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Old Republic Commercial Risk

Specialty Insurance Solutions

A Smarter Approach to Captives

Old Republic Commercial Risk works in partnership with our alternative risk clients, brokers, captive managers, and consultants to maximize the benefits of captives by reducing the total cost of risk and driving better economic outcomes. A proven provider of alternative solutions, we use a highly collaborative, flexible approach in structuring your insurance program—becoming a true partner in understanding and addressing your unique business and financial needs.



Flexible Captive Solutions

We structure captive programs for workers' compensation, general liability, commercial auto, and inland marine coverages. Our captive clients represent more than 30 industries, with captive premium for various lines of coverage ranging from $2M to $80M.

Key Features:

- Group and Single Client Captives with a minimum premium of $2M
- Aggregate Stop-Loss Protection tailored to your needs
- Retentions starting at $350K
- Pure fronting arrangements
- All-inclusive approach makes setting up a captive easier than ever

Customizing Your Captive Solution

In today's ever-changing environment, mitigating risk is more important than ever. You need coverage tailored to meet your needs. Through Old Republic Commercial Risk's captive capabilities, you receive increased stability in a changing insurance market which can equate to reduced insurance costs, improved cash flow, and more. Our captive experts average more than 25 years of experience in developing innovative solutions tailored for specific risk profiles. We're here for you as your partner in navigating captives.

- Association/Franchise Captives
- Front-admitted or Non-admitted paper
- Reinsurance: Excess or Quota Share
- Domicile: Domestic or Off-shore



25+ years
captive expertise
in more than 30 industries

95%
average annual retention
for captive members

50 States
domestic and off-shore
captive capabilities

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Old Republic 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 (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
Self Storage	Property, Inland Marine	$35–60M
Quick Service Restaurants	Workers' Comp, Auto, General Liability	$40–50M
Tenant Legal Liability	Inland Marine	$20–25M
Condominium Associations	Workers' Comp, Package, Crime	$15–25M
Transportation	Motor Truck Cargo, Physical Damage	$10–20M
Heterogeneous Group Captive	Workers' Comp, Auto, General Liability	$10–15M
Waste Management	Workers' Comp, Auto, General Liability	$5–10M
Marine	Companion Workers' Comp State Act	$5–10M
Warehousing/Distribution	Workers' Comp, Auto, General Liability	$5–10M
Social Service	Workers' Comp	$5–10M
Janitorial Services	Workers' Comp	$5–10M
Grocers	General Liability	$5–10M
Camps	Workers' Comp	$5–10M
Equine	Workers' Comp	$2–5M
Collectible Dealers	Inland Marine	$2–5M
Home Healthcare	Workers' Comp	$2–5M
Moving and Storage	Workers' Comp, Auto, General Liability	$2–5M
Non-Emergency Medical Transport	Workers' Comp, Auto	$2–5M

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 Flexible Captive Solutions? Let's Talk.

800-222-2749

orcommercialrisk.com

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