



ARCH EXCESS & SURPLUS INSURANCE COMPANY

Dollars in 000

	2015	2016	2017		2015	2016	2017
Total Assets	65,203	68,269	69,443	RBC Ratio (%)	11,038.5	18,881.0	9,342.7
Total Liabilities	1,801	1,275	203	2yr Res Development	247	-19	-68
Policyholder Surplus	63,402	66,994	69,240	2yr Dev / Surplus (IRIS #12)	0.4%	0.0%	-0.1%
Cash & Invested Assets	64,849	67,815	69,120	Affiliated Common Stck	26,048	29,116	31,013
Cash & Invested Assets/ Total Asset	99.5%	99.3%	99.5%	Affiliated CS / Surplus	41.1%	43.5%	44.8%
Net Cash from Operations	627	660	862	Net Reins Recoverable	1,160	1,035	625
Loss & LAE Reserves	200	146	125	Net Reins Rec / Surplus	1.8%	1.5%	0.9%
Loss & LAE Reserves/Surplus	0.3%	0.2%	0.2%	AMB / S&P Ratings	A+ / A+	A+ / A+	A+ / A+
GPW to PHS (IRIS #1)	0.0%	0.0%	0.0%				
NPW to PHS (IRIS #2)	0.0%	0.0%	0.0%				

Income/Loss Trends (\$000)				Combined Ratio (%) Trends			

Premium Trends (\$000)				2017 Investment Portfolio	

2017 Top 5 Geographies (DPW - \$000)		2017 Top 5 Lines of Business (DPW/Total DPW)	
AK - \$		Aircraft -	
AL - \$		Allied Lines -	
AR - \$		Auto Phys -	
AZ - \$		Boiler & Machinery -	
CA - \$		Burglary & Theft -	
All Other - \$		All Other -	
Total NY State DPW	\$0,000	Total All Lines	\$0,000
Total US ex Terr DPW	\$0,000		

Arch Excess & Surplus Insurance Company 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. The company redomesticated 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, 2017, Arch Excess & Surplus was a Missouri domestic surplus lines insurer and operated on a non-admitted basis in forty-eight states and the District of Columbia.

The company 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.

#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).

ULTIMATE PARENT – Arch Capital Group Ltd.

Corporate Profile		Highlights (\$000)	2016	2017
Address:	Arch Capital Group Ltd. Waterloo House, Ground Floor Pembroke, -	Total Assets	29,372,109	32,051,658
Website:	http://www.archcapgroup.bm	Total Liabilities	20,060,984	21,805,723
Ticker Symbol:	NASDAQ: ACGL	Shareholders' Equity	9,105,572	10,040,013
2017 Form 10-K:	https://www.sec.gov/Archives/edgar/data/947484/000094748418000012/a201710-k.htm	Net Income	824,178	629,709
		Debt	2,488,908	2,549,016
		Debt / Equity	27.3%	25.4%
		Dividends Paid	46,059	64,030
		Dividends / Net Income	5.6%	10.2%

Top 5 Unaffiliated Reinsurers for Arch Excess & Surplus Ins Co. by Gross Recoverables

Dollars in 000

Rank	Reinsurer	Gross Recoverables	Assumed Premium (As-Reported by Reinsurer)	Premiums Ceded (As-Reported By Cedant)
1	Swiss Reinsurance America Corporation	51	NA	0
2	Berkley Insurance Company	40	NA	0
3	ACE Property and Casualty Insurance Company	31	NA	0
4	Liberty Mutual Insurance Company	30	NA	0
5	Odyssey Reinsurance Company	27	NA	0

Arch Capital Group Ltd. is a publicly traded holding company (NASDAQ: ACGL). ACGL provides insurance and reinsurance solutions worldwide. It operates in two segments, Insurance and Reinsurance. ACGL was founded in 1995 and is headquartered in Hamilton, Bermuda.

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.