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Old Republic Commercial Risk

Commercial Insurance Solutions

Partnership-Driven Underwriting & Service

Old Republic Commercial Risk works in collaboration with our brokers and clients to develop long-term workers' compensation and casualty programs. From customized structures and innovative underwriting to data-driven claims services and extensive industry expertise, we focus on crafting programs that generate sustainable results to empower people and businesses to thrive.





Total Risk Management & Specialized Services

- Specializing in workers' compensation supported by commercial auto solutions
- Providing a variety of program structures: Large Deductible, Guaranteed Cost, Sliding Scale, Retention, Pre-Funded Deductible, and Retrospective options
  - Workers' compensation standard premium > $50,000
  - Flexible collateral options, including deferred collateral for financially secure accounts
  - Loss-Sensitive Program Close-Out options
- Target Industries include: Food, Healthcare, Manufacturing, Education, and Wholesale/Retail
- Integrated robust Risk Control, Claims Management, and Managed Care services
- Personalized service commitments including: Risk Control, Claims Service Action Plans, and customizable RMIS System

Industry Underwriting Expertise

Our underwriting teams look at each risk as unique, tailoring terms and conditions to each client's individual exposures with custom risk-financing solutions. We can customize workers' compensation and casualty programs in a wide variety of industry classes to meet our clients' goals and objectives.

COLLABORATIVE ACCOUNT MANAGEMENT

Broker and client partnerships are at the heart of our account management process. Together, we will succeed in finding ways to reduce our clients' total cost of risk and improve outcomes through flexible, collaborative solutions.

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OR COMMERCIAL RISK

- ★ 100+ Years Serving Clients with a singular purpose: To Excel in the Moments that Matter
- ★ National Casualty Insurance Carrier,
- ★ Traditional and Alternative Risk Solutions Provider
- ★ AM Best "A+" (Superior) XV, S&P Global "A+" (Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, and Pennsylvania Manufacturers Indemnity Company)*
- ★ Part of Old Republic International Corporation (NYSE: ORI), one of the nation's 50 largest shareholder-owned insurance businesses and a member of the Fortune® 500 listing of America's largest companies

RECENT SUCCESSES

INDUSTRY	LINE OF BUSINESS	PREMIUM
Wood Products Manufacturer	Workers' Compensation	$400–450K
Textile Manufacturer	Workers' Compensation	$300–375K
Auto Parts Manufacturer	Workers' Compensation	$250–300K
Industrial Components Manufacturer	Workers' Compensation	$150–200K
Electrical Components Manufacturer	Property, Auto	$100–150K
Plastic Products Manufacturer	Property, Auto	$100–150K
FOOD INDUSTRY		
Bakery	Workers' Compensation	$600–650K
Food Distributor	Workers' Compensation, Auto	$400–450K
Gourmet Food Distributor	Workers' Compensation	$300–350K
Food Manufacturer	Workers' Compensation, Auto	$250–300K
Candy Manufacturer	Workers' Compensation	$250–300K
Snack Food Manufacturer	Workers' Compensation	$200–250K
LONG-TERM HEALTHCARE		
Assisted Living	Workers' Compensation	$500–550K
Continuing Care	Workers' Compensation	$400–450K
Nursing Home	Workers' Compensation	$150–200K
WHOLESALE, RETAIL & DISTRIBUTION		
Restaurant Chain	Workers' Compensation, Auto, Property	$500–550K
Women's Clothing Store	Workers' Compensation	$450–500K
Online Fulfillment Center	Workers' Compensation	$200–250K
Scientific Equipment Distributor	Workers' Compensation	$150–200K
HIGHER EDUCATION		
College	Workers' Compensation	$500–550K
Regional University	Workers' Compensation	$140–180K
GENERAL BUSINESS		
Printer	Workers' Compensation, Auto	$450–500K
High-End Hotel	Workers' Compensation	$350–400K

Old Republic Commercial Risk is a trusted leader in commercial insurance solutions and services, specializing in workers' compensation, commercial auto, general liability, and commercial package & umbrella coverages. Insurance policies are issued by Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, and Pennsylvania Manufacturers Indemnity Company.

* Ratings contained herein are as of 04/29/26. AM Best ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit www.ambest.com. S&P ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit http://www.spglobal.com/ratings.

Looking for Innovative Risk Management Solutions? Let's Talk.

800.222.2749

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