independent company donations and matching gifts.

Arch Group Foundation

- The AGF formalizes our dedication to building stronger, more resilient communities, amplifies our commitment to community development and reflects our belief in the transformative power of giving.
- The AGF has awarded more than 150 grants since its inception, totaling over \$5M and encompassing all four of Arch's giving priorities.



Strengthening Impact through Employee Engagement and Volunteerism

Matching Gifts

With our year-long matching gift program, we amplify the impact of our employees' philanthropic efforts, effectively doubling the influence of their donations. This commitment reflects our belief in the profound impact collective efforts can have in promoting change.

- Arch offers a 1:1 match for up to \$25,000 of an employee's donations to eligible organizations.
- We tripled the impact of employee donations by enhancing our matching gift program from our standard 1:1 ratio to a 2:1 ratio during December 2025, resulting in over \$1.8M in employee matching gift requests.



Employee Volunteerism

Emphasizing our corporate [Value](#) of Striving to Make a Difference, we promote a culture of community engagement by encouraging our employees to volunteer both their time and skills. Additionally:

- Arch offers employees two days of paid volunteer time off (VTO) per calendar year.
- Nearly 70,000 hours invested in our communities since 2021, including approximately 16,000 hours in 2025.
- Our North American insurance operations conducted their second Impact Challenge from June to September, and employees logged nearly 3,500 hours of VTO. The team with the most recorded hours won \$10,000 to donate to a charity of their choice.



U.K. Breakfast Bookstars Programme:

Our international insurance operations launched the Breakfast Bookstars Programme in partnership with Magic Breakfast and the National Literacy Trust to combat educational inequality in the U.K. The initiative provides nutritious breakfasts and well-equipped libraries for approximately 25 primary schools in financially disadvantaged areas across London, Manchester and Birmingham. Each year, the program benefits approximately 6,500 children, ensuring they start their day nourished and equipped with resources to improve literacy and learning outcomes. Arch employees actively support the program through volunteering, school visits and library installations, reinforcing Arch's commitment to education equality and early intervention.