



OLD REPUBLIC INSURANCE GROUP

Specialized Insurance. Unmatched *Expertise*.



The **General Insurance Group** specializes in the property & casualty commercial insurance market.

Old Republic General Insurance Group



Who We Are

Old Republic General Insurance Group's companies specialize in the property & casualty commercial insurance market. Each company focuses on a select segment, offering specialized insurance coverages or specializing by industry segments. Our parent company, Old Republic International Corporation, is one of the nation's 50 largest publicly held insurance organizations.

Specialized Companies

- BITCO Insurance Companies¹
- Great West Casualty Company
- Old Republic Aerospace²
- Old Republic Contractors Insurance Group³
- Old Republic Home Protection
- Old Republic Insurance Company of Canada
- Old Republic Insured Automotive Services²
- Old Republic Professional Liability²
- Old Republic Risk Management²
- Old Republic Specialty Insurance Underwriters⁴
- Old Republic Surety Company
- PMA Companies⁴

Insurance Contracts are Underwritten and Issued by:

1. BITCO General Insurance Corporation and BITCO National Insurance Company
2. Old Republic Insurance Company
3. Old Republic General Insurance Corporation
4. Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, Pennsylvania Manufacturers Indemnity Company

What We Offer Clients

Markets Served

- Businesses including large, mid-sized, and small
- Organizations such as nonprofits, public entities, and education
- Consumers with home and auto warranty offerings

Coverage Types

We provide a variety of insurance and risk management coverage types. Our services include comprehensive claims, managed care, and risk control programs. We also provide warranty coverages for consumers' homes and autos.



- Automotive Service Contracts
- Aviation Commercial Property
- Aviation Hull
- Aviation Liability
- Aviation Workers' Compensation
- Bonds
- Captives
- Cargo
- Commercial Auto
- Commercial Package & Umbrella
- Commercial Property
- Directors & Officers Liability
- General Liability
- Guaranteed Asset Protection (GAP)
- Home Service Contracts
- Inland Marine
- Lawyers Professional Liability
- Management Liability
- Other Professional Liability
- Program Administrators
- Pools
- Risk Retention Groups
- TPA & Risk Services
- Umbrella
- Workers' Compensation
- Wrap-ups and P3 Programs

Industry Segments

We provide insurance and risk management solutions in a variety of diverse industries.

- Aviation
- Biotechnology
- Construction
- Construction Material Suppliers
- Education
- Forest Products
- Healthcare
- Home Warranty
- Law Firms
- Life Sciences
- Manufacturing
- Manufacturing/Wholesale Distribution
- Nonprofit Organizations
- Oil & Gas
- Public Entities
- Religious Institutions
- Retail/Wholesale
- Technology
- Trucking

BITCO Insurance Companies



Providing Insurance Solutions for the Real World Since 1917

Workers' compensation, general liability, commercial automobile, commercial property insurance, inland marine, and umbrella coverages. We believe personal, local service by our knowledgeable industry professionals sets us apart.

- General Contractors
- Building Trades Contractors
- Transportation Construction Contractors
- Utility Construction Contractors
- Land Improvement Contractors
- Construction Materials Producers/Suppliers
- Forest Products
- On Shore Oil & Gas Operations
- Manufacturing & Wholesale Distribution

Great West Casualty Company



Specializing in Insurance Products and Services for the Trucking Industry

Flexible underwriting to customize coverages for each unique situation, backed by 24-hour claims and safety services. Our identity, our business, and our success are linked to trucking

- Cargo
- Commercial Auto (Trucking) Liability
- General Liability
- Inland Marine
- Occupational Accident
- Physical Damage
- Umbrella
- Workers' Compensation

Old Republic Aerospace



Leading Insurance Provider Serving the Aviation Marketplace

Underwriting hull and liability, ground operation liability, and workers' compensation exposures.

