



YOU DESERVE A PARTNER AS SPECIALIZED AS YOU ARE.

Our operating companies actively market, underwrite, and provide risk management services.



Discover Your *Old Republic* Solution

Managing for the Long Run



Who We Are

Old Republic International (ORI) is a leading specialty insurer that operates diverse property & casualty and title insurance companies. Founded in 1923 and a member of the Fortune 500, we are a leader in underwriting and risk management services for business partners across the United States and Canada. Our specialized operating companies are experts in their fields, enabling us to provide tailored solutions that set us apart.

Our Specialized Companies

- BITCO Insurance Companies
- Great West Casualty Company
- Old Republic Accident & Health
- Old Republic Aerospace
- Old Republic Cyber
- Old Republic Excess & Surplus
- Old Republic Home Protection
- Old Republic Inland Marine
- Old Republic Insurance Company of Canada
- Old Republic Insured Automotive Services
- Old Republic Lawyers Specialty Insurance
- Old Republic Professional
- Old Republic Residual Market Services
- Old Republic Risk Management
- Old Republic Specialty Insurance Underwriters
- Old Republic Surety Company
- Old Republic Title Insurance Group
- PMA Companies

Insurance Contracts are Underwritten and Issued by:

- BITCO General Insurance Corporation, BITCO National Insurance Company, and Old Republic General Insurance Corporation
- Old Republic Insurance Company
- Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, Pennsylvania Manufacturers Indemnity Company
- Old Republic Union Insurance Company

What We Offer Clients

Markets Served

- **Businesses** – large, mid-sized, and small
- **Organizations** – nonprofits, public entities, and education
- **Consumers** – title insurance, home and auto warranties



Specialty Coverages

- Accident & Health
- Bonds
- Builders Risk
- Cargo
- Commercial Auto
- Commercial Package
- Commercial Property
- Contractual Liability Insurance (CLIP)
- Cyber
- Directors & Officers
- Employer Stop Loss
- Excess & Surplus
- Fiduciary Liability
- Guaranteed Asset Protection (GAP)
- Home Warranty
- Hull & Liability
- Inland Marine
- Lawyers Professional Liability
- Management Liability
- Miscellaneous Professional Liability
- Occupational Accident
- Title Insurance
- Umbrella
- Vehicle Service Contracts (VSC)
- Workers' Compensation

Specialty Solutions

- Assigned Risk Plans
- Captives – Group, Single-Parent
- Loss Sensitive – Retros, Large Deductibles, SIRs
- Pools
- Programs
- Risk Management Services
- Risk Purchasing Groups
- Risk Retention Groups
- Self-Insured Retentions
- TPA Claims Services
- TPA Risk Control Services
- Workers' Compensation Residual Markets

Industry Specialties

- Aviation
- Biotechnology
- Construction
- Construction Material Suppliers
- Education
- Financial Institutions
- Forest Products
- Healthcare
- Home Warranty
- Law Firms
- Life Sciences
- Manufacturing/ Wholesale Distribution
- Nonprofit Organizations
- Oil & Gas
- Public Entities
- Religious Institutions
- Retail/Wholesale
- Technology
- Trucking

BITCO Insurance Companies

Providing Coast to Coast Insurance
Solutions for the Industries that
Drive America's Economy

Meyer Lehman | President



Workers' compensation, general liability, commercial automobile, commercial property insurance, inland marine, and umbrella coverages are offered through a network of independent agents and brokers throughout the United States. BITCO's commitment to the delivery of specialized insurance programs and local service help ensure long-term relationships with our customers.

- Commercial Building Trades Contractors
- Construction Materials Producers/Suppliers
- Forest Products
- General Contractors
- Land Improvement Contractors
- Manufacturing & Wholesale Distribution
- Onshore Oil & Gas Operations
- Transportation Construction Contractors
- Utility Construction Contractors

Contact: Steve Agey | 563.232.0230 | steve.agey@bitco.com

Great West Casualty Company

Specializing in Insurance Products
and Services for the Trucking Industry

Steve Olson | President & CEO



Flexible underwriting to customize coverages for each unique situation, backed by 24-hour claims and safety services. Our identity, our business, and our success are linked to trucking.

