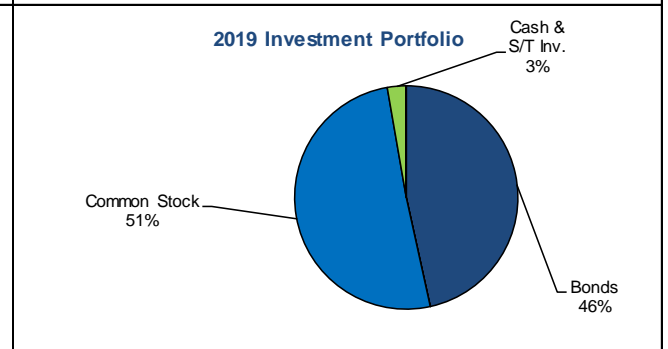
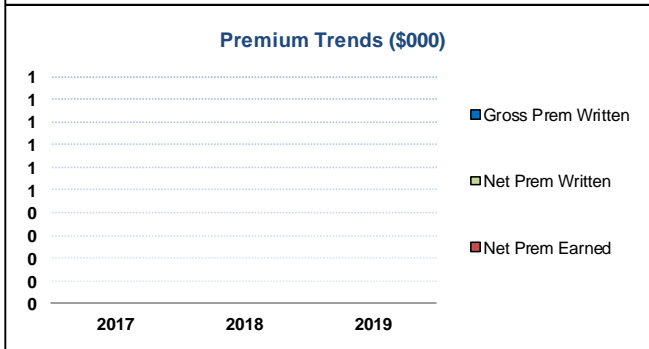
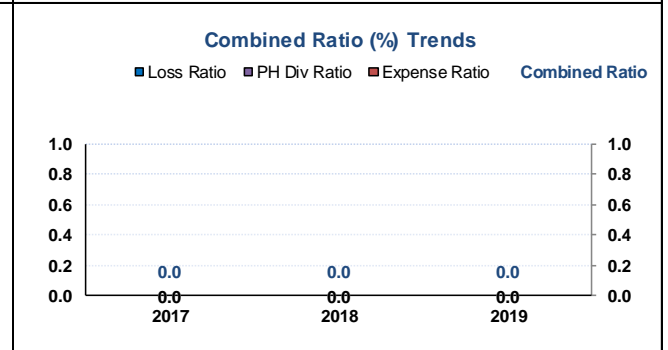
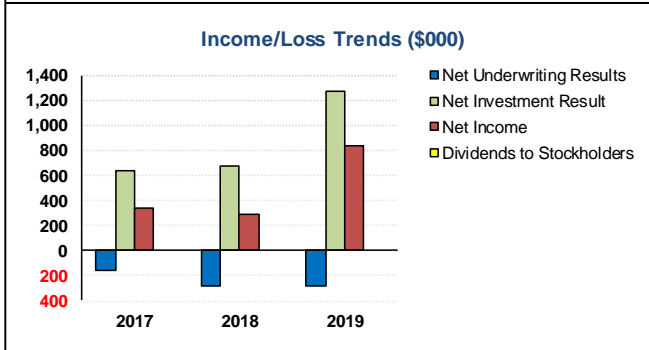




**ARCH PROPERTY CASUALTY INSURANCE COMPANY, NAIC #10911
ARCH CAPITAL GROUP**

Dollars in 000

	2017	2018	2019		2017	2018	2019
Total Assets	69,443	74,170	82,046	RBC Ratio (%)	9,342.7	11,175.4	9,809.4
Total Liabilities	203	263	1,202	2yr Res Development	-68	42	16
Policyholder Surplus	69,240	73,907	80,844	2yr Dev / Surplus	-0.1%	0.1%	0.0%
Cash & Invested Assets	69,120	73,921	81,867	Affiliated Common Stock	31,013	35,407	41,520
Cash & Invested Assets/ Total Assets	99.5%	99.7%	99.8%	Affiliated CS / Surplus	44.8%	47.9%	51.4%
Net Cash from Operations	862	814	533	Net Reins Recoverable	625	624	518
Loss & LAE Reserves	125	136	103	Net Reins Rec / Surplus	0.9%	0.8%	0.6%
Loss & LAE Reserves/Surplus	0.2%	0.2%	0.1%	AMB / S&P Ratings	A+ / A+	A+ / A+	A+ / A+



2019 Top 5 Geographies (DPW - \$000)

Geography	DPW - \$000
AK - \$	0
AL - \$	0
AR - \$	0
AZ - \$	0
CA - \$	0
All Other - \$	0

Total NY State DPW \$0,000
Total US ex Terr DPW \$0,000

2019 Top 5 Lines of Business (DPW/Total DPW)

Line of Business	DPW/Total DPW
Aircraft -	0
Allied Lines -	0
Auto Phys -	0
Boiler & Machinery -	0
Burglary & Theft -	0
All Other -	0

Total All Lines \$0,000

**Top 5 Reinsurers for Arch Excess & Surplus Ins Co. by Gross Recoverables
Period: 2019Y**

Dollars in 000

Reinsurer	Reinsurance Class	Reins Authorized Status	Gross Recov	Over 120 Days Overdue
1 - Arch Insurance Company	US Affiliated Non-captive Non-pooling	Authorized	292	0
2 - Swiss Reinsurance America Corporation	US Unaffiliated	Authorized	43	0
3 - Berkley Insurance Company	US Unaffiliated	Authorized	37	0
4 - Liberty Mutual Insurance Company	US Unaffiliated	Authorized	27	0
5 - ACE Property and Casualty Insurance Company	US Unaffiliated	Authorized	26	0

#DIV/0 error messages occur in instances where the denominator of the ratio are zero (i.e. zero premium or reserves due to a 100% quota share).

