CELEBRATING 25 YEARS

Arch Capital Group Ltd. Overview

March 2026

Informational Statements

The Private Securities Litigation Reform Act of 1995 provides a "safe harbor" for forward–looking statements. This release or any other written or oral statements made by or on behalf of Arch Capital Group Ltd. and its subsidiaries may include forward–looking statements, which reflect the Company's current views with respect to future events and financial performance. All statements other than statements of historical fact included in or incorporated by reference in this release are forward–looking statements.

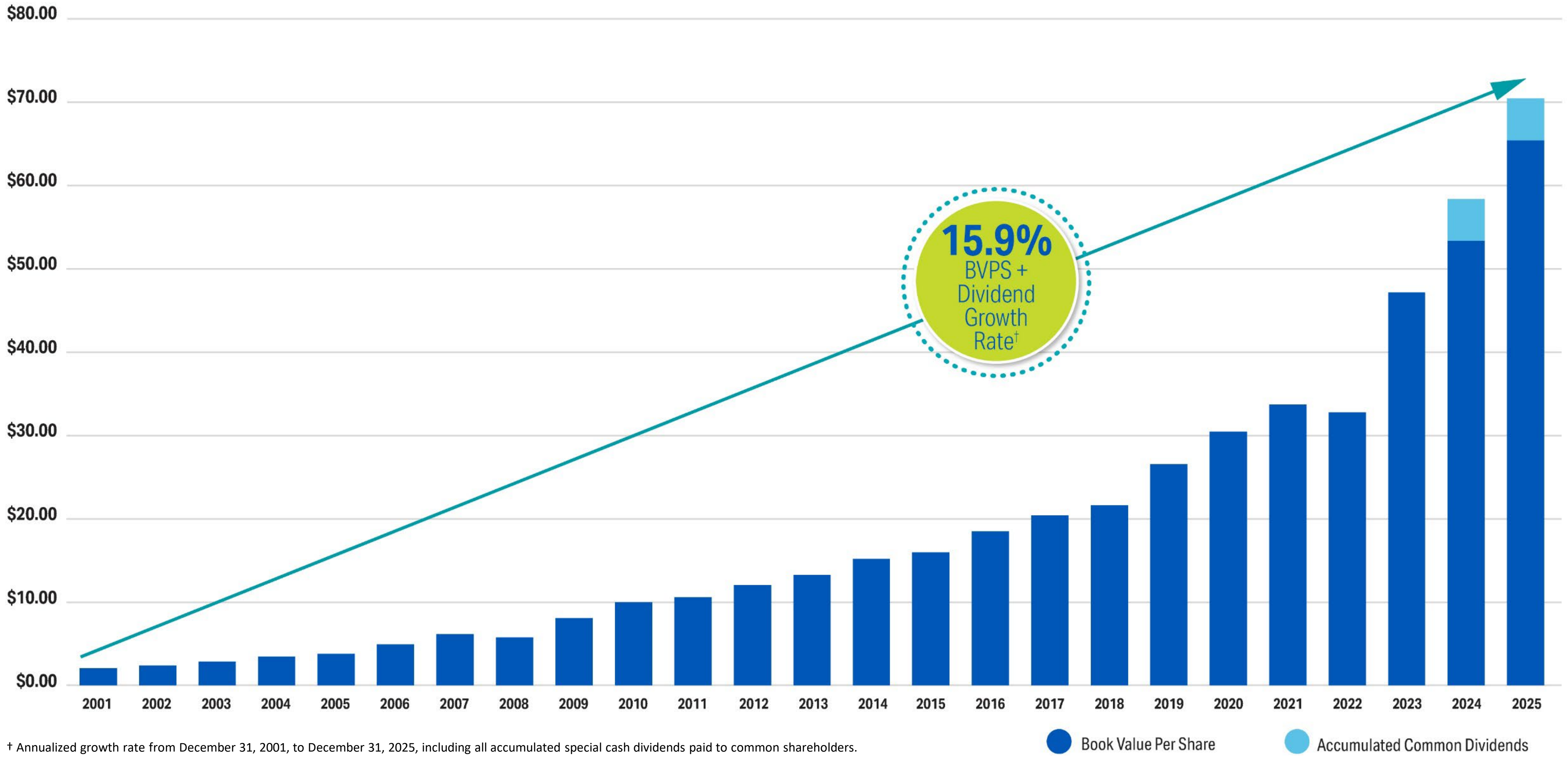
Forward–looking statements can generally be identified by the use of forward–looking terminology such as "may," "will," "expect," "intend," "estimate," "anticipate," "believe" or "continue" or their negative or variations or similar terminology. Forward–looking statements involve the Company's current assessment of risks and uncertainties. Actual events and results may differ materially from those expressed or implied in these statements. A non-exclusive list of the important factors that could cause actual results to differ materially from those in such forward-looking statements includes the following: adverse general economic and market conditions; increased competition; pricing and policy term trends; fluctuations in the actions of rating agencies and the Company's ability to maintain and improve its ratings; investment performance; the loss and addition of key personnel; the adequacy of the Company's loss reserves, severity and/or frequency of losses, greater than expected loss ratios and adverse development on claim and/or claim expense liabilities; greater frequency or severity of unpredictable natural and man-made catastrophic events; the impact of acts of terrorism and acts of war; changes in regulations and/or tax laws in the United States or elsewhere; the Company's ability to successfully integrate, establish and maintain operating procedures as well as integrate the businesses the Company has acquired or may acquire into the existing operations; changes in accounting principles or policies; material differences between actual and expected assessments for guaranty funds and mandatory pooling arrangements; availability and cost to the Company of reinsurance to manage our gross and net exposures; the failure of others to meet their obligations to the Company; an incident, disruption in operations or other cyber event caused by cyber attacks, the use of artificial intelligence technologies or other technology on the Company's systems or those of the Company's business partners and service providers, which could negatively impact the Company's business and/or expose the Company to litigation; and other matters set forth under Item 1A "Risk Factors", Item 7 "Management's Discussion and Analysis of Financial Condition and Results of Operations" and other sections of the Company's Annual Report on Form 10-K for the year ended December 31, 2025, filed with the SEC on February 26, 2026 and of the Company's latest Quarterly Reports on Form 10-Q, as well as the other factors set forth in the Company's other documents on file with the SEC, and management's response to any of the aforementioned factors.