- Cargo
- Commercial Auto (Trucking) Liability
- General Liability
- Inland Marine
- Occupational Accident
- Physical Damage
- Umbrella
- Workers' Compensation

Contact: Steve Ponder | 712.389.1362 | s.ponder@gwccnet.com

Old Republic Accident & Health

Specializing in Tailored Accident
& Health Solutions

Gary Nidds | President



Old Republic Accident & Health (ORA&H) provides accident and health insurance solutions to help employers, individuals, and families manage the financial burden of unexpected healthcare events. Coverages include:

- Employer Stop Loss
- Managed Care
- Ancillary Products

Contact: Gary Nidds | 609.553.8806 | gnidds@oldrepublicah.com

Old Republic Aerospace

Leading Insurance Provider
Serving the Aviation Marketplace

Gary Churchill | President



Underwriting hull and liability, ground operation liability, and workers' compensation exposures.

- Agricultural Aviation
- Airlines
- Airports & Government Entities
- Aviation Property
- Business Aircraft/Corporate Aviation
- Commercial Aviation
- Light Aircraft/Pleasure & Business
- Manufactured Products
- Workers' Compensation

Contact: Gary Churchill | 678.569.2236 | gchurchill@oraero.com

Old Republic Cyber

Cyber Insurance Solutions Designed to Provide Protection for Businesses Across a Wide Range of Industries

CJ Pruzinsky | President



Old Republic Cyber (ORC) is committed to helping organizations protect themselves against the financial impacts of cyber risks with a team of industry experts who provide comprehensive, tailored coverage and have a deep understanding of cyber exposures. Cyber and tech E&O liability solutions include:

- Wide range of policy limit options up to \$10M
- Wide range of retention options
- Comprehensive policy form offered on a non-admitted basis for Primary or Excess
- In-house claims expertise
- Proactive risk management
- 24/7 support

Contact: cyber@orcyber.com

Old Republic Excess & Surplus

Serving the Wholesale Community Through an Experienced, Service-Oriented Team and an Advanced Technology Platform

Ralph Sabbagh | President



Old Republic Excess & Surplus is an E&S carrier that provides property and casualty coverage on a non-admitted basis. Distributed exclusively through wholesalers, our brokerage and binding units focus on providing out-of-the-box solutions for hard to place small to medium-sized business. Our top market segments are:

- Contractors/Artisans & GCs
- Hospitality/Entertainment
- Lessor's Risks/Mercantile
- Manufacturing/Products
- Real Estate/Habitational
- Special Events
- Specialty Service Providers
- Vacant Buildings/Land
- Warehousing/Distributors

Contact: Ralph Sabbagh | 312.762.4061 | rsabbagh@oldrepubliceands.com

Old Republic Home Protection

Providing U.S. Home Buyers and Sellers with Peace of Mind and Budget Protection through Comprehensive Home Warranty Plans

Marisol Natera | Chief Executive Officer



Offering U.S. home buyers comprehensive home warranty plans that provide the repair or replacement of a home's major systems and appliances when they fail due to normal wear and use. We also offer optional coverage choices allowing Plan Holders to custom fit coverage to their home's specific needs. Our warranty plan provides coverage for the home's*:

- Electrical System
- Heating System
- Air Conditioning System
- Kitchen Appliances
- Plumbing System
- Washer/Dryer
- Much More!

** Plans vary by state. See state plan for coverage and pricing.*

Contact: Jim Mullery | 470.216.2981 | jimm@orhp.com

Old Republic Inland Marine

A Specialist Underwriting Company Providing World-Class Products and Services for a Wide Range of Inland Marine Classes

Matt Bisig | President



Old Republic Inland Marine is a team of industry-leading underwriters with the experience, expertise, and authority to provide quick underwriting decisions. Our focus is to provide our insured and broker partners with a seamless and efficient user experience from submission through the full policy life cycle. Coverages offered include:

- Project Builders Risk
- Master Builders Risk
- Contractors Equipment
- Installation Floaters
- Motor Truck Cargo Legal Liability
- Warehouse Legal Liability
- Miscellaneous Property Floaters
- Commercial Output Policy (COP)

Contact: Tom Warner | 312.762.4043 | twarner@oldrepublicinlandmarine.com

Old Republic Insured Automotive Services

Automobile Service Contracts, Mechanical Breakdown Insurance, and Guaranteed Asset Protection (GAP) Programs

Mike Cescon | President



Since 1974, Old Republic Insured Automotive Services has been a leading provider of services and products in the Finance & Insurance (F&I) industry and recognized as one of the top auto service contract companies in the nation.

