



Binding

As a wholly owned subsidiary of Old Republic International, Old Republic Excess & Surplus (ORES) provides General Liability and Commercial Property Coverages for hard-to-place small to medium sized risks. Rated A+ Superior by AM Best*, we offer tailored solutions, additional coverages, manuscript forms, and alternate deductibles and capacity to meet our insureds' coverage needs.

Target Risks

Our Offerings

- Flexible coverage for all classes of business
- Short and annual terms are available
- ISO and Tailored Manuscript Forms
- \$500 minimum deductible
- \$500 minimum premium

General Liability

- Primary GL limits up to \$5M occurrence and \$5M aggregate available
- Liquor Liability available on a package basis (select states only)
- Optional coverages, including Assault or Battery available depending on risk characteristics

Property

- Up to \$5M TIV per location
- Special Cause of Loss available for some risks
- Equipment Breakdown Coverage — offered by Hartford Steam Boiler (HSB)
- Ordinance or Law and Inflation Guard Coverages are available
- Protection classes from seven to 10 are acceptable

Target Classes

- Artisan & General Contractors
- Specialized & Service Contractors
- Manufacturing & Distribution
- Low Hazard Products Liability
- Retail & Wholesale
- Lessors Risk, Residential & Commercial
- Warehousing & Storage Facilities
- Vacant Buildings
- Habitational, including Mixed-use, Apartments & Condominium Associations
- Hospitality, including Restaurants, Bars & Taverns, and Hotels & Motels (No Nightclubs)
- Builders Risks

Not in Appetite

- Mining, Oil & Gas Operations, Chemical, Recycling Plants
- Cannabis Exposures
- Sawmills

*Rating as of 02/14/2026. For the latest Best's Credit Rating, access www.ambest.com.

Our Binding Team

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