



# Casualty Brokerage

As a wholly owned subsidiary of Old Republic International, Old Republic Excess & Surplus (ORES) covers hard-to-place Commercial Casualty risks. Rated A+ Superior by AM Best\*, our focus is on small to medium sized risks that have unique insurance needs. We offer tailored solutions, additional coverages, manuscript forms, alternate deductibles, and capacity to meet coverage needs.

## Target Risks

### Our Offerings

- Flexible coverage for all classes of business
- Short and annual terms are available
- ISO AI and Tailored Manuscript Forms
- Primary GL limits up to \$5M occurrence and \$5M aggregate available
- Liquor available on a package basis (selected states only)
- Additional coverages, sub-limits, and extensions
- Coverage available in all 50 states
- Bundled offerings including Blanket Additional Insureds, Waiver of Subrogation, Per Project Aggregates, Primary Non-contributory Forms
- Multiple deductible options
- Minimum premium starts at \$10K

### Target Classes

- General Contractors
- Specialized & Service Contractors
- Custom Homebuilders
- Manufacturing & Distribution
- Low to Medium Hazard Products Liability
- Retail & Wholesale
- Lessors Risk, Warehousing & Vacant Buildings
- Habitational, including Mixed-use, Apartments & Associations
- Hospitality, including Restaurants, Bars & Taverns, and Hotels & Motels (No Nightclubs)
- Snow & Ice removal

### Not in Appetite

- Mining, Oil & Gas Operations, Chemical & Recycling Plants
- Scaffolding Contractors
- Cannabis Exposures
- Pharmaceuticals & Nutritional Supplements

\*Rating as of 10/02/2023. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).

## Our Casualty Team

### Andrew Carmilani

Vice President,

Brokerage Casualty

C: 480.225.8094

[acarmilani@oldrepubliceands.com](mailto:acarmilani@oldrepubliceands.com)

### Chirag Patel

Executive Underwriter,

Brokerage Casualty

C: 201.757.2691

[cpatel@oldrepubliceands.com](mailto:cpatel@oldrepubliceands.com)

### Bob Sammis

Senior Underwriter

C: 732.904.2273

[bsammis@oldrepubliceands.com](mailto:bsammis@oldrepubliceands.com)

### Submission Box for Appointed Wholesalers

For new submissions:

[CPSubmit@oldrepubliceands.com](mailto:CPSubmit@oldrepubliceands.com)

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

