

Industry Pulse Report

The New Specialty Landscape P. 8

How competition, AI, distribution and shifting expertise are redefining the industry.

The Opportunity Ahead P. 20

Argo CEO Chris Donahue on the company's next moves.

The View From the Front Lines P. 24

Five specialty leaders share the biggest risks and opportunities in their markets.





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From the Editor

Market conditions are shifting. Distribution models continue to evolve. Technology is transforming how work gets done.

The specialty insurance market is changing on multiple fronts.

At the same time, seasoned underwriting experience is leaving the industry, raising pressing questions on the future of talent recruitment and development.



Dave Snowden
SVP, Marketing, Communications & Producer Management

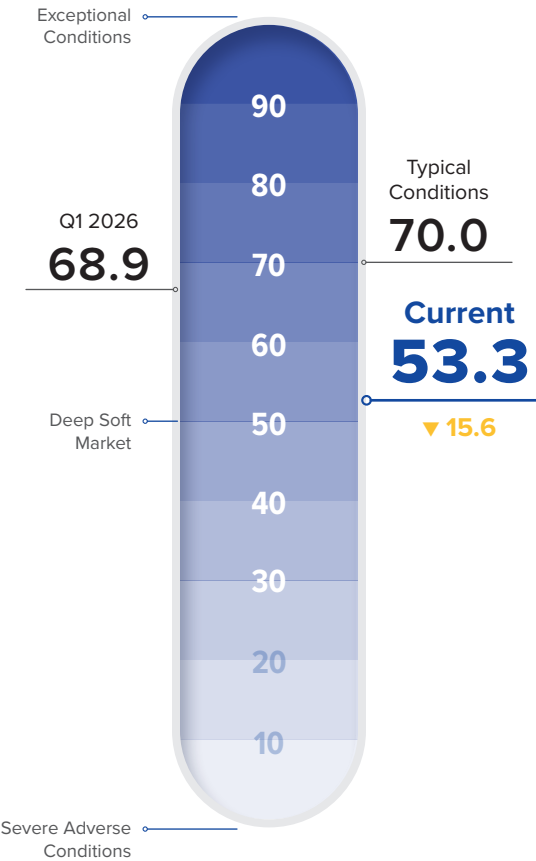
- **No single trend tells the whole story.**
But taken together, they reveal the market’s pulse – and point to where the future may be headed.
- **The Argo Industry Pulse Index (AIPI) is a new way to measure the market.**
It’s a quarterly snapshot of industry data, key indicators and concise expert analysis. To mark its launch, we’ve gone even deeper with this inaugural report, providing an in-depth exploration of the forces shaping today’s market and the data behind them.
- **Inside, you’ll find perspectives on market competition, changes in distribution and the opportunities and limitations of AI.**
Rather than relying on a single viewpoint, we’ve drawn on conversations with Argo leaders, industry researchers and trade association policy experts to provide a broader view of trends shaping specialty insurance.

No one can predict what’s next. But through accurate data and thoughtful analysis, we hope to provide the context and perspective needed to navigate whatever comes next.

Q2 2026 INDUSTRY PULSE INDEX

The Argo Industry Pulse Index translates more than 30 market and macroeconomic indicators, from commercial pricing to balance sheet capacity, into a common scale. Higher values indicate stronger economic activity and confidence, while lower values reflect slower demand and cautious investment.

MARKET CONDITIONS



KEY INDICATORS

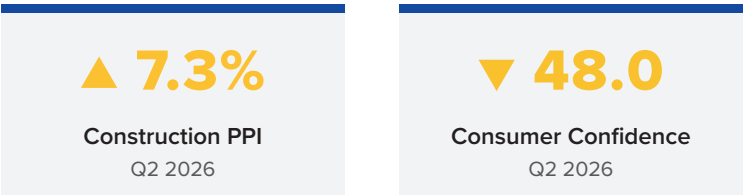
P&C Trends

Profitability remains exceptionally strong. However, pricing power is resetting as negative property rates and weakening rate momentum point to a soft market. Persistent casualty firmness keeps pricing supportive in many lines.