The foregoing review of important factors should not be construed as exhaustive and should be read in conjunction with other cautionary statements that are included herein or elsewhere. All subsequent written and oral forward–looking statements attributable to us or persons acting on the Company's behalf are expressly qualified in their entirety by these cautionary statements. The Company's forward-looking statements speak only as of the date of this press release or as of the date they are made, and the Company undertakes no obligation to publicly update or revise any forward–looking statement, whether as a result of new information, future events or otherwise.

This presentation may contain non-GAAP financial measures as defined by Regulation G of the rules of the SEC. Arch Capital Group Ltd. (the "Company") believes these non-GAAP financial measures provide users of its financial information meaningful and useful insight in evaluating the performance of the Company. Investors should consider non-GAAP measures in addition to, and not as a substitute for, or superior to, the comparable GAAP financial measures. The reconciliation to GAAP and information about the specific non-GAAP financial measures used herein can be found within this presentation/video/document. Additional information about non-GAAP financial measures can also be found in the Current Report on Form 8-K furnished to the SEC by the Company in connection with its most recent earnings press release and the Company's website: www.archgroup.com. From time to time, the Company posts additional financial information and presentations to its website, including information with respect to its subsidiaries, and investors and other recipients of this information are encouraged to check the website.

A History of Growing Book Value Per Common Share

Growth in Book Value per Common Share + Accumulated Common Dividends



† Annualized growth rate from December 31, 2001, to December 31, 2025, including all accumulated special cash dividends paid to common shareholders. Excludes the effects of stock options, restricted and performance share units outstanding.

A Leading Specialty Insurer

Formed in 2001
25
Years of Success

A GLOBAL PRESENCE
~8,000
Employees Worldwide

Gross Premiums Written	Combined Ratio
$22.9B	**82.8%**

Year ended Dec. 31, 2025

Total Capitalization	Debt and Preferred/ Total Capitalization
$26.9B	**13.2%**

As of Dec. 31, 2025

Financial Strength Ratings*

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

**Arch Reinsurance Ltd. ratings as of 2.10.2026. See our website for complete rating information.*

Member of the
S&P 500®
Stock Market Index

Arch

The DNA of a Specialty Insurance Powerhouse

Arch's playbook delivers superior results with lower volatility. Our operating principles are:

FOCUS ON SPECIALTY INSURANCE BUSINESS

- We focus on commercial lines where our underwriting expertise enhances risk selection and returns.
- Examples of specialty lines include:
  - **Insurance:** Professional and Excess and Surplus (E&S), are more difficult and require deeper expertise to generate adequate, through-the-cycle returns.
  - **Reinsurance:** Sophisticated modeling and portfolio construction can mitigate volatile property catastrophe returns.
  - **Mortgage**: Innovative pricing and risk models drive performance.

MANAGE THE CYCLE

- Our executive and underwriting teams are compensated on long-term profitability, not just generating new premium.
- A diversified platform ensures we can allocate our capital to the most deserving opportunities.
- Simple in concept, difficult to execute. Successful insurers write more business when opportunities are good and less when conditions deteriorate.