- Agricultural Aviation
- Airlines
- Airports & Government Entities
- Aviation Property
- Business Aircraft/Corporate Aviation
- Commercial Aviation
- Light Aircraft/Pleasure & Business
- Manufactured Products
- Workers' Compensation

Old Republic Contractors Insurance Group



A Leader in the U.S. Construction Insurance Industry

Specialized insurance coverages and services for trade contractors and large construction projects.

- Workers' compensation, commercial automobile, and commercial general liability--with integrated claims and risk control services
- Guaranteed Cost, Retrospective Rating, and Large Deductible plans
- Complex accounts, contractors/joint ventures, wrap-up and P3 programs

Old Republic Home Protection Company



Providing U.S. Home Buyers with Home Warranty Plans

Coverage provides for the repair or replacement of a home's major operating systems and appliances when they fail due to normal wear and use. We also offer optional coverage choices allowing Plan Holders to "custom fit" coverage to their home's specific needs. Our Standard Home Warranty Plan provides coverage for:

- Heating System
- Plumbing System
- Electrical System
- Major Appliances

Old Republic Insured Automotive Services



Automobile Service Contracts, Mechanical Breakdown Insurance, and Guaranteed Asset Protection (GAP) Programs for New and Used Automobiles

- Total Vehicle Protection, MVP, Ultimate Plus
- Guaranteed Asset Protection (GAP)
- Ancillary Products:
 - Through our partners, we insure many of the most common damage issues for your automobile, namely, paintless dent repair, tire and wheel, theft, windshield, and lease wear and tear protection.

Old Republic Professional Liability



Providing Professional Liability Insurance Since 1983

D&O Liability and Management Liability coverage for America's leading companies. We serve all industry sectors, and are a leader in technology, biotechnology, and life science firms, currently insuring 50% of the NASDAQ 100 Index and 60% of the NASDAQ Biotechnology Index. Our customer retention rate exceeds 90% because we understand our clients' businesses and offer competitive solutions for primary, excess, or side A coverage.

- D&O Liability
- Management Liability
- Lawyers Professional Liability
- Other Professional Liability Coverages

Old Republic Risk Management



Primary Casualty Insurance and Unbundled Loss Control and Claims Management Services for Large Corporate and Group Clients

Workers' compensation, commercial automobile, and commercial general liability. We serve many of the Fortune Top 50 and have more than 30 years of experience offering customized solutions through superior execution.

- Retention Plans and Large and Matching Deductibles
- Captive Reinsurance: Single Parent and Group-owned Captives
- Captive Commutations and Novations
- Excess of Self-insured Retention (SIR) Programs

Old Republic Specialty Insurance Underwriters



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

Alternative Risks

Providing insurance (admitted & non-admitted) and reinsurance risk transfer products for excess of loss coverage (auto liability, general liability, law enforcement liability, public officials & school board liability, including employment practices, miscellaneous professional liability, property, crime, and workers' compensation). Our clients are self-insurers on a single risk/group risk basis, pools, trusts, captives, and risk retention groups with claims coordinated by our dedicated claims team and the client's TPA.

Specialty Programs

Offering admitted and non-admitted capabilities (admitted in all 50 states with ISO standard lines of business) focusing on multi-line business through an unbundled services model with TPAs experienced in the class or bundled claims management through our affiliated TPA.

Old Republic Surety Company



We Rank Among the Nation's Top Underwriters of Surety and Fidelity Bonds

Contract Bonds

Bonding capacity currently at \$50MM, we are positioned to assist middle market construction contractors with bond programs based on flexible, common-sense underwriting. We write contract bonds, bid bonds, performance & payment bonds and maintenance bonds, and offer a credit-based FastBond product for smaller, growing contractors.

Commercial Bonds & Fidelity Bonds

Thousands of different bonds within our e-SURETY™ system and can accommodate almost any bond you may need. Commercial bonding capacity is currently \$10MM for a single or aggregate commercial surety exposure enabling us to offer larger bond programs and service more diverse markets that require higher bonding capacities. Additionally, we offer fidelity bonds to businesses for protection against employee dishonesty.