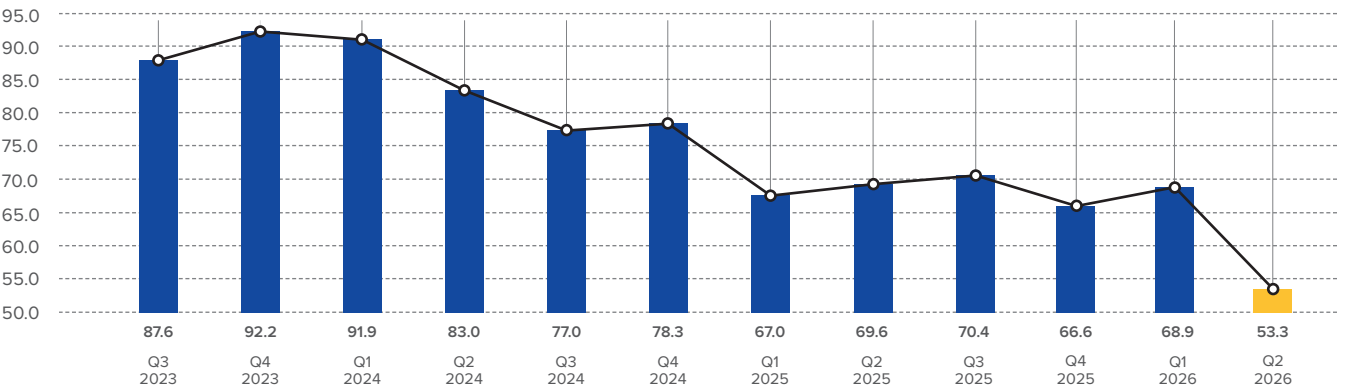


Economic Trends

The industry is financially sound but cyclically softening fast. Inflationary pressures remain elevated, as reflected by rising Construction Producer Price Index (PPI). Consumer confidence is at its lowest level since Argo began tracking data in 2018.



12-QUARTER TREND



Data sources include the U.S. Bureau of Labor Statistics (CPI, PPI, wages, labor market data), Bureau of Economic Analysis (GDP, vehicle sales), Federal Reserve/FRED (interest rates and yield curves), University of Michigan (consumer sentiment), Institute for Supply Management (PMI), CIAB, Marsh, Aon, AM Best, Insurance Information Institute, U.S. Chamber of Commerce, Standard & Poor’s, Swiss Re Institute, U.S. Census Bureau, FBI Uniform Crime Reporting Program, U.S. Department of Transportation and U.S. Energy Information Administration.

THE COVER STORY

How Specialty Can Adapt to a Faster Market Without Losing Its Edge

4 Fast-Moving Trends Are Reshaping Specialty Insurance

Speed has become both a defining feature of the insurance business and its central dilemma, touching everything from how fast an underwriter must respond to how quickly new expertise must be built.

This report examines four key trends that are reshaping the market, with expert insights on how the industry can respond to them without being left in the dust.

1

Markets are becoming more unpredictable.

New capital is reshaping competition, creating a market that's soft in some places and hard in others.

2

AI is changing how work gets done.

Technology is accelerating underwriting and claims while making human judgment even more valuable.

3

Experience is becoming harder to replace.

Veteran expertise is retiring faster than the industry can replenish it.

4

Legal system abuse continues to increase losses.

Litigation trends are increasing claims costs and adding pressure to market stability.



“New capital sees the market today and thinks they can jump in and earn a quick profit. That’s short-sighted. What matters is what you’re doing five or 10 years down the road.”

David Corry
Head of Casualty, Argo

1 Markets are becoming more unpredictable

Why Today’s Specialty Market Feels Contradictory

New capital is reshaping specialty insurance, creating a market that is soft in some areas and hard in others. Understanding where that capital is coming from helps explain today’s competitive landscape.

Read time: 2 min

Ask any five people in this business whether the market is hardening or softening, and you’re liable to get five different answers.