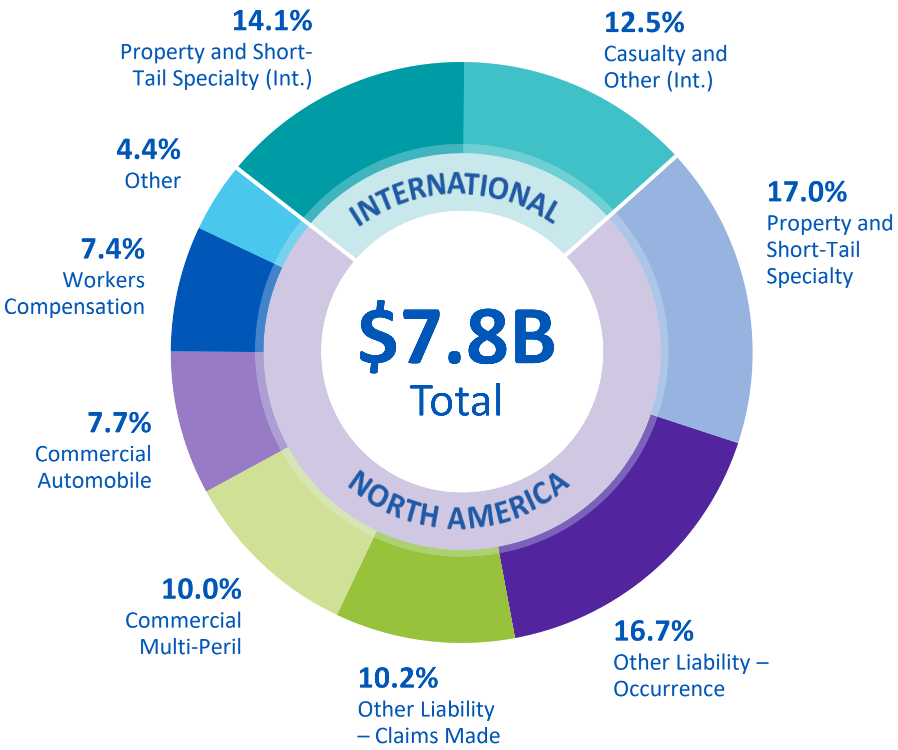
EFFECTIVELY ALLOCATE CAPITAL

- We allocate capital to the lines of business with the best relative opportunity for risk-adjusted returns.
- When excess capital exists, we deploy according to the below priorities:
  1. Reinvest into our business.
  2. Reduce financial leverage.
  3. Return to shareholders via buybacks or dividends.

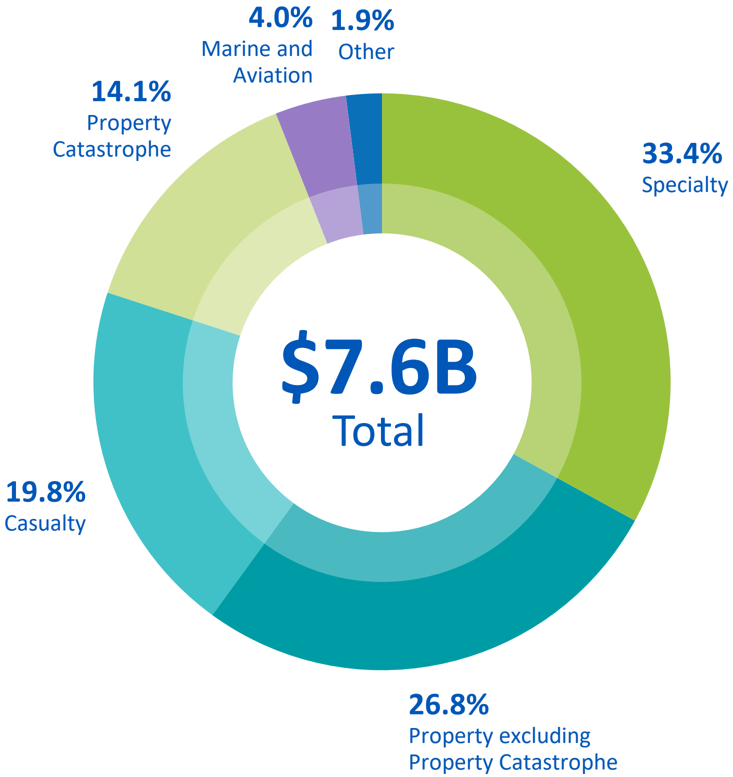
Specialty Business Written Across Three Platforms

