



Property Brokerage

As a wholly owned subsidiary of Old Republic International, Old Republic Excess & Surplus (ORES) 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

- Flexible coverage for all Construction types
- Short and Annual Terms are available
- ISO and Tailored Manuscript Forms
- Up to \$30M capacity per risk
- Builders Risks Ground Up or Renovations – Up to \$10M limit per risk
- \$100M maximum TIV per policy, \$5M minimum TIV
- Additional coverages and property extensions
- Equipment Breakdown Coverage – offered by Hartford Steam Boiler (HSB)
- Ordinance or Law Coverage
- Protection Classes from seven to 10 are acceptable
- \$10K minimum AOP deductible
- Minimum premium starts at \$20K
- Coverage available nationwide, except TX, LA, MS, AL, HI & AK; Ex-wind only in FL

Target Classes

- Habitational, Owner-occupied Condos preferred
- Hospitality, including Hotels & Motels
- Manufacturing & Warehousing
- Retail & Wholesale
- Offices, including Medical
- Restaurants, Bars & Taverns
- Vacant Buildings

Not in Appetite

- Recycling Plants
- Aluminum Wiring, Fed Pacific & Zinsco Electrical Panels
- Rubber, Tires & Heavy Manufacturing Risks
- Sawmills, Woodworking & Foundry Operations
- Mining, Oil & Gas Operations
- Cannabis Exposures

Our Property Team

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To Request Loss Runs:

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Submission Box for Appointed Wholesalers

For New Submissions:
cpsubmit@oldrepubliceands.com

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

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