“It’s a tale of two cities. The market is soft in some places and hard in others,” says Sean Kevelighan, CEO of the Insurance Information Institute (Triple-I). “Coming out of COVID we saw replacement costs inflation. That was significant. You had double digits between 2021 and 2025.”

Since then, rates have remained up overall, but increases have slowed from their post-pandemic pace. Even workers’ compensation, long a steady line, is softening as plaintiff attorneys find new angles. Still, the casualty underwriters we spoke with aren’t convinced the market is softening at all.

In this environment, moving quickly matters, but so does the expertise to know when and where to act.

“It’s a tale of two cities. The market is soft in some places and hard in others.”

Sean Kevelighan
CEO, Triple-I

New capital is increasing competition

To complicate matters, an influx of new capital has driven up competition, contributing to some of the rate softening the industry sees today – but not all of these new investors fully grasp what they’re buying into.

■ **Much of the new capital enters through acquisitions and MGAs.**

“There’s a false sense of opportunity in the market,” says David Corry, Head of Casualty at Argo. New entrants may see attractive rates without fully appreciating the long-term liabilities that come with casualty insurance. More often than not, that new capital comes in through mergers and acquisitions, Corry says, or through an established carrier extending its own underwriting paper to a new or growing Managing General Agent (MGA).

■ **These new entrants often underprice established carriers.**

That wave of insurtechs and MGAs, without decades of legacy liability on their books, sometimes take the opportunity to underprice established carriers.

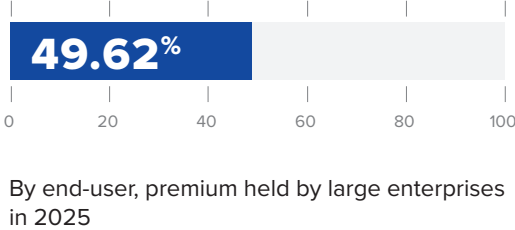
■ **However, the market will ultimately reward long-term discipline.**

“Those entrants come in and believe, ‘I can enter the marketplace, I can cut rates, and I’m good to go,’” Corry explains. “And in my opinion, that’s a very short-sighted decision to make. I don’t doubt that you can show performance in the near term. It’s the long term that matters in this business. The measuring stick on that is going to be five, eight, 10 years from now.”

THE INFLUX OF CAPITAL INTO INSURANCE



Projected current valuation and growth of the specialty insurance market, in premium value.



Data from Mordor Intelligence, *Specialty Insurance Market Size & Share Analysis – Growth Trends and Forecast (2026–2031)*

Who We Talked To

Voices shaping this report



Sean Kevelighan
CEO of the Insurance Information Institute (Triple-I)



David Corry
Head of Casualty at Argo



Stephen Perrella
Chief Claims Officer at Argo



Jessica Hanson
Senior Vice President of Public Affairs at the American Property Casualty Insurance Association (APCIA)

Insurance Professionals Must Understand Where AI Helps and Hurts

AI is transforming claims and underwriting by automating routine work, but human judgment remains essential for complex risks and customer relationships.

Read time: 3 min

Despite its much-touted efficiency gains, AI also brings challenges to established carriers and brokers. Law firms can use AI to target claimants who search for designated keywords, driving up costs for insurers even if a claim never goes to trial – and in some cases, before an insurer even knows there is a claim. The technology also lowers barriers to entry, allowing less experienced market participants to compete while enabling insurtechs to engage directly with consumers.

How AI can support human work and judgment

■ Claims professionals spend less time on routine work.

AI can make rote, repetitive tasks all but a thing of the past. “It’s more rewarding,” says Stephen Perrella, Chief Claims Officer at Argo. “In the past, I’d put off tedious tasks until I could clear my calendar on a Friday afternoon. It was like studying for exams when you’re in college. Not anymore.”

■ That time is reinvested in strategic work that AI can’t do.

Easing the tedious work leaves a claims handler more time for careful judgment. “Aggregation of information from a broad array of sources is really no match for claims instinct,” Perrella says. “AI can’t analyze the human elements of negotiation or how a jury is reacting to a case.”

■ Underwriters can automate form-based policies without sacrificing human judgment.