2025 Total Net Premiums Written (NPW) by Segment

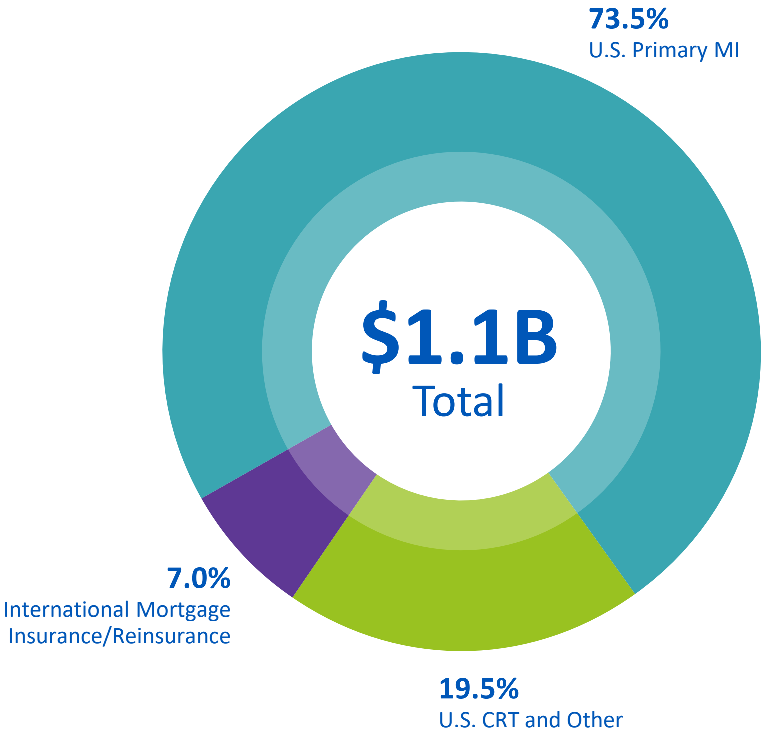
INSURANCE



REINSURANCE

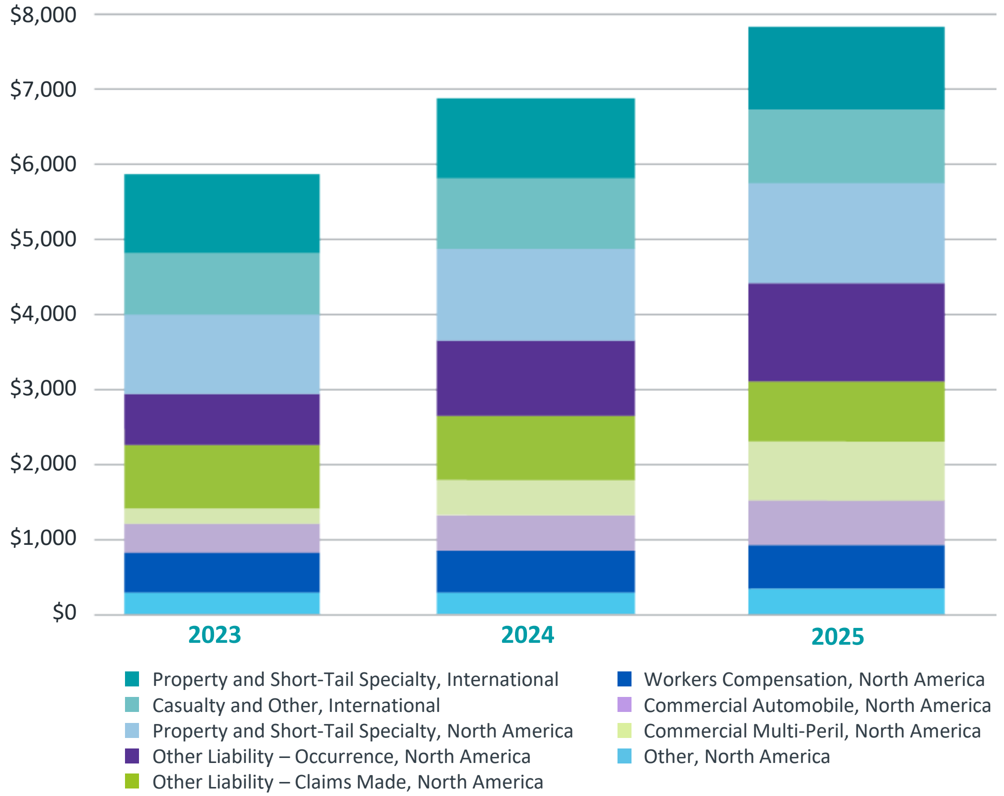


MORTGAGE



Property and Casualty Net Premiums Written Growth By Line

INSURANCE ($M)



REINSURANCE ($M)

Combined Ratio

2023	2024	2025
91.7%	94.8%	95.2%

*Excluding Catastrophic Activity and Prior Year Development**

2023	2024	2025
89.6%	90.5%	91.0%

Combined Ratio

2023	2024	2025
81.4%	83.2%	80.8%

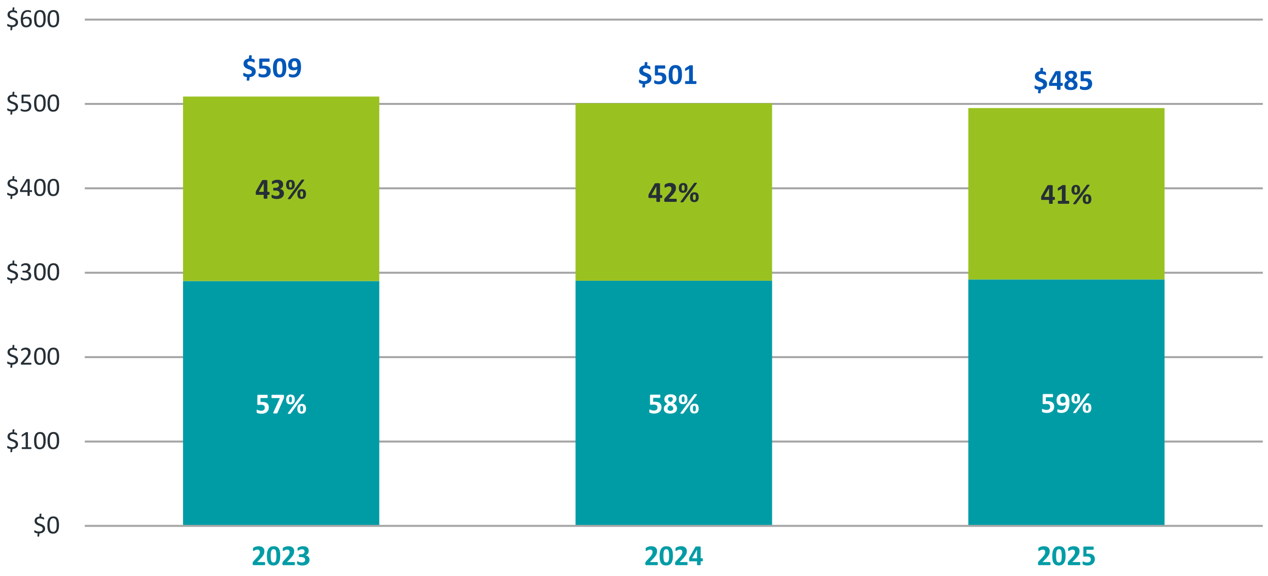
*Excluding Catastrophic Activity and Prior Year Development**