- New and Used Automobiles
- Total Vehicle Protection, MVP, Ultimate Plus
- Guaranteed Asset Protection (GAP)
- Ancillary Products: We insure many of the most common damage issues for your automobile, namely, paintless dent repair, tire and wheel, theft, windshield, and lease wear and tear protection.

Contact: Patrick McKenna | 303.503.4686 | pmckenna@orias.com

Old Republic Lawyers Specialty Insurance

Offering Lawyers Professional Liability (LPL) Solutions

Michael Furlong | President



We specialize in safeguarding solo and small firms up to 35 attorneys so their partners and associates can focus on what matters most—protecting their clients. From crafting customized solutions based on our clients' unique needs to extensive expertise in our space, we work together to exceed our clients' expectations every day.

- Wide range of policy limit options up to \$5M
- Wide range of deductible options
- Comprehensive policy form offered on a primary admitted basis
- Broad appetite for a wide mix of practice areas, firm size, and geographies
- Industry leading experts in underwriting, claims, and actuarial

Contact: Michael Furlong | 312.762.4243 | mfurlong@orlawsi.com

Old Republic Professional

Providing Professional Liability Insurance Since 1983

Frank Kastelic | President



We offer Management & Professional Liability coverage for America's leading public and private companies. We serve all industry sectors, and are a leader in technology, biotechnology, and life science firms, currently insuring over 60% of the NASDAQ 100 Index and 60% of the NASDAQ Biotechnology Index. Our customer retention rate is very strong because we understand our clients' businesses and offer competitive solutions for primary, excess, or side A coverage.

- D&O Liability
- Employment Practices Liability
- Fiduciary Liability
- Lawyers Professional Liability
- Financial Institutions
- Other Professional Liability Coverages

Contact: Tim Kerber | 303.880.2232 | tkerber@oldrepublicpro.com

Old Republic Residual Market Services

Providing Assigned Risk Servicing Carrier Solutions

Scott Dahlager | President



Old Republic Residual Market Services (ORMARKS) provides services to the workers' compensation residual markets. As a national servicing carrier, we provide policy management and claims services to assigned risk policyholders throughout the country. Regulators, bureaus, and administrators rely on the extensive assigned risk expertise provided by the ORMARKS team.

Expert Service

Our assigned risk services comply with the NCCI Workers' Compensation Insurance Plan or state-specific performance requirements. Policy management services include policy issuance, billing, collections, premium audit, and loss prevention. Policy services and claims management are provided by the Minneapolis, MN-based ORMARKS team.

Contact: Scott Dahlager | 612.902.9401 | sdahlager@ormarks.com

Old Republic Risk Management

Delivering Unbundled Primary
Casualty Insurance Solutions

Terri Minik | President & Chief Operating Officer



Old Republic Risk Management provides primary casualty insurance products to large corporate and group insureds. A pioneer in the alternative risk market since the early 1950s, we deliver solutions and services that offer unparalleled flexibility to our insureds through innovative insurance program design and structure. Our service platform affords us a reputation among the very best at policyholder service in this market.

- Large and matching deductibles
- Retention plans
- Captive reinsurance to single-parent captives and group-owned captives
- Excess of self-insured retention (SIR) programs
- Meaningful risk transfer limits are available, but thoughtfully underwritten

Contact: Paul Carleton | 203.583.1307 | pcarleton@orm.com

Old Republic Specialty Insurance Underwriters

Alternative Risks for Public Entities and
Nonprofits, and Specialty Programs
with Program Administrators

Bill Franchi | President & Chief Underwriting Officer



Alternative Risks

Providing insurance (admitted & non-admitted) and reinsurance risk transfer products for excess of loss coverage (auto liability, general liability, law enforcement liability, public officials & school board liability, including employment practices, miscellaneous professional liability, property, crime, and workers' compensation). Our clients are self-insurers on a single/group risk basis, pools, trusts, captives, and risk retention groups with claims coordinated by our dedicated claims team and the client's TPA.

Specialty Programs

Offering admitted and non-admitted capabilities (admitted in all 50 states with ISO standard lines of business) focusing on multi-line business through an unbundled services model with TPAs experienced in the class or bundled claims management through our affiliated TPA.