While AI can’t replace human judgment on more involved risks, especially in the Specialty E&S business, it can support the process. “If you’re talking about complex commercial lines insurance, where it’s a \$1 billion business that is transnational with physical facilities and employees transporting products back and forth, that’s a different conversation,” says Corry. “But AI can certainly help pull information even on that and quickly present it to the stakeholder.”



“Aggregation of information from a broad array of sources is really no match for claims instinct. AI can’t analyze the human elements of negotiation or how a jury is reacting to a case.”

Stephen Perrella
Chief Claims Officer, Argo

AI creates new reputational risks

Even when the technology works exactly as intended, it can still present risks in the form of public trust and approval.

■ Consumers don’t always trust technology-driven decisions.

“One of the bigger reputational risks is the public’s dislike of aerial imagery,” says Jessica Hanson, Senior Vice President of Public Affairs at the American Property Casualty Insurance Association (APCIA). Carriers will need to navigate issues like these through up-front transparency or by finding alternative solutions.

■ People still want human explanations.

“We worry so much about the general population’s backlash and insurers’ profitability,” says Hanson. “But when I talk to consumers or reporters or legislators, they say things like, ‘I cannot believe that my carrier asked me to cut down grandma’s tree. How did they know that grandma’s tree limb was hanging over the roof? I got non-renewed because of aerial imagery!’”

■ Only people can build trust.

Only a human being can soothe concerns like these. The challenge is to find the right people for those delicate conversations.

3 Experience is becoming harder to replace

Why Experience Remains Specialty’s Competitive Advantage

As veteran insurance professionals retire, the industry must find a way to pass on their expertise to a new generation.

Read time: 3 min

- The industry faces a talent crisis.**

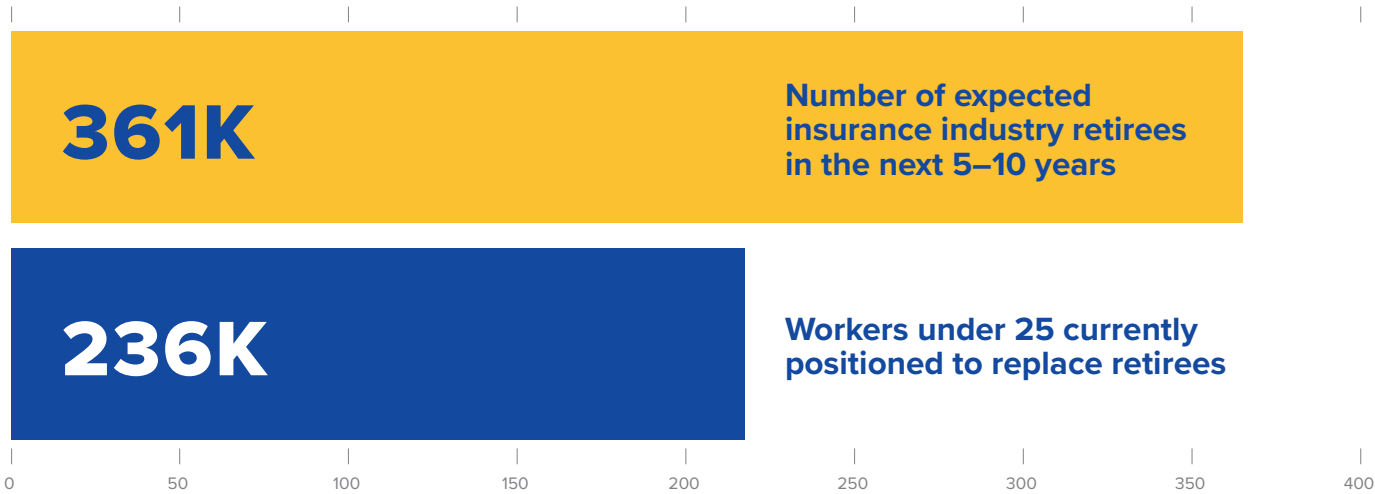
More than 1.3 million insurance professionals – about a quarter of the industry’s workforce – are age 55 or older. In contrast, only 214,000 are between ages 20 and 24. That adds up to several hundred thousand jobs to fill over the next decade.
- Recruiters should target mid-career professionals seeking a career change.**