2023	2024	2025
77.4%	74.8%	76.7%

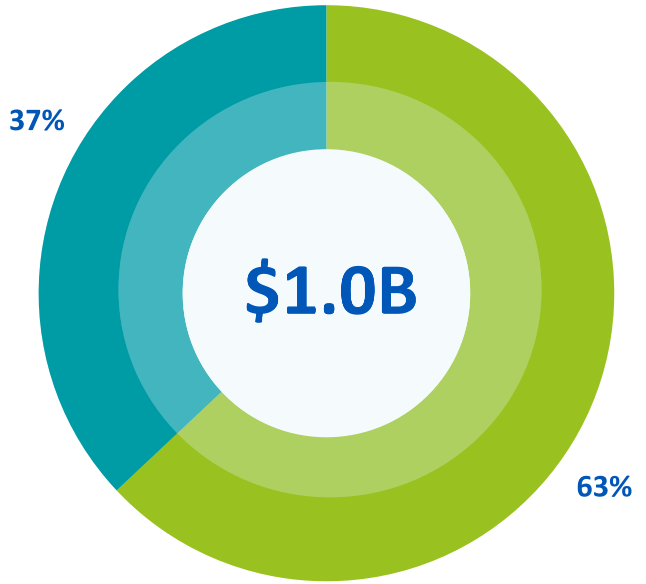
* We use non-GAAP financial measures in this document. See Additional Information for a reconciliation to the most comparable GAAP financial measures.

Global Mortgage Insurance In Force and Underwriting Income

Insurance In Force ($B)



2025 Underwriting Income ($B)



U.S. Primary Mortgage Insurance
International Mortgage Insurance/Reinsurance and U.S. Credit Risk Transfer (CRT) and other

Combined Ratio

2023	2024	2025
9.3%	12.6%	14.6%
*Excluding Prior Year Development**		
40.6%	37.5%	35.9%

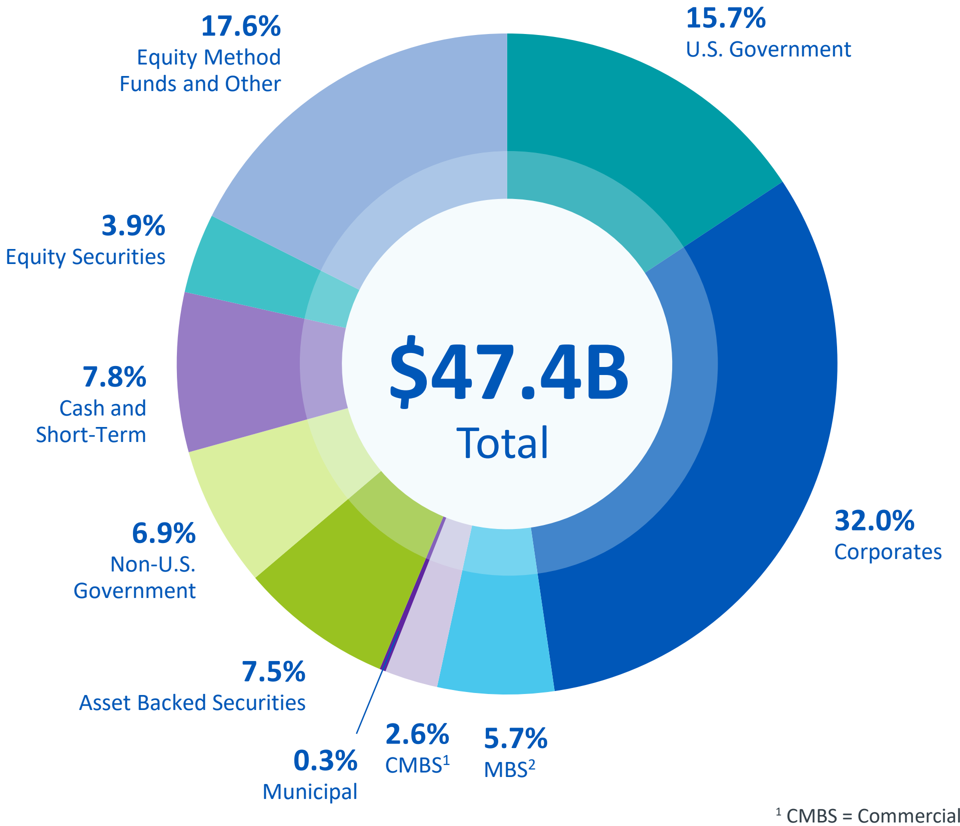
* We use non-GAAP financial measures in this document. See Additional Information for a reconciliation to the most comparable GAAP financial measures.

