

PRIVACY POLICY AND PRACTICES OF ARCH INSURANCE COMPANY (ARCH)

Insurance companies must collect a certain amount of nonpublic personal information to serve customers and administer business. ARCH values your trust and is committed to the responsible management, use and protection of your nonpublic personal information. This notice describes our policy regarding the collection and disclosure of nonpublic personal information.

What is nonpublic personal information?

Nonpublic personal information, as used in this notice, means information that identifies an individual personally and is not otherwise available to the public. It includes information such as credit history, income, financial benefits, policy or claim information. It also includes personal health information such as individual medical records or information about an illness, disability, or injury.

Why does ARCH collect nonpublic personal information?

ARCH collects nonpublic personal information to support our normal business operations. We may obtain nonpublic personal information directly from you or from other parties, such as a consumer reporting agency. Personal information such as a name, address, income, payment history or credit history is gathered from sources such as applications, transactions and consumer reports.

With whom might ARCH share your nonpublic personal information?

We only disclose nonpublic personal information about you as permitted or as required by law. ARCH's employees have access to nonpublic personal information in the course of doing their jobs which includes underwriting policies, paying claims, developing new products or advising customers of our products and services. ARCH may share nonpublic personal financial information with our affiliates, such as insurance companies, agents, brokerage firms and administrators.

ARCH may also share information with unaffiliated third parties, including agents, brokerage firms, insurance companies, administrators and other service providers. We may also disclose nonpublic personal information as required by law. We may disclose personal health information with proper written authorization or as otherwise permitted or required by law.

What does ARCH do to make sure that nonpublic personal information is secure and confidential?

ARCH uses manual and electronic security procedures to maintain the confidentiality of personal information in our possession and guard against unauthorized access. Some techniques we employ to protect information include locked files, user authentication, firewall technology, and the use of detection software.

ARCH is responsible for identifying information that must be protected, providing an adequate level of protection for that data and granting access to protected data only to individuals who must use it in the performance of their job-related duties.

Does ARCH maintain confidentiality of nonpublic personal information after a policy expires?

ARCH will continue to follow this policy regarding nonpublic personal information even when you are no longer our customer.

We reserve the right to change our privacy policy. You will receive a notice of any such change.