E&S CASUALTY - RAILROAD

Arch Insurance’s Railroad team delivers diverse, innovative solutions for its clients and brokers within the railroad industry segments. We have the ability to tailor coverage to the specific needs of railroad clients in all casualty lines, including primary general liability, auto liability, workers’ compensation and follow form excess railroad liability.

INDUSTRY SEGMENTS

RAILROAD PROTECTIVE LIABILITY
- Commercial construction within 50 feet of a railroad
- Station repair or rebuilding
- Railroad track work, bridge/tunnel repair or construction
- Blanket railroad programs available

SHORTLINE RAILROAD LIABILITY
- Regional short lines
- Switching operations

RAILROAD GENERAL LIABILITY
- Maintenance of way
- Maintenance of equipment
- Railroad suppliers
- Railroad service contractors
- Railroad construction

EXCURSION RAILROAD LIABILITY
- Excursion
- Museum
- Scenic
- Tourist

CONTINGENT LIABILITY FOR RAILCAR LESSORS RISK
- Railcar lessors with or without repair operations
- Financial institutions

CAPACITY
- Primary -- $20 million/$20 million/$20 million
- Excess -- Up to $25 million
- Excess limits can be used on a 100% layer or on a quota-share basis

KEY FEATURES
- Ability to write primary layers as well as follow form excess placements
- Ability to write on an admitted or non-admitted basis
- Occurrence and claims made forms
- SIR and Deductible attachment basis
- First rate railroad industry trained claims handling capability

SUBMISSION GUIDELINES
- Arch Railroad Application
- Full description of operations for each entity
- Minimum five years of historical losses
- Minimum five years exposure data

CORPORATE CONTACTS

Jason Conkin
Executive Vice President
E&S Casualty
D: 312 601 8412
Email: jconkin@archinsurance.com

Northeast

Nicole Nelson
Regional Vice President,
E&S Casualty
D: 1 212 271 8342
Email: nnelson@archinsurance.com

Jared Stacey
Regional Vice President,
E&S Casualty
D: 1 404 682 3873
Email: jstacey@archinsurance.com

Dan Houska
Regional Vice President,
E&S Casualty
D: 1 312 601 8416
Email: dhouska@archinsurance.com

Sean Basco
Regional Vice President,
E&S Casualty
D: 1 415 590 9669
Email: sbasco@archinsurance.com

Insurance coverage is underwritten by a member company of Arch Insurance Group Inc. This is only a brief description of the insurance coverage(s) available under the policy. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions.

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