Conservative Investment Portfolio Focused on Total Return

Duration of Fixed Maturity Portfolio: **3.3 years** at Dec. 31, 2025

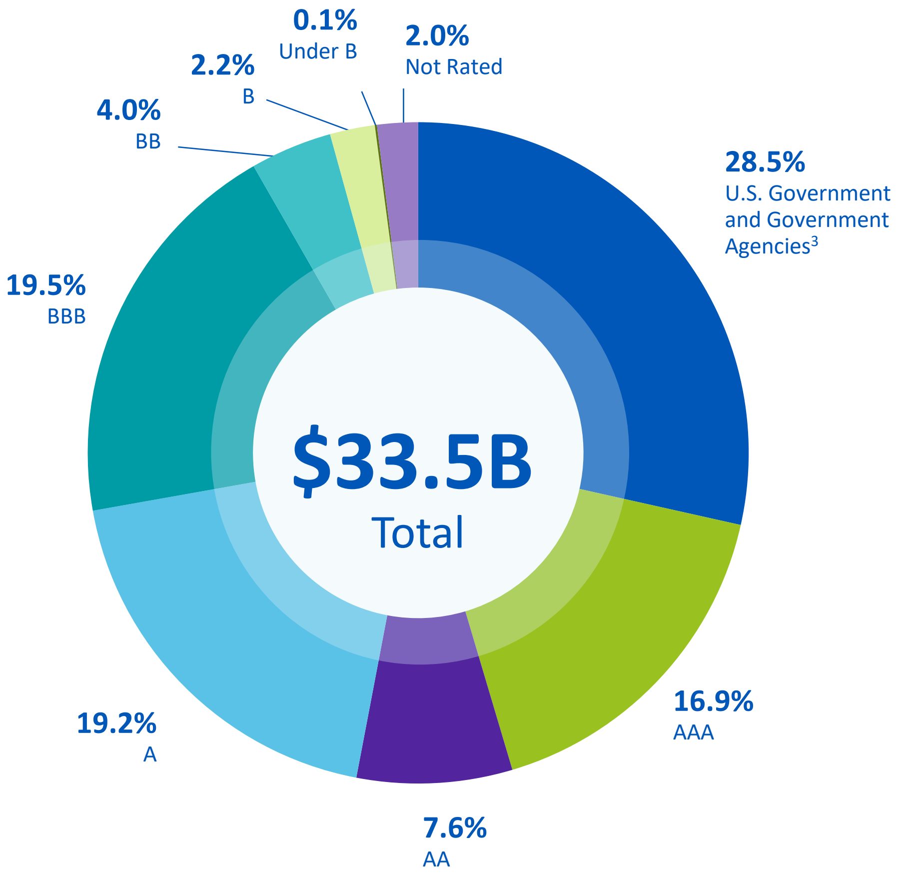
Invested Assets by Type ($B)

Dec. 31, 2025



Fixed Maturity by Rating ($B)

Dec. 31, 2025



[1] CMBS = Commercial mortgage backed securities.
[2] MBS = Mortgage backed securities.
[3] Includes U.S. government – sponsored agency MBS and agency CMBS.

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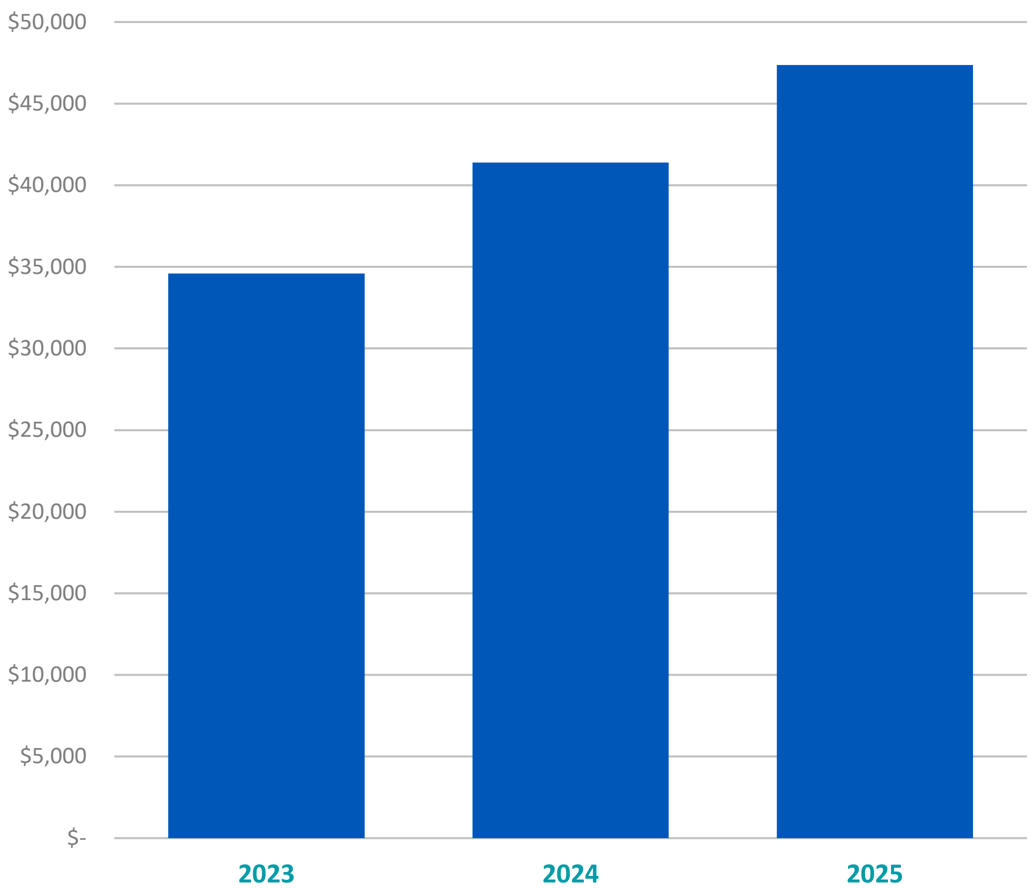
Business Growth Drives Investment Income and Invested Assets