Contact: TJ Chernow | 224.809.8831 | tchernow@orsiu.com

Old Republic Surety Company

Ranked Among the Nation's
Top Underwriters of Surety
and Fidelity Bonds

Steve Denault | President



Contract Bonds

Old Republic Surety is well positioned to assist contractors with performance and payment bonds for single projects up to \$100 million and aggregate bond programs up to \$150 million. We have contract branch offices nationwide with underwriting expertise to help contractors understand the complexities of contract bonds.

- Bid Bonds
- Performance & Payment Bonds
- Maintenance Bonds
- FastBonds – up to \$1.5MM

Commercial Bonds & Fidelity Bonds

Thousands of bonds within our BONDSTAR™ system can accommodate almost any bond a business may need. Commercial bonding capacity is currently \$10MM for a single or aggregate surety exposure, enabling us to offer larger bond programs and service more diverse markets. We also offer fidelity bonds to businesses for protection against employee dishonesty.

- License & Permit Bonds
- Court Bonds
- Federal Bonds
- Fidelity Bonds
- Miscellaneous Bonds

Contact: Darrel Lamb | 503.320.0396 | dlamb@orsurety.com

PMA Companies

Primary Casualty Insurance, TPA,
Risk Management, and Captive Solutions

Derek R. Hopper | President & CEO



We become true partners with our clients to develop and execute a strategic approach to managing their total cost of risk.

Casualty Insurance Solutions

- Mid-size to Large Companies – specializing in workers' compensation; large client retention >90%
- Primary Casualty Captive Solutions (Group/Rent-a-Captive/Single-Parent)
- Over 100 years of providing customized solutions and integrated services, including underwriting, claims, managed care, and risk control

TPA & Risk Services for Self-Insured & Unbundled Clients

- Top 10 TPA in the U.S.
- 98% average client retention
- Holistic approach powered by exceptional service and comprehensive risk management solutions

Contact: Mario Spina | 770.677.1770 | mario_spina@pmagroup.com

Old Republic Title Insurance Group

Providing Title Insurance Policies and
Related Real Estate Products/Services for
Individuals, Businesses, and Government

Carolyn Monroe | President & CEO



Since 1907, Old Republic Title has been in the people business, helping Americans achieve the ultimate goal of homeownership by protecting their property rights; and working closely with title agents, real estate professionals, lenders and industry experts involved in the process.

Our Products & Services

- Title Insurance
- Real Estate and Mortgage Loan Settlement Services
- National Commercial Title Services

Our Customers

- Title Agents
- Homeowners
- Buyers/Sellers of Residential and Commercial Real Estate
- Lenders
- Attorneys
- Real Estate Brokers and Agents
- Appraisers
- Investors
- Mortgage Brokers
- Pension Funds
- Investment Managers
- State and Federal Government Entities
- Relocation Management Companies

Ancillary Products & Services provided by Old Republic Title or an affiliated company

- Mortgage Servicing Solutions
- Default Management Services
- Real Estate Information Services
- Section 1031 Exchanges
- Notary Services
- Relocation Services
- Residential Information Services

Attorneys' Title Fund Services

Attorneys' Title Fund Services (The Fund) exists to support and promote the success of its Florida attorney members' real estate practices and related businesses. More than 4,500 members rely on The Fund's deep expertise, exceptional information, technology and educational offerings to enhance their practices and sharpen their competitive edge. The Fund serves members, who are Old Republic agents, in all 67 Florida counties, from 13 conveniently located branches and two data centers with the largest and most comprehensive title database in the state.

Contact: Bill Rossi | 412.919.3611 | brossi@oldrepublictitle.com

Old Republic Insurance Company of Canada

Property and Casualty Insurer
Underwriting Long-Haul Trucking

Jason Smith | President & CEO



Canadian federally licensed Property and Casualty insurer. We're an industry leader in the underwriting of long-haul trucking insurance and specializing in the manufacturing and administering of customized, private-label products for distributors of travel and student accident insurance. Our strengths lie in our high-quality products, customer service, and integrated administrative/claims capabilities developed from decades of supporting Canadians. We also

underwrite Canadian coverage in concert with the following Old Republic specialty underwriting facilities for customers with operations in the U.S. and Canada:

