



Old Republic Excess & Surplus

Property Brokerage

As a wholly owned subsidiary of Old Republic, Old Republic Excess & Surplus covers hard-to-place Commercial Property risks. Rated A+ Superior by AM Best*, our focus is on small to medium sized risks, in non-critical CAT areas that have unique insurance needs. We offer tailored solutions, additional coverages, manuscript forms, alternate deductibles, and capacity as needed.

Target Risks

Our Offerings

- \$30M capacity per location - ground up limits
- \$500M maximum TIV per policy
- \$10K minimum AOP deductible
- \$20K minimum premium
- Limited appetite for aluminum wiring, Federal Pacific & Zinsco electrical panels
- Flexible Coverage for all construction types
- Short-term and Annual Terms available
- ISO and Tailored Manuscript Forms
- Additional coverages and property extensions
- Equipment breakdown coverage offered through Hartford Steam Boiler (HSB)
- Ordinance or Law Coverage
- Protection Classes 9 and 10 are acceptable
- Coverage available nationwide, except TX, LA, HI & AK; Ex-wind only in FL, AL, MS

Target Classes

- Habitational, Owner-Occupied Condos Preferred Risks
- Hospitality, Including Hotels & Motels
- Industrial and Manufacturing
- Retail and Wholesale
- Office Occupancies, Including Medical
- Restaurants, Bars, and Taverns
- Assisted Living & Nursing Homes
- Warehousing and Distribution

Not in Appetite

- Recycling Plants
- Rubber, Tires, and Heavy Manufacturing Risks
- Sawmills, Woodworking, and Foundry Operations
- Mining, Oil, and Gas Operations
- Cannabis Exposures

Our Property Team

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Submission Box for Appointed Wholesalers

For New Submissions:
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Please include a complete submission with the Acord Application, SOV, five years of loss runs, and inspection reports if available.

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