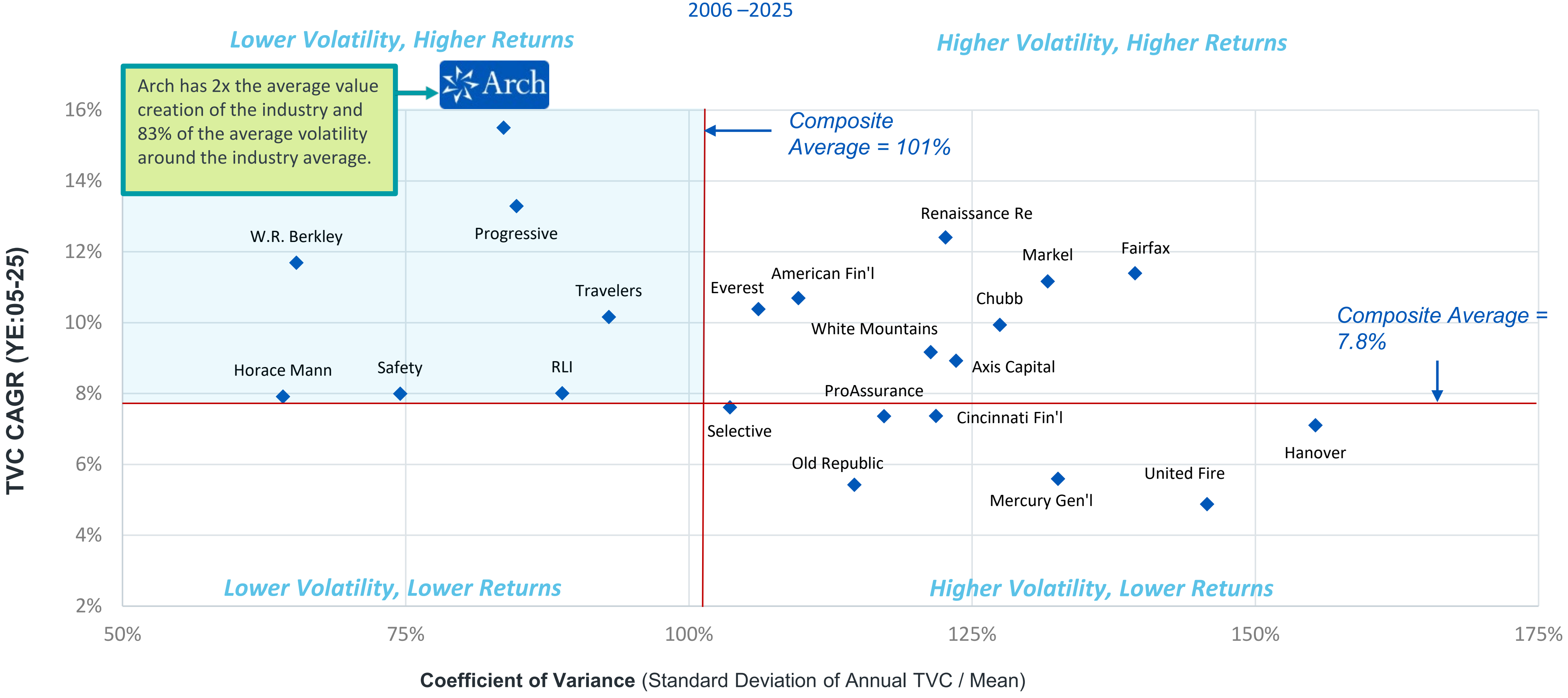
Net Investment Income and Equity Method Income ($M)

Invested Assets ($M)



