Arch

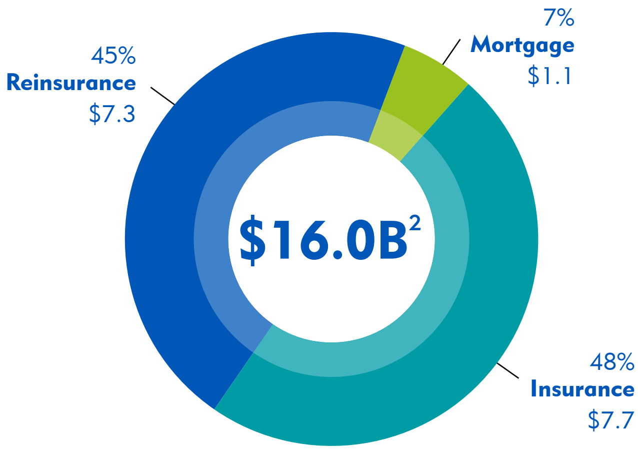
Consolidated Corporate Overview

June 30, 2026

Arch Capital Group Ltd. (Nasdaq: ACGL), is a publicly listed Bermuda exempted company. Arch, which is part of the S&P 500 Index, provides insurance, reinsurance and mortgage insurance on a worldwide basis through its wholly owned subsidiaries. Arch's financial strength — combined with a disciplined approach to underwriting and risk management — enables us to provide the innovative solutions and support expected of a leader.

TOTAL ASSETS	TOTAL GROSS PREMIUMS WRITTEN[1]	TOTAL CAPITALIZATION	TOTAL NET RESERVES
$85.2B	$22.8B	$28.3B	$25.5B

Total Net Premiums Written[1] ($B)

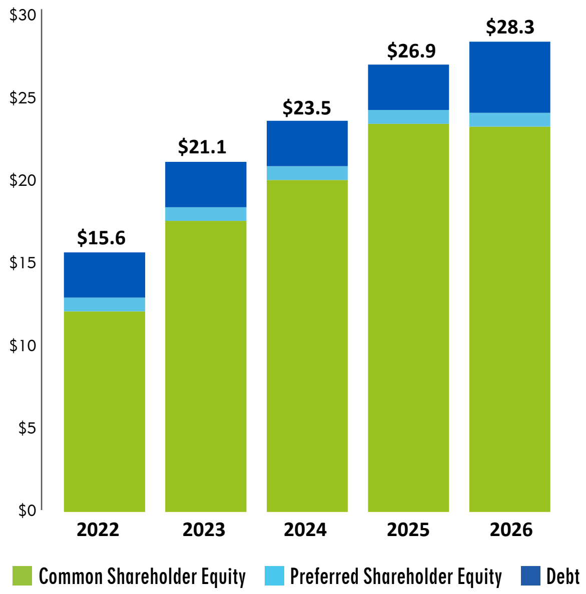


Financial Strength Ratings

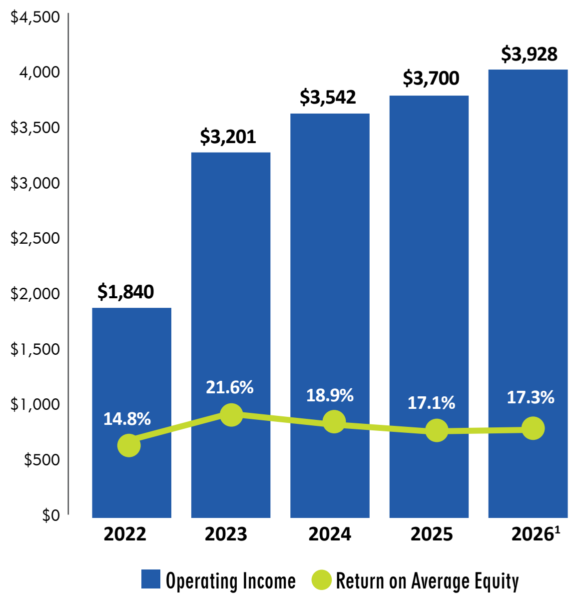
A.M. Best Company	Standard & Poor's
A+	AA-

See page two for complete company ratings. Ratings as of June 30, 2026.

