



Arch Specialty Insurance Company

Insurer Financial Report
2024 | Quarter 3

FEIN: 36-2545393

NAIC: 21199

A.M.Best: A+

State of Domicile: Missouri

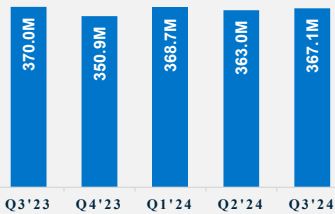
Main Office: Jersey City, NJ

Parent: Arch Insurance Company

Incorporation Date: 12/22/1964

Website: www.archinsurance.com

Capital & Surplus



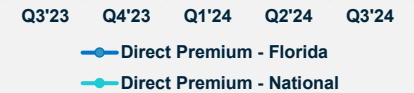
Comments / Notes

- Debt/equity ratio appears high.
- Co. paid a \$100M dividend to the parent co on Oct. 31,2024.

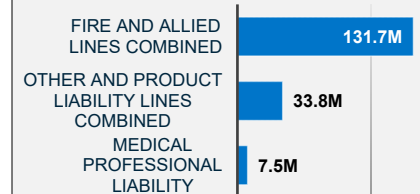
Financial Highlights	Q3 2024	Q3 2023	% Change	Q2 2024	Q1 2024	2023
Total Admitted Assets	935,802,442	948,576,212	-1%	986,068,353	883,779,320	794,175,578
Total Liabilities	568,691,165	578,562,165	-2%	623,059,775	515,079,522	443,297,480
Capital & Surplus	367,111,277	370,014,047	-0.8%	363,008,578	368,699,798	350,878,098
Premiums and Agent's Balances	47,609,355	28,417,684	68%	75,486,479	48,374,924	34,954,670
Losses	130,461	127,479	2%	127,877	127,418	289,031
Loss Adjustment Expenses	73,703,536	65,695,785	12%	72,480,070	71,945,416	62,035,529
Underwriting Gain/Loss	(9,415,193)	923,823	NM	(7,692,756)	3,699,938	2,190,830
Net Income (Loss) After Tax	(1,086,549)	4,675,807	-123%	(3,153,710)	6,934,934	(2,525,732)
Cash Flow from Operations	(1,053,759)	80,335,789	-101%	28,080,686	25,061,985	54,828,141
Unrealized Capital Gains (Losses)	(285,477)	(676,268)	58%	154,238	(130,715)	(1,721,496)
Gross Premium	1,114,255,460	1,031,140,124	8.1%	738,912,387	366,364,722	1,359,572,511
Net Premium	0	301	-100%	0	(3)	(53,552)
Direct Premium - National	1,204,726,041	1,108,005,091	9%	816,916,630	354,448,289	1,356,158,006
Direct Premium - Florida	137,673,370	148,513,396	-7%	102,897,070	36,471,863	174,566,786
PAB: % of Policyholders Surplus	13.0%	7.7%	68.9%	20.8%	13.1%	10.0%
Gross Premium to Surplus Ratio	303.5%	278.7%	8.9%	203.6%	99.4%	387.5%
Net Premium to Surplus Ratio	0.0%	0.0%	-100.0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	11.4%	13.4%	-14.7%	12.6%	10.3%	12.9%
Liabilities to Assets Ratio	60.8%	61.0%	-0.4%	63.2%	58.3%	55.8%
Debt to Equity Ratio	154.9%	156.4%	-0.9%	171.6%	139.7%	126.3%
Combined Ratio	N/A	N/A	0.0%	N/A	N/A	NM
Losses Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	NM
Loss Expenses Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	NM
Other U/W Exp. Incurred Ratio	N/A	N/A	0.0%	N/A	N/A	NM

Reinsurers (Top 5 2023)	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Arch Insurance Co.	US Affiliated Non-captive Non-pooling	Authorized	2,049,226	0
Somers Re Ltd.	Non-US Affiliated Non-captive	Certified	92,926	0
Hannover Rück SE	Non-US Unaffiliated	Certified	79,717	0
Palekana Insurance Inc.	US Unaffiliated	Unauthorized	74,477	0
Munich Reinsurance America Inc	US Unaffiliated	Authorized	64,674	68

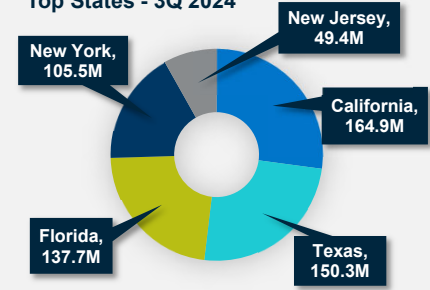
Direct Premium



Major Lines of Business in FL - 2023



Top States - 3Q 2024



* Data displayed in \$000

NM: The value is outside of the meaningful range for this item.