Consistently Superior Risk-Adjusted Returns with Less Volatility

Total Value Creation vs. Coefficient of Variation

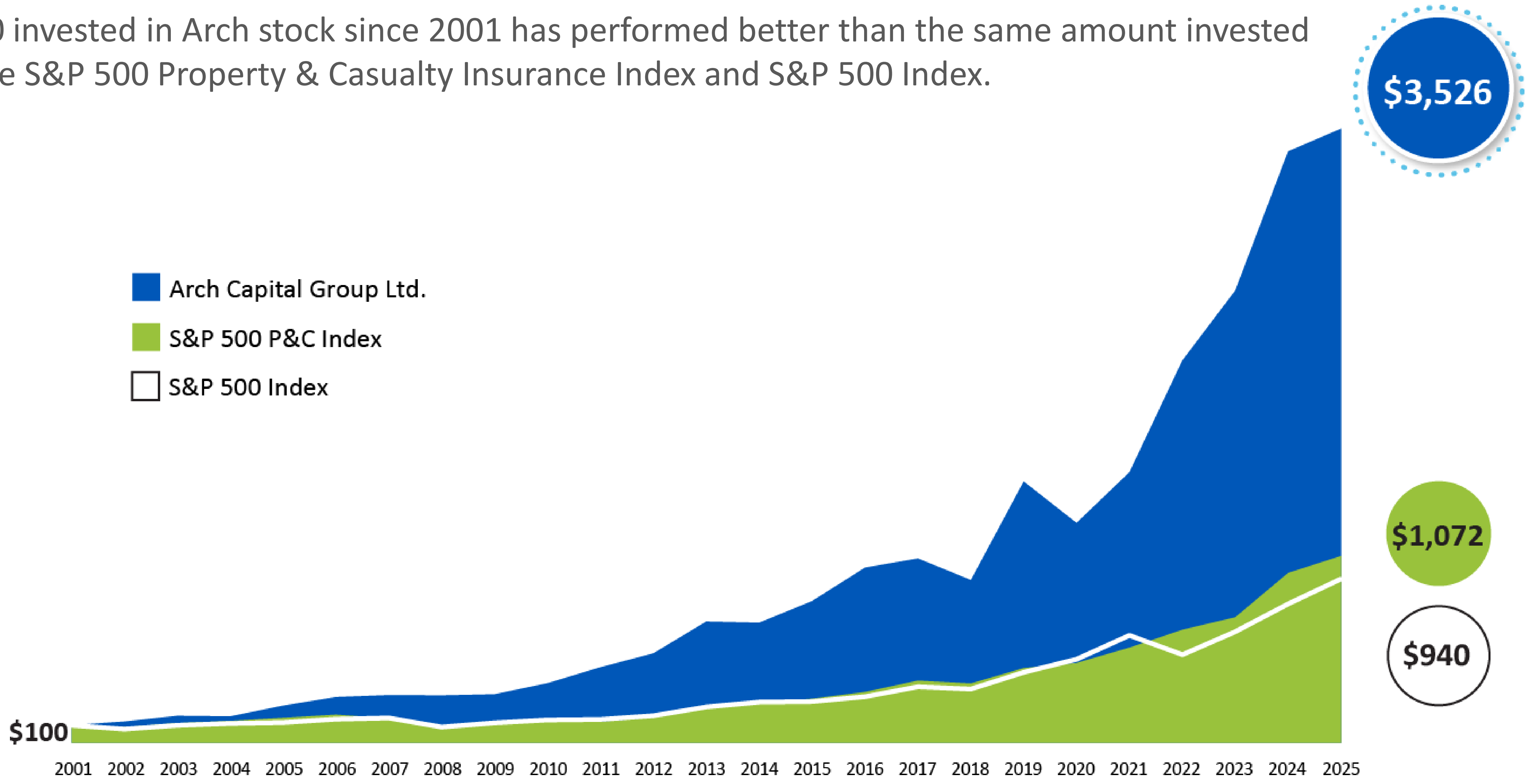


Source: D&P Analysis. Chart represents **Total Value Creation,** which includes tangible book value per share growth plus common dividends.

Excludes. ALL (7.8%, 185%), CNA (5.1%, 246%), KMPR (2.6%, 380%), HIG (3.0%, 337%) = coefficient of variance >175%.

Proven Record of Shareholder Success

$100 invested in Arch stock since 2001 has performed better than the same amount invested in the S&P 500 Property & Casualty Insurance Index and S&P 500 Index.



Contact

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- Sustainability reports and additional governance documents are available at archgroup.com/sustainability.
- Previous investor presentations and other financial resources are available at archgroup.com/investors.

Additional Information

Combined ratio excluding catastrophic activity and prior year development, for the insurance and reinsurance segments, and a combined ratio excluding prior year development, for the mortgage segment are non-GAAP financial measures as defined in Regulation G. The reconciliation of such measures to the combined ratio (the most directly comparable GAAP financial measure) in accordance with Regulation G are shown in the tables below. The Company's management utilizes the adjusted combined ratios excluding current accident year catastrophic events and favorable or adverse development in prior year loss reserves in its analysis of the underwriting performance of each of its underwriting segments.

Insurance	**2023**	**2024**	**2025**
Underwriting Ratios:			
Loss ratio	57.3%	61.4%	61.3%
Acquisition expense ratio	19.4%	18.4%	19.3%
Other operating expense ratio	15.0%	15.0%	14.6%
Combined ratio	**91.7%**	**94.8%**	**95.2%**
Catastrophic activity and prior year development:			
Current accident year catastrophic events, net of reinsurance and reinstatement premiums	2.7%	4.6%	4.4%
Net (favorable) adverse development in prior year loss reserves, net of related adjustments	(0.6)%	(0.3)%	(0.2)%
Combined ratio excluding catastrophic activity and prior year development	**89.6%**	**90.5%**	**91.0%**

Reinsurance	**2023**	**2024**	**2025**
Underwriting Ratios:			
Loss ratio	55.3%	59.7%	56.8%
Acquisition expense ratio	21.2%	19.8%	20.2%
Other operating expense ratio	4.9%	3.7%	3.8%
Combined ratio	**81.4%**	**83.2%**	**80.8%**
Catastrophic activity and prior year development:			
Current accident year catastrophic events, net of reinsurance and reinstatement premiums	6.3%	11.0%	7.3%
Net (favorable) adverse development in prior year loss reserves, net of related adjustments	(2.3)%	(2.6)%	(3.2)%
Combined ratio excluding catastrophic activity and prior year development	**77.4%**	**74.8%**	**76.7%**

Mortgage	**2023**	**2024**	**2025**
Underwriting Ratios:			
Loss ratio	(8.9)%	(4.4)%	(0.4)%
Acquisition expense ratio	1.4%	0.2%	1.1%
Other operating expense ratio	16.8%	16.8%	13.9%
Combined ratio	**9.3%**	**12.6%**	**14.6%**
Prior year development:			
Net (favorable) adverse development in prior year loss reserves, net of related adjustments	(31.3)%	(24.9)%	(21.3)%
Combined ratio excluding prior year development	**40.6%**	**37.5%**	**35.9%**

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