Total Capitalization ($B)



Operating Income[3] ($M)



(1) Trailing 12 months.
(2) Sum of each segment may not agree to total due to rounding.
(3) Presentation represents a "non-GAAP" financial measure as defined in Regulation G.

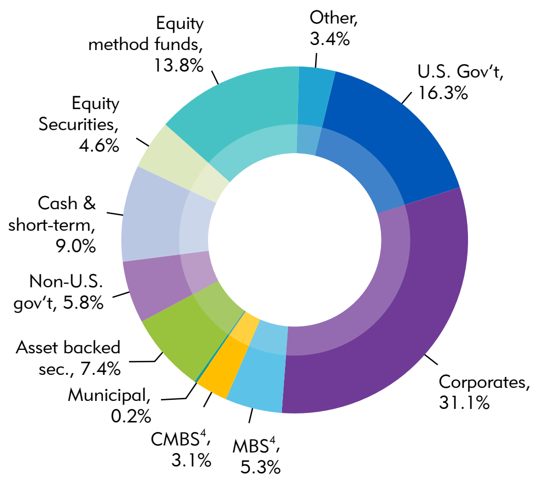
Investment Portfolio

Arch's total return investment approach focuses on improving the Company's Return on Equity through thoughtful target allocation and periodic rebalancing while avoiding undue risk.

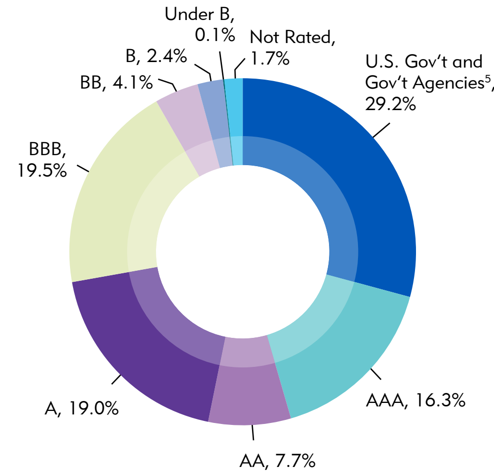
(4) MBS = Mortgage backed securities.
CMBS = Commercial mortgage backed securities.

(5) Includes U.S. government-sponsored agency MBS and agency CMBS.

Investments by Type



Fixed Maturities by Rating



Credit and Financial Strength Ratings

Ratings are as of June 30, 2026.

Credit Ratings

	S&P	Moody's	Fitch Ratings
Senior Unsecured	A	A3	A-
Preferred Stock	BBB+	Baa2	BBB+

Financial Strength Ratings

	S&P	Moody's	Fitch Ratings	A.M. Best
Arch Insurance Company	AA-	A1	AA-	A+
Arch Specialty Insurance Company	AA-	A1	AA-	A+
Arch Indemnity Insurance Company	AA-	–	AA-	A+
Arch Property Casualty Insurance Company	AA-	A1	AA-	A+
Arch Insurance (UK) Limited	AA-	A1	AA-	A+
Arch Insurance Canada Ltd.	AA-	–	–	A+
Arch Reinsurance Ltd.	AA-	A1	AA-	A+
Arch Reinsurance Company	AA-	A1	AA-	A+
Arch Reinsurance Europe Underwriting dac	AA-	–	AA-	–
Arch Group Reinsurance Ltd.	–	–	AA-	A+
Alwyn Insurance Company Limited	–	–	–	A+
Arch Mortgage Insurance Company	AA-	A1	A+	–
United Guaranty Residential Insurance Company	AA-	A1	A+	–
Arch Mortgage Guaranty Company	AA-	A1	A+	–
Arch LMI Pty Ltd	AA-	A1	A+	–
Arch Insurance (EU) dac	AA-	–	–	–

For financial information on our U.S. and non-U.S. operating subsidiaries, visit ir.archgroup.com and our periodic filings with the SEC.