Organizations naturally respond to this crisis by recruiting recent college graduates. However, they may be missing their greatest opportunity: seasoned professionals seeking a career change. “We find that that’s where you’re going to get the most people picked off by other industries,” says Hanson.
- Transferring experience in a remote world requires extra effort.**

Remote work compounds the talent crisis by reducing opportunities for newer professionals to learn through observation. “If you’re sitting in your living room and this person’s sitting in their bedroom in another state somewhere, how do you mentor new talent?” asks Perrella.
- Some lessons still must be taught person to person.**

To help preserve that expertise, Corry sat down with five new hires and spent months reading a general liability policy line by line: the insuring agreement, the definitions and the exclusions. “Could I have sent them a link and said, ‘Here, do it on your own and let AI read this to you?’ Yeah, I guess I could have,” Corry says. “But this was interactive. You’re learning. You’re talking together. And that’s irreplaceable.”

TALENT GAP



Data from Jonus Group, *Insurance Talent: Why 1.4 Million Retirements Will Reshape the Industry*

“This business is highly instinctual, and it leans heavily on expertise. You can only develop that over time.”

Stephen Perrella
Chief Claims Officer, Argo



4

Legal system abuse continues to increase losses

Legal System Abuse Demands Faster Action

Litigation is evolving faster than insurance, driving higher claims costs, increasing market volatility and putting new pressure on specialty carriers to respond.

Read time: 2 min

The changing legal and public policy landscape is compounding challenges across the industry. “Legal system abuse across the country is driving unsustainable increases in liability, loss severity and volatility,” says Hanson.

Florida provides a case study for legal abuse. The state once accounted for more than 70% of the country’s homeowners litigation while representing just 15% of its claims. The state’s plaintiff’s bar had advertised its way into more claims, increasingly backed by third-party litigation funders who underwrite cases in exchange for a cut of the settlement.

\$281.2B

Increased liability insurance losses over the past decade¹

73%

Florida’s share of homeowners suits in the US in 2024²

\$2.5B

Estimated amount spent on advertising for legal solicitations in 2024³

1. Casualty Actuarial Society, *New CAS and Triple-I Analysis Quantifies Impact of Legal System Abuse on Liability Insurance Losses*, October 2025

2. Florida Office of Insurance Regulation, *Property Insurance Stability Report*, July 2026

3. American Tort Reform Association, *Legal Services Advertising in the United States – 2020-2024*, March 2025

Litigation trends are changing the market

■ Legal advertising continues to drive claims activity.

Plaintiff attorneys increasingly reach claimants through aggressive advertising while third-party litigation funders finance cases in exchange for a share of settlements.

■ Cultural sentiment is affecting insurance markets.

Overall, a downward trend in public opinion of institutions complicates the landscape for insurers, particularly when paired with government regulation.

■ Reform efforts are gaining traction.

Despite these challenges, industry leaders see reasons for optimism. Some states are already making progress – including Florida. “They passed a significant tort reform bill in the hope of bringing down insurance rates, and it has done a particularly good job,” says Hanson.



“We’ve long been seeing strain on the industry as a result of legal system abuse. With the rise in third-party litigation, we’re finding more and more that claimants are getting less and costs are going up for everyone.”

Sean Kevelighan
CEO, Triple-I

Specialty Insurance Must Move Faster Without Losing Its Expertise

Speed will continue reshaping specialty insurance, but long-term success will still depend on the experience, judgment and relationships that technology can't replace.

The forces shaping specialty insurance are accelerating. Capital will chase growth, automation will gobble up inefficiencies, legal claimants will file suit and a generation of experts will quietly step away from an industry they helped build.

But that doesn't mean the industry is diminished. Corry finds hope in the Gen Z and Gen Alpha tech natives entering the industry, who are enthusiastic about AI while remaining wary of its pitfalls.

