

Workers' Compensation and Commercial Auto Transition FAQs

Arch Underwriters Inc.

An Affiliate of Arch Insurance Company



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What is Happening?

We are excited to inform you about an important development following our agreement to acquire Allianz's U.S. MidCorp and Entertainment insurance businesses, now referred to as Middle Market Commercial and Entertainment (MCE). As part of this transition, Workers' Compensation (WC) and Commercial Auto (Auto) policies previously written under Fireman's Fund Insurance Company and its subsidiaries (FFIC) will now be transitioned to Arch Insurance Company or one of its subsidiaries (Arch).

When will this occur?

Starting April 1, 2025, most of MCE's new and renewal policies for WC and Auto will be written and issued by Arch.

Why are insureds and brokers receiving notice of non-renewal for WC/Auto policies?

The notice of non-renewal is required by state regulations to transition coverage from FFIC to Arch. Both insureds and brokers will receive a copy of the legal notice of non-renewal. It does not mean that a renewal policy will not be offered.

What happens when the current WC/Auto policy expires?

Upon expiration, we intend to offer new coverage through Arch.

What is a liberalization clause and how does it benefit the Insured?

For Auto policies, we are offering a liberalization clause. The liberalization clause ensures claims are adjusted based on the broader terms of either the expiring FFIC policy or the new Arch policies (with some exceptions). We are committed to limiting customer disruption.

Are there exceptions to the liberalization clause?

There are some exceptions to the liberalization clause. For specific details, please refer to the policy documentation.

Will the liberalization clause apply to policies renewed after the transition from Fireman's Fund Insurance Company to the first Arch policy?

The liberalization clause will not apply to policies renewed after the first transition. Claims under Arch policies will be adjusted based on the terms and conditions of those policies.

Producer Related FAQs

Do brokers need an Arch contract?

With respect to the business transitioning onto Arch paper, all MCE brokers will need to have a contract directly with Arch. Many firms already have Arch contracts, and no additional action is needed.

Our Distribution team will reach out to brokers who do not have an existing Arch contract and will need to execute one through DocuSign. Please reach out to Andrew Baron, Head of Middle Market Distribution at abaron@archinsurance.com with any questions.

Will an Arch contract give brokers access to all Arch products?

Any new Arch contract will specifically apply to products offered through MCE. It does not provide automatic access to all Arch business units or products.

Why do Insureds have some policies issued by Fireman's Fund Insurance Company and other policies issued by Arch?

During a temporary transition period, most package (property and general liability) and umbrella/excess policies will continue to be issued by FFIC. Meanwhile, WC and Auto policies are being transferred to Arch. Our underwriters will manage policies from both FFIC and Arch to ensure a seamless experience for customers.

Claims Related FAQs

How can I tell who my policy was written and issued by?

- In most cases, starting April 1, 2025, new and renewal policies for Middle Market Commercial and Entertainment Workers' Compensation and Commercial Auto will be written and issued by Arch Insurance Company and/or its subsidiaries. These policies will have Arch branding on the cover page as well as throughout the policy.
- All other Middle Market Commercial and Entertainment Workers Compensation and Commercial Auto policies will be written and issued by FFIC¹ until they are renewed on Arch Insurance Company and/or its subsidiaries. These policies will carry Allianz branding on the cover page and throughout the policy.



How Will Workers Compensation Claims be managed?

- Workers' Compensation policies written by FFIC will experience no change to the current claims handling process.
- Workers' Compensation policies written by Arch will be handled by the Broadspire TPA.

How will Commercial Auto Claims be managed?

- Commercial Auto policies written by FFIC will experience no change to the current claims handling process.
- Commercial Auto policies written by Arch will experience no change to the current claims handling process, but the policy number will change.

How will all other policies be handled? (Property, GL, Crime, Business Auto)

Currently, there is no change to these policies. The current policy number, claim number, and adjusters remain in place.

Will there be changes to the claims reporting process?

Yes, please see below for all reporting instructions:

WORKERS' COMPENSATION

Reporting Method	My policy is written and issued by Allianz	My policy is written and issued by Arch
Email	MCENewloss@soundviewclaims.com	MCENewlossWC@broadspire.com
Phone	1 (888) 347-3428	1 (877) 694-3535
Fax	1 (800) 511-3720	N/A
Physical Mail	Soundview Claims Solutions Inc Attention: First Notice of Loss PO Box 970 O'Fallon, MO 63368	N/A
Claims Portal	N/A	N/A

[1] Policies may be issued and written by Fireman's Fund Insurance Company, American Automobile Insurance Company, Chicago Insurance Company, National Surety Corporation, and Interstate Fire and Casualty Company.

AUTO

Reporting Method	My policy is written and issued by Allianz	My policy is written and issued by Arch
Email	MCENewloss@soundviewclaims.com	MCEFNOL@archinsurance.com
Phone	1 (888) 347-3428	1 (844) 872-4158
Fax	1 (800) 511-3720	1 (866) 266-3630
Physical Mail	Soundview Claims Solutions Inc. Attn: First Notice of Loss PO Box 542033 Omaha, NE 68154	Arch Insurance Claims Department P.O. Box 542033 Omaha, NE 68154
Claims Portal	N/A	https://portal.archinsurance.com/login

How will I get the adjuster's name and contact information at Broadspire?