Non-GAAP Financial Measure

Operating Income refers to "after-tax operating income or loss available to Arch common shareholders," which is defined as net income available to Arch common shareholders, excluding net realized gains or losses (which include, but are not limited to, realized and unrealized changes in the fair value of equity securities and assets accounted for using the fair value option, realized and unrealized gains or losses on derivative instruments, changes in the allowance for credit losses on financial assets and gains or losses realized from the acquisition or disposition of subsidiaries), equity in net income or loss of investments accounted for using the equity method, net foreign exchange gains or losses, transaction costs and other, and net of income taxes (which for the 2023 fourth quarter includes a one-time deferred tax benefit related to the enactment of Bermuda's new corporate income tax).

The Company believes that showing net income available to Arch common shareholders exclusive of the items referred to above reflects the underlying fundamentals of the Company's business since the Company evaluates the performance of and manages its business to produce an underwriting profit. In addition to presenting net income available to Arch common shareholders, the Company believes that this presentation enables investors and other users of the Company's financial information to analyze the Company's performance in a manner similar to how the Company's management analyzes performance. The Company also believes that this measure follows industry practice and, therefore, allows the users of the Company's financial information to compare the Company's performance with its industry peer group. The Company believes that the equity analysts and certain rating agencies that follow the Company and the insurance industry as a whole generally exclude these items from their analyses for the same reasons.

The presentation of after-tax operating income available to Arch common shareholders and annualized operating return on average common equity are non-GAAP financial measures as defined in Regulation G. The reconciliation of such measures to net income available to Arch common shareholders and annualized net income return on average common equity (the most directly comparable GAAP financial measures) in accordance with Regulation G is included below:

(U.S. Dollars in millions)	*Year Ended December 31,* 2022	2023	2024	2025	*TTM* June 30,* 2026
Net income available to Arch common shareholders	$ 1,436	$ 4,403	$ 4,272	$ 4,359	$ 4,652
Net realized (gains) losses	663	165	(197)	(464)	(128)
Equity in net (income) loss of investment funds accounted for using the equity method	(115)	(278)	(580)	(504)	(645)
Net foreign exchange (gains) losses	(102)	62	(75)	128	(18)
Transaction costs and other	-	6	81	75	97
Income tax expense (benefit)	(42)	(1,157)	41	106	(30)
After-tax operating income available to Arch common shareholders	1,840	3,201	3,542	3,700	3,928
Beginning common shareholders' equity	12,716	12,080	17,523	19,990	22,211
Ending common shareholders' equity	12,080	17,523	19,990	23,376	23,200
Average common shareholders' equity	12,398	14,802	18,757	21,683	22,706
Annualized net income return on average common equity	11.6%	29.7%	22.8%	20.1%	20.5%
Annualized operating return on average common equity	14.8%	21.6%	18.9%	17.1%	17.3%

Details for TTM calculation

(U.S. Dollars in millions)	*Three Months Ended* *September 30,* 2025	*December 31,* 2025	*March 31,* 2026	*June 30,* 2026	*TTM June 30,* 2026
Net income available to Arch common shareholders	$ 1,340	$ 1,228	$ 1,037	$ $1,047	$ 4,652
Net realized (gains) losses	(210)	(22)	87	17	(128)
Equity in net (income) loss of investment funds accounted for using the equity method	(134)	(155)	(160)	(196)	(645)
Net foreign exchange (gains) losses	7	6	(21)	(10)	(18)
Transaction costs and other	21	26	18	32	97
Income tax expense (benefit)	18	9	(60)	3	(30)
After-tax operating income available to Arch common shareholders	1,042	1,092	901	893	3,928
Beginning common shareholders' equity	22,211	22,889	23,376	23,358	22,211
Ending common shareholders' equity	22,889	23,376	23,358	23,200	23,200
Average common shareholders' equity	22,550	23,133	23,367	23,279	22,706
Annualized net income return on average common equity	23.8%	21.2%	17.8%	18.0%	20.5%
Annualized operating return on average common equity	18.5%	18.9%	15.4%	15.3%	17.3%

* Trailing twelve months (TTM).