Insurance remains indispensable

- **Technology will continue changing how work gets done.**
Automation, AI and new sources of capital will continue accelerating the pace of the business.
- **Human judgment remains the industry's competitive advantage.**
Experience, mentorship and underwriting expertise will continue to differentiate successful specialty insurers.
- **Insurance is essential to the economy.**
"Nothing happens in the U.S. economy or the global economy without insurance," Corry says. "Without it, everything grinds to a halt. No more commercial loans, no construction, no commerce or transportation."

"I can't think of anything that can happen without insurance coverage. We are the backbone of the global economy."

David Corry
Head of Casualty, Argo

EXECUTIVE OUTLOOK

Argo's Response to Industry Changes

An interview with Argo CEO Chris Donahue

AI is rapidly changing how the industry approaches underwriting and claims. How does it fit in at Argo?

Technology gives us a tool to amplify our expertise. By automating routine work and using AI to surface insights quicker, teams at Argo get more time to focus on high-impact decisions that require deeper thought. For example, one of the claims systems now captures more than 5,800 data points per file, so we can flag potentially high-risk claims early. Technology helps us sort out the details, but humans still make the call.

A retirement wave is sweeping away decades of industry experience. How are you building the next generation of underwriters?

Finding the best talent often requires looking in new places. That may mean rethinking traditional qualifications. For example, tech-native savviness matters more than ever. Some folks are wringing their hands over this talent shortage, but honestly, young people are knocking on our doors all the time. This year the Casualty team received more than three dozen applications for four trainee positions, with recent hires including graduates from Columbia and Yale. Argo leaders also visit trade events and brokerages to talk with young talent about what a career in this industry can look like.

Teaching a new hire the mechanics of a job is hard enough. How do you teach the kind of judgment that comes with experience?

A lot of it comes from working alongside people who have been doing this for years. Being in the same room matters. That's one reason we work together in the office, to create those opportunities to learn by watching, to ask questions and talk through decisions. Some of that judgment and intuition – reading a negotiation, sensing when a claim may be about to turn – just can't be replaced by AI.

How does Argo respond to the fluctuations created by new capital entering the market?

Strong financial backing helps us hold the line through both soft and hard markets. While capital moves in and out of the industry chasing short-term profits, we're thinking long term. With the backing of Brookfield Wealth Solutions, we can stay focused on a disciplined portfolio and risk profile. This helps us avoid the rash decisions that quarterly market swings tempt others into making.

What does industry consolidation mean for Argo's broker relationships?

It means that relationships are more important than ever. We want it to feel as simple as possible to do business with us while maintaining that human connection. Technology can remove a lot of unnecessary friction, and we're using it for that, but it won't replace the relationship itself. For example, we're automating some of the simpler coverage forms to avoid double and triple touchpoints, which frees up time to collaborate on the higher-value, more complicated risks where expertise really matters.



Chris Donahue
CEO, Argo

Chris Donahue joined Argo Group in November 2023. As Chief Executive Officer, he is responsible for setting the strategic direction for the company and managing its overall operations. Donahue also serves as a Managing Partner at Brookfield Wealth Solutions.

A man in a suit is sitting in the driver's seat of a car, looking out the window. The car is yellow, and the background is a blurred city street. The man is smiling and looking towards the right side of the frame. The car's interior is visible, including the steering wheel and dashboard. The background shows a city street with buildings and other vehicles, but they are out of focus.

MARKET BRIEFS

Line by Line

Argo leaders address market impacts to their products



Casualty

Rising Claims Severity Tests Casualty at Every Level

Casualty faces a widening gap, with claims severity rising across primary and excess while new capacity and a softening market push pricing down. Three factors shape whether a casualty program holds up over time: how it accounts for rising severity, the depth behind the rate and form and what happens when a claim comes in.