- Great West Casualty Company
- Old Republic Aerospace
- Old Republic Risk Management

Contact: Jason Smith | 866.551.9493 | jsmith@orican.com

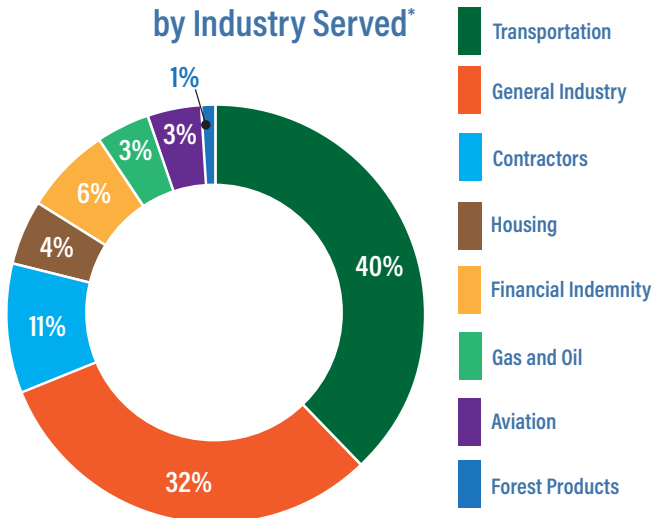
Old Republic International

- 100+ year history
- \$10.5 billion in gross premiums & fees
- \$5.6 billion in shareholders' equity
- 9,400 employees in 370 offices

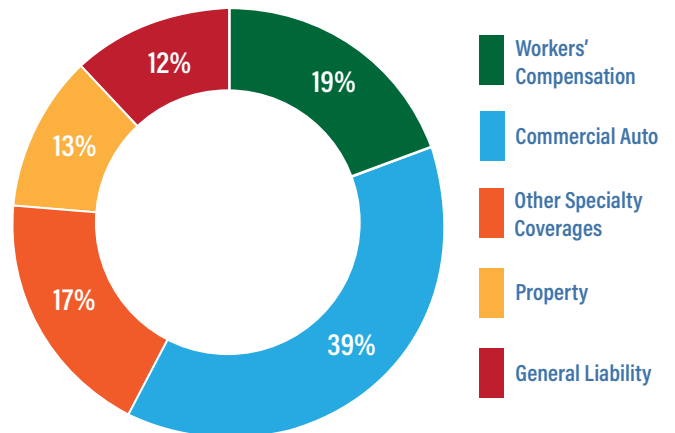


Our P&C companies are built on a deep expertise of specialized industry segments, providing a full suite of risk management and insurance solutions.

2024 Gross Premiums by Industry Served*



2024 Gross Premiums by Major Coverage*



* As of 12.31.24

Why Old Republic?

Competitive Advantage

Specialization is our competitive advantage. While collectively we offer a full suite of risk management and insurance solutions, our expertise in insurance coverages or unique industry segments is unsurpassed. Our decentralized business model puts specialists directly on the front line, so you get a level of service and expertise not commonly found in the industry. Each of our companies has full accountability for the market segments they serve, and we can respond quickly and effectively to your needs.

Specialization and Expertise

We've spent the last century developing specialized expertise in our insurance coverage offerings and our clients' industry segments. While each Old Republic company is a specialist, collectively our expertise is broad and encompassing across the property & casualty marketplace. Our philosophy is simple—understand each client's unique challenges and develop the right solution for their risk.

Financial Strength and Stability

Old Republic International Corporation is one of America's 50 largest shareholder-owned insurance organizations. It has consolidated assets of approximately \$27.8 billion as of December, 31, 2024. Our oldest insurance subsidiary had its origin in 1887. Since 1923, Old Republic has grown as a specialty insurance business. This has given us one of the industry's best records as a long-term growth company.

Partnership and Service

We take a distinctive, collaborative approach and believe in building relationships the "old-fashioned way." You benefit from our local presence, people with extensive knowledge of the coverage you need or industry you're in, as well as any related regulatory, managed care, and claims environments. This high-touch approach differentiates us, fostering trust and ties between our people and the clients we serve. Our underwriting, Third-Party Administrator (TPA) services, risk control, and claims management create a comprehensive approach that provides you with the right solutions.