PMA Companies



Primary Casualty Risk Management Insurance Solutions Specializing in Workers' Compensation, and TPA & Risk Services

With over 100 years of experience, we help clients take a strategic approach to managing their total cost of risk. PMA's large client retention averages 90% or higher, and our client satisfaction averages 95% per independent surveys.

Business Insurance

- Large accounts, mid-sized companies, captives, and groups
- Integrated services include underwriting, claims, managed care, risk control, and account management

TPA and Risk Services for Self-Insured Clients

Recognized as one of the leading TPA providers in the U.S., our holistic approach focuses on lowering the total cost of risk and providing TPA services.

Old Republic Insurance Company of Canada



A Property and Casualty Insurer Underwriting Long-haul Trucking

Canadian federally licensed Property and Casualty insurer, with head office in Hamilton, Ontario. Focused on being an industry leader in the underwriting of long haul trucking insurance and also specialize in the manufacturing and administering of customized, private-label products for distributors of travel, student accident, and disability insurance. Our strengths lie in our high quality products, customer service, and integrated administrative/ claims capabilities developed from decades of supporting Canadians.

We also underwrite Canadian coverage in concert with the following Old Republic specialty underwriting facilities for customers with operations in the U.S. and Canada:

- Great West Casualty Company and Old Republic Risk Management

Old Republic General Insurance Corporation



One of America's Strongest Insurers; Managed Conservatively for the Long-run

For more than 50 years, we have offered innovative solutions, and proven claims and risk management solutions for our customers. Old Republic General Insurance Corporation is the policy issuing company for the following Old Republic specialty underwriting facility:

- Old Republic Contractors Insurance Group

Old Republic Insurance Company



One of America's Strongest Insurers; Managed Conservatively for the Long-run

For more than 50 years, we have offered innovative solutions, and proven claims and risk management solutions for our customers. Old Republic Insurance Company is the policy issuing company for the following Old Republic specialty underwriting facilities:

- Old Republic Aerospace
- Old Republic Insured Automotive Services
- Old Republic Professional Liability
- Old Republic Risk Management

Why Old Republic?

You want a partner that understands your risks. One that's financially stable and here to support you over the long-term. And, if you're looking for business insurance, you want someone who knows your industry. That's what you'll find at Old Republic General Insurance Group.



Competitive Advantage

Specialization is our competitive advantage. While collectively we offer a full suite of risk management and insurance solutions, our expertise in insurance coverages or unique industry segments is unsurpassed. Our decentralized business model puts specialists directly on the front line, so you get a level of service and expertise not commonly found in the industry. Each of our companies has full accountability for the market segments they serve, and we can respond quickly and effectively to your needs—today and tomorrow.

Specialization and Expertise

We have spent the better part of the last century developing specialized expertise in our insurance coverage offerings and our clients' industry segments. While each Old Republic General Insurance Group company is a specialist, collectively our expertise is broad and encompassing across the property & casualty marketplace. Our philosophy is simple—understand each client's unique challenges and develop the right solution for their risk.

Financial Strength and Stability

Old Republic International Corporation is one of the nation's 50 largest publicly held insurance organizations. It has consolidated assets of approximately \$17.99 billion as of June 30, 2016. Our oldest insurance subsidiary had its origin in 1887. Since 1923, Old Republic has grown as a specialty insurance business. This has given us one of the industry's best records as a long-term growth company.

Partnership and Service

We take a distinctive, collaborative approach and believe in building relationships the "old fashioned way". You benefit from our local presence, people with extensive knowledge of the coverage you need or industry you're in, as well as any related regulatory, managed care, and claims environments. This high-touch approach differentiates us, fostering trust and ties between our people and the clients we serve. Our underwriting, Third-party Administrator (TPA) services, risk control, and claims management create a comprehensive approach that provides you with the right solutions.

About Old Republic General Insurance Group

Old Republic General Insurance Group's companies specialize in the 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 (NYSE: ORI), is one of the nation's 50 largest publicly held insurance organizations.