- **Claims costs have nearly doubled in two years.**
On the primary side, what used to be a \$350,000 slip-and-fall claim is now approaching \$650,000. Claims are also taking longer to close. On the excess side, nuclear verdicts mean you can no longer outrun risk by attachment point. Mindful limit deployment matters at every layer.
- **Expertise, speed and tower quality set programs apart.**
E&S casualty requires depth of knowledge and the freedom of rate and form to structure coverage around the risk. The market values carriers who know what they write and respond quickly. Risk-bearing carriers with strong claims handling provide the consistency a long-tail placement demands.
- **Own paper and in-house claims drive outcomes.**
At Argo, we handle our claims in-house. When a claim occurs, we offer a direct line of communication between all parties. The strongest partnerships start with understanding the coverage, terms and conditions so everyone is aligned.

Casualty is a long-tail business where today’s decisions play out over years.



Mary Rimbey
SVP, Casualty

Construction

In Construction, the Biggest Risks Often Go Unseen

In construction, the risks that matter most are often the ones that never show up in the submission. The many variables of a project – the materials, the subcontractors, the safety protocols – determine the claims picture years later. Getting a full view requires looking beyond what arrives on the desk.

- **Cost pressures shape risk you cannot see from a desk.**
Rising costs put pressure on every part of a project, from materials to the subcontractor pool. Those decisions shape the risk in ways that are difficult to evaluate from an application alone, making it critical to understand how a project is being built, not just how it is being described.
- **Better information drives better underwriting.**
A packaged submission with loss history, job lists and a cover note makes a difference. When term targets and coverage needs are stated upfront, underwriters can build the right structure from the start. Context on how a contractor has addressed past losses might give an underwriter the confidence to price aggressively. The accounts that bind are the ones where the broker knows the story behind the risk.
- **Complex risks require expertise, not avoidance.**
Many carriers shy away from exposures like New York Labor Law. The nuclear verdicts and legal complexity are real, but with the right underwriting approach, these risks are writable and profitable. The same applies to construction defect as that landscape evolves and labor law concepts expand into other states.

Construction risk is rarely defined by a single factor. The strongest outcomes stem from combining job site insight, complete information and specialized underwriting expertise.



Marissa Prestimonico
SVP, Construction Business Leader

Environmental

Environmental Coverage Expands Its Scope

Environmental risk is no longer defined by smokestacks and chemical spills. The exposure landscape has expanded into areas most businesses would not associate with environmental liability. Where those exposures live and how businesses address them determines whether environmental liability becomes a managed risk or a costly surprise.

- **Environmental risk is showing up in unexpected places.**
Property owners face climate-related storm and flood damage. Data centers generate air emissions, noise pollution and electronic waste. The challenge is recognizing evolving liabilities like these before they result in claims, regulatory action or reputational damage.
- **Routine operations create environmental liabilities you may not see.**
Waste management, chemical use, material storage and routine processes can create long-term exposures that organizations may not recognize until a claim or regulatory issue arises. Identifying those risks early is often the most important step in preventing costly surprises.
- **Greener operations today mean fewer liabilities tomorrow.**
Regulators, investors, customers and communities are all pressing organizations to operate more sustainably. Businesses that proactively adopt greener products, renewable energy and sustainable building materials can better manage future liabilities while strengthening long-term resilience.

Argo’s environmental team brings a wide lens to every placement, evaluating risk across general liability, products liability, environmental liability and excess liability.



Joy Christie
SVP, Environmental

Garage

As Vehicle Technology Evolves, Garage Coverage Must Adapt

Garage operations face a market in motion. Agents should watch for three shifts: how vehicle technology affects repair costs, what mandatory exclusions mean for E&O exposure and what the policy behind the premium actually covers.

■ EVs and ADAS are driving up repair costs.

Electric vehicles with lithium-ion batteries, Advanced Driver Assistance Systems and specialized diagnostic software require trained technicians and updated equipment. Customer expectations are pushing costs higher for shops and vehicle owners with faster turnarounds, digital updates and transparent pricing becoming the new baseline.

■ Mandatory exclusions lower price but create E&O risk.

Well-run shops invest in trained mechanics, housekeeping and safety discipline, all of which affect the risk underwriters are pricing. For agents, the real differentiator is coverage breadth. Some carriers load policies with mandatory exclusions to lower prices, leaving gaps that create E&O exposure for agents who do not disclose them.

■ Shop product, not just price.