Claim adjuster will contact within 24 hours of receipt of "other than medical only WC claims".

Will I get a new loss acknowledgement from Broadspire, and will it include the claim number?

Yes, claim acknowledgment includes copy of claim report, claim number, branch office name, address and phone number, and First Report of Loss form for state in which loss occurred.

What prescription program does Broadspire utilize?

BOLD Rx-MyMatrixx

What medical provider network does Broadspire use?

Differs by state. Medical and pharmacy provider look up via <https://www.goperspecta.com/VPD/broadspire/public/ProviderSearch/Main> or via phone at 800-800-2600.

Billing Related FAQs

What are the major billing changes?

Payments must now be made to Arch bank accounts instead of Allianz accounts. Billing will transition to transaction-based billing, with direct billing phased out. Arch’s standard installment plans will be available:

- Full Pay
- Semi-Annual (50% Down + 1 Semi-Annual Installment)
- Quarterly (33% Down + 3 Quarterly Installments)
- Monthly (25% Down + 9 Monthly Installments)

How will the billing for WC/Auto differ from other coverages?

The following are some key considerations in how WC/Auto will be billed with the transition:

- Any applicable taxes, fees, and surcharges will be billed along with the down payment/first invoice. Any commissionable surcharges will be included within the gross premium.
- Commission is earned over the term of the policy based upon the agreed upon installment plan. Commission should be netted out in this manner.
- Endorsements will be spread over the remaining unbilled, unpaid installments, where applicable.

What are the new payment terms?

Payments must be made within 15 days from billing or 30 days from the effective date, whichever is later.

Where should customers direct payments be routed to?

Payments should be routed to the Arch-specified bank account referenced below. Payment instructions will also be included on all invoices.

Arch – Remittance Instructions

Arch Insurance Company
 Bank of America
 Arch Insurance Company
 P.O. Box 504248
 St Louis, MO 63150-4248

For Incoming Wire Transfers:

Bank of America
 Routing/Transit (ASA) Number
 (wire only): 026-009-593
 Routing/Transit (ASA) Number
 (ACH only): 011-200-365
 Account Number 0080239467

Arch Specialty Insurance Company
 Bank of America
 Arch Specialty Insurance Company
 P.O. Box 504300
 St Louis, MO 63150-4300

For Incoming Wire Transfers:

Bank of America
 Routing/Transit (ASA) Number
 (wire only): 026-009-593
 Routing/Transit (ASA) Number
 (ACH only): 011-200-365
 Account Number 0080239483

Overnight Express Mail Address

Arch Specialty Insurance Company
 (lockbox # 504300)
 800 Market Street
 St. Louis, MO 63101

Arch Insurance Company
 (lockbox # 504248)
 800 Market Street
 St. Louis, MO 63101

Billing Related FAQs - continued

Who should customers contact for billing inquiries?

Customers should contact the Arch Insurance billing team via billingsupport@archinsurance.com or the customer service phone number provided on invoices 855-286-8354.

Will customers receive past-due notices?

Yes, Arch will send past-due notices via email to brokers.

What happens in the event payment is not received by the due date?

Should Arch not receive payment by the scheduled due date, we will issue a Notice of Cancellation for Non-Payment of Premium (NOC) directly to the insured with a copy to the broker of record. The date the NOC will be issued will be included within our Past Due Notification(s) to brokers.

How will customers receive updated billing information?

Updated billing information will be communicated through invoices, cover letters with non-renewal notices, and FAQs shared with brokers and agents.

What happens to policies still on FFIC paper?

Payments for policies on FFIC paper must still be routed to Allianz accounts until further notice. Please pay special attention to the banking instructions provided on your invoice / statement.

What happens if payments are misdirected to Allianz?

Customers may receive follow-up communications to ensure payments are correctly routed in the future.

How to request refunds & disbursements on expired policies?

If you believe you are owed a refund or to request a disbursement from Allianz, please reach out to their Client Support at 1-800-882-6919 for further assistance..

Middle Market Commercial products are offered through Arch Underwriters Inc. acting on behalf of Fireman’s Fund Insurance Company and subsidiaries and reinsured by Arch Insurance Company.

Arch Underwriters Inc. (dba HCRA Insurance Services in California, CA License #0M67874) (“AUI”) is an insurance agency, acting on behalf of (1) Fireman’s Fund Insurance Company (an Illinois corporation, NAIC #21873); (2) American Automobile Insurance Company (a Missouri corporation, NAIC #21849); (3) Chicago Insurance Company (an Illinois corporation, NAIC #22810); (4) National Surety Corporation (an Illinois corporation, NAIC #21881); and (5) Interstate Fire and Casualty Company (an Illinois corporation, NAIC #22829). AUI is licensed as a property casualty insurance agency in all jurisdictions in which it offers insurance products. Not all insurance coverages or products are available in all jurisdictions. Not all insurance companies are authorized to provide all insurance coverages or products in all jurisdictions. All insurance products are governed by the terms, conditions, limitations, and exclusions in the applicable insurance policy. Coverage is subject to actual policy language. Arch Insurance Company, NAIC #11150, is licensed as a property and casualty insurer in all 50 states, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. This information is intended for use by licensed insurance producers.