



OLD REPUBLIC SPECIALTY INSURANCE UNDERWRITERS

# *Specialty* Insurance

Alternative Risks for Public Entities & Nonprofits  
Specialty Programs with Program Administrators



OLD REPUBLIC INSURANCE GROUP

# Who We Are

At Old Republic Specialty Insurance Underwriters (ORSIU), our dedicated experts average more than 20 years of insurance and reinsurance experience spanning most lines of business. We look to partner with specialists who are committed to high levels of service and providing the right products. You want a partner who understands your risks - one that is financially stable and here to support you over the long-term.

When you choose ORSIU, you work with a partner who delivers on promises, offers innovative thinking, and provides you with high levels of service and expertise to meet your needs. Our dedicated teams of experts are focused solely on these unique insurance segments:

- Alternative Risks for Public Entities and Nonprofits
- Specialty Programs with Program Administrators

Headquartered in Yardley, PA, Old Republic Specialty Insurance Underwriters is part of the Old Republic General Insurance Group (orgig.com), the largest business segment within Old Republic International Corporation (NYSE: ORI), which specializes in the property and casualty marketplace.

## Why Us?

### Serious About Our Partners' & Clients' Success

We are committed to long-term partnerships with our clients. Our success is measured by the results we achieve for them.

### Financial Strength & Stability

Old Republic General Insurance Group offers a wide variety of property & casualty insurance coverages and related services. Our parent company, Old Republic International Corporation, is one of the nation's 50 largest publicly held insurance organizations and currently ranks among the *Fortune 500* list of the nation's largest companies.

Old Republic Specialty Insurance Underwriters insurance contracts are issued by one or more of the following: Pennsylvania Manufacturers' Association Insurance Company; Manufacturers Alliance Insurance Company; Pennsylvania Manufacturers Indemnity Company. These policy-issuing companies are financially rated as follows:

- **A+ (Superior) XV** by AM Best
- **A+** by S&P Global
- **A2** Stable by Moody's

# Alternative Risks for Public Entities & Nonprofits



We are a dedicated team of specialists who focus solely on the public entity and nonprofit business segment. We provide insurance (admitted and non-admitted) and reinsurance risk transfer products to self-insureds on a single risk or group risk basis, pools, trusts, captives, and risk retention groups. We offer an expansive portfolio with coverages that can be customized to meet our clients' specific needs.

## Classes of Business

- **Public Entities:** Cities, Towns, Villages, Counties, State Governments, Special Districts, Authorities
- **Educational Institutions:** Private and Public Schools, K-12 Schools, Colleges, Universities
- **Nonprofit Organizations:** Religious Institutions (all denominations), Libraries, Museums, Zoos

## Coverages on an Excess of Loss Basis

- Automobile Liability and Physical Damage
- General Liability
- Law Enforcement Liability
- Errors & Omissions Liability
- Public Officials Liability
- School Board Legal Liability
- Miscellaneous Professional Liability
- Employee Benefits Liability
- Employment Practices Liability
- Sexual Harassment Liability
- Sexual Abuse Liability
- Property
- Crime
- Workers' Compensation – Buffer
- Employer's Liability

# Alternative Risks for Public Entities & Nonprofits

## Coverage Highlights

- Law Enforcement Liability – separate limits
- Sexual Abuse Liability – separate limits
- Crime – separate limits
- Incidental Medical Malpractice Coverage
- Clash Coverage
- Green Coverage
- Ordinance or Law

## Available Enhancements

- Aggregate Stop Loss Coverage
- Defense Inside/Outside
- Emergency Response Coverage
- Risk Control Funding
- Watercraft Liability Coverage
- Medical Payments for Auto, GL & Law Enforcement Liability
- Cyber Liability
- Equipment Breakdown

## Claims Administration

We recognize the need for flexibility in claims administration and work with our clients to help ensure that their unique requirements are effectively met.

## Competitive Distinction

Our ability to focus exclusively on Alternative Risks for Public Entities, Schools, Religious Institutions, and Nonprofits means our expertise in these unique industries is among the best in the business. We can respond quickly and effectively to your needs - today and tomorrow.





# Specialty Programs with Program Administrators



You want a partner who understands your business. Our dedicated experts average 15 years of experience in the Specialty Programs segment and are focused solely on programs with program administrators.

## Our Capabilities

We offer admitted and non-admitted capabilities in all 50 states. Our admitted paper is ISO-based with class specific enhancements available. Our specialists are experienced in customizing products for programs serving specific niches.

## Lines of Coverage

- Auto Liability (\$1M), Auto Physical Damage
- Crime (\$1M)
- Equipment Breakdown (limits based on class)
- General Liability (\$1M/\$3M per occurrence)
- Professional Liability (\$1M per occurrence)
- Property, including Inland Marine (up to \$80M per risk)
- Umbrella/Excess (up to \$10M)
- Workers' Compensation (statutory limits)

## Flexible Approach

We create partnerships intended to endure the insurance cycle and produce positive, long-term results. Our partners have deep knowledge in their niches and are capable of underwriting, rating, billing, and policy issuance enhancing the program administrator's business. Our flexible approach allows us to deploy our policy systems or take an electronic interface.

## Claims Administration

We focus on multiline business and offer an unbundled services model through TPAs experienced in the class, or we can bundle claims management through our affiliated TPA.

## Competitive Distinction

Our program specialists are passionate about the work they do. We execute the right solutions not only to meet a program's insurance needs, but also to help improve its business and positively impact its bottom line. We take a collaborative approach to getting to know each program's unique challenges and opportunities, and can respond quickly and effectively to meet its needs – today and for years to come.

# Contact Us

## Alternative Risks

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## About Old Republic

Old Republic General Insurance Group's companies specialize in property & casualty market, and offer a wide variety of property & casualty insurance coverages and related services. Each company focuses on a select segment, offering specialized insurance coverages or specializing by industry segments. Our parent company, Old Republic International Corporation ([oldrepublic.com](http://oldrepublic.com)) is one of the nation's 50 largest publicly held insurance organizations and currently ranks among the *Fortune 500* list of the nation's largest companies. The company traces its beginnings to 1923, although several acquired subsidiaries began operations much earlier. Old Republic is primarily a commercial lines underwriter serving the insurance needs of a large number of organizations, including many of America's leading industrial and financial services institutions. Its subsidiaries actively market, underwrite, and provide risk management services for a wide variety of coverages, mostly in the general and title insurance fields.