At Argo, our garage coverage is broader and more customizable, with exclusions tied to risk characteristics rather than applied across every policy. Our application process gathers everything upfront, so agents spend less time going back and forth.

As garage risks shift from traditional hazards to high-voltage batteries, ADAS litigation and sensor calibration errors, the policy behind the premium is what will matter most.



Sandy Zrimsek
SVP, Garage

Workers' Compensation

Safe Workplaces Remain Vital in a Soft Workers' Comp Market

Workers' compensation faces two converging forces: 15 years of rate reductions and a shrinking pool of skilled labor across high-hazard industries. Together, they are redefining how brokers should evaluate risk.

■ A workforce in transition is reshaping risk.

New employees need time to learn workplace hazards beyond technical training. The strongest programs invest in structured onboarding and transition veterans into supervisory or training roles where their expertise still drives value.

■ Underwriters should look for safety protocols on the job.

The clearest indicator is leadership tying safety performance to bonuses alongside production targets. Equipment age, maintenance logs and onboarding documentation tell the tale. Wearables and AI-powered video analysis work best when paired with experienced supervisors who provide context that data alone cannot.

■ Brokers should focus on what the program delivers.

At Argo, our mining and construction risk managers understand industry hazards because they have worked in those environments. That expertise allows us to bring industry-specific knowledge to managing complex high-hazard losses.

Hands-on field knowledge, claims experience, return-to-work programs and responsive underwriters are what separate strong outcomes from costly ones.



Dustin King
SVP, Workers' Compensation Underwriting



“Getting a full view requires looking beyond what arrives on the desk.”

Marissa Prestimonico
SVP, Construction Business Leader, Argo

Argo Contacts

Executive Leadership

Chris Donahue
Chief Executive Officer
617-293-1560
christopher.donahue@argogroupus.com

Stephen Perrella
Chief Claims Officer
917-654-7782
stephen.perrella@argogroupus.com

David Corry
Head of Casualty
312-519-3152
david.corry@argogroupus.com

Ari Chester
Head of Specialty
412-715-4133
ari.chester@argogroupus.com

Product Line Leadership

PRIMARY & EXCESS CASUALTY

Mary Rimbey
SVP, Casualty
312-536-8375
mary.rimbey@argogroupus.com

CONSTRUCTION

Marissa Prestimonico
SVP, Construction Business Leader
908-217-8741
marissa.prestimonico@argogroupus.com

Joe Cafiero
VP, General Construction and NY
Construction
201-638-3270
joseph.cafiero@argogroupus.com

Hali Groat
AVP, Construction, Owner's
804-560-4547
hali.groat@argogroupus.com

ENVIRONMENTAL

Joy Christie
SVP, Environmental
331-401-4383
joy.christie@argogroupus.com

Marketing Team

Dave Snowden
SVP, Marketing, Communications &
Producer Management
210-792-2765
david.snowden@argogroupus.com

Shannon Andersson
VP, Marketing and Producer Management
210-460-8205
shannon.andersson@argogroupus.com

Tom Nofi
VP, Marketing and Producer Management
646-312-6632
tom.nofi@argogroupus.com

Kristie Stevanus
AVP, Marketing and Producer Management
814-926-5254
kristie.stevanus@argogroupus.com

Kimberly Mayo
Producer Marketing and
Engagement Manager
972-506-2458
kimberly.mayo@argogroupus.com

ROCKWOOD

Dustin King
SVP, Workers' Compensation Underwriting
251-490-2113
dustin.king@argogroupus.com

ALTERNATIVE RISK SOLUTIONS

Ari Chester
Head of Specialty
412-715-4133
ari.chester@argogroupus.com

COLONY SPECIALTY GARAGE – BINDING

Sandy Zrimsek
SVP, Garage
303-773-7276
szrimsek@colonyspecialty.com

INLAND MARINE

Julie Saunders
SVP, Head of Argo Marine
479-519-0186
julie.saunders@argogroupus.com



The Expertise You Rely On

At the Speed the Market Demands

Argo delivers specialized underwriting services, fast, with the judgment and partnership you need to navigate any market reality.

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