HISTORY

Arch Property Casualty Insurance Company (Arch P&C) was incorporated in the State of Nebraska in July 1998 as Guard Hill Insurance Company. The company changed its name to Cross River Insurance Company in October 1998. The company adopted its current name in August 2002. Financial control remains under the Arch Capital Group Ltd. (Arch), Bermuda. The company re-domesticated to Missouri in September 2015. The company has been eligible to write surplus lines business in New York since April 28, 2003. As of December 31, 2019, Arch Excess & Surplus is a Missouri domestic surplus lines insurer and operated on a non-admitted basis in forty-eight (48) states and the District of Columbia.

REINSURANCE

Arch P&C maintains a 100% quota share agreement with an affiliate, Arch Insurance Company, for all business written on or after January 1 2007 other than business produced by the Alternative Markets division. As a result of the 100% quota share agreement, no values are reported for net premiums written, net premiums earned, underwriting income, and the various combined ratios trends. As such, the financial strength of the company is heavily dependent upon the credit risk of Arch, as well as investment risk of its own investment portfolio, managed in common by Arch. The company is not currently writing new business and operations consist of managing invested assets and accounting for business in runoff.

HOLDING COMPANY

Founded in 1995 as Risk Capital Holdings, Inc. and made a public company that same year in an IPO, the company changed its name to Arch Capital Group, Ltd (Arch) in 2000 and moved its headquarters to Bermuda. With approximately \$13.23 billion in capital at December 31, 2019, Arch provides insurance, reinsurance and mortgage insurance on a worldwide basis through its wholly owned subsidiaries. AM Best collectively rates eight (8) subsidiaries of Arch, including Arch Property Casualty Insurance Company. For the years 2017 through 2019, Arch was rated by AM Best and S&P as 'A+/A+', and assigned the financial size of XV (\$2bn >).

SUBSEQUENT EVENTS

In March 2020, the Covid-19 influenza was recognized as a global pandemic, severely disrupting economic activity. As of April, 2020, the results of this event upon year-ending 2020 insurance operations and those of its parent group are not known. For those companies exposed, however, the potential for reduced premiums, return of premiums, and an increase in collections and operation expense may reduce cash flows. Losses and loss adjustment expenses may increase when losses become known and investments in affiliates and equity investments may suffer a decline in values. Also, the effect of future legislation, regulation and litigation could cause an adverse financial impact on those companies exposed.

Important Information Regarding Financial Summaries

This financial summary contains information helpful to New York excess lines brokers in meeting their non-delegable duty to use "due care" in the selection of a financially secure excess line insurer. Definitions of the financial terms used in the summaries appear as pop-up boxes when hovering your mouse over the corresponding text. For additional guidance on assessing insurance company financial statements, please reference "ELANY COMPLIANCE ADVISOR: FUNDAMENTALS OF INSURANCE COMPANY FINANCIAL ANALYSIS".

The Excess Line Association of New York has compiled the insurance company financial information from the Annual Statutory Financial Statements. All ratios, charts, and graphs are based on the compiled information. We have made every effort to ensure all information transcribed for these pages is correct. However, the Excess Line Association of New York cannot attest to the accuracy of data provided by its sources, nor do we make any warranties, either expressed or implied, regarding the accuracy or completeness of information presented in this document. We assume no responsibility for loss or damage resulting from the use of this information.

ULTIMATE PARENT –Arch Capital Group Ltd.

Corporate Profile		Financial Strength Ratings	
Address:	Arch Capital Group Ltd. Waterloo House, Ground Floor Pembroke, -, -	S&P Global:	-
Website:	http://www.archcapgroup.com/	Moody's:	-
President :	Marc Grandisson	Fitch:	-
Ticker Symbol:	NASDAQ: ACGL	AM Best - P&C:	-
2019 Form 10-K:	https://www.sec.gov/ix?doc=/Archives/edgar/data/947484/000094748420000012/a201910-k.htm		

Highlights (\$000)	2016	2017	2018	2019
Total Assets	29,372,109	32,051,658	32,218,329	37,885,361
Total Policy Reserves	13,607,830	15,006,106	15,606,933	18,231,391
Total Debt	2,488,908	2,549,016	2,189,210	2,506,432
Total Other Liabilities	3,663,839	3,927,105	3,591,400	4,218,397
Sep Account Liabilities	0	0	0	0
Total Liabilities	20,060,984	21,805,723	21,780,650	25,569,809
Total Equity	9,105,572	10,040,013	10,231,387	12,260,148
Total Liab & Equity	29,166,556	31,845,736	32,012,037	37,829,957
Book Value / Share (\$)	20.31	21.18	21.52	26.42
Reserves / Investments & Cash (x)	0.64	0.65	0.69	0.71
Reserves / Liabilities (x)	0.68	0.69	0.72	0.71
Reserves / Equity (x)	1.49	1.49	1.53	1.49
Debt / Equity (x)	0.27	0.25	0.21	0.20
Dec. 31 Closing Price (\$)	28.76	30.26	26.72	42.89
Net Income (\$)	824,178	629,709	727,821	1,693,300
Basic EPS (\$)	1.83	1.40	1.76	3.97
Investment Yield (%)	2.87	3.38	0.90	4.63
Ratios (%)				
Loss Ratio	56.30	61.30	55.20	54.20
Expense Ratio	33.00	30.10	28.40	28.30
PH Dividend Ratio	0.00	0.00	0.00	0.00
Combined Ratio	89.30	91.40	83.60	82.50

Company Description and Notes

Industries: Property and Casualty Insurance, Reinsurance, Mortgage Insurance, Insurance Services, Claims Management and Associated Asset Mgt.

Geography: World Wide

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