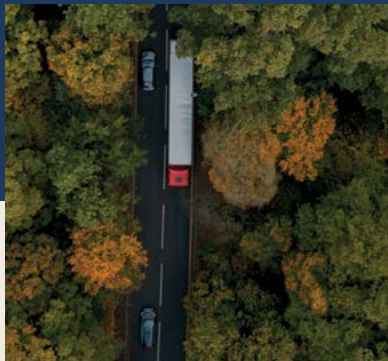




OLD REPUBLIC



Excellence Is Our Specialty

Legacy Built for the Long Run.

Since 1923, Old Republic has delivered sustained growth, grounded in disciplined underwriting, prudent capital management, and specialized expertise.

Today, we remain a leading specialty insurer in the U.S. and Canada, serving businesses, public entities, and consumers with tailored solutions that evolve as their needs change. Looking forward, our focus is clear: continue delivering resilient, trusted, and innovative insurance solutions that protect what matters most.

Enterprise Pillars





Founded: 1923



Publicly Traded: NYSE: ORI



Operating Companies: 22



Footprint: U.S. & Canada



Employees: 9,600 in 350 offices

Ratings

Rated A+ (Superior) by AM Best
A+ (Strong) by S&P Global Ratings

Strategic Growth, Sustained Momentum

We have launched seven new operating companies since 2021, expanding our capabilities and strengthening our specialty platform across key markets.

Our Operating Companies

- Great West, An Old Republic Company
- Old Republic Accident & Health
- Old Republic Aerospace
- Old Republic Alternative Markets
- Old Republic Auto Warranty
- Old Republic Bitco
- Old Republic Canada
- Old Republic Commercial Risk
- Old Republic Cyber
- Old Republic Environmental
- Old Republic Excess & Surplus
- Old Republic Home Warranty
- Old Republic Inland Marine
- Old Republic Lawyers Professional
- Old Republic Professional
- Old Republic Property
- Old Republic Residual Markets
- Old Republic Risk Management
- Old Republic Surety
- Old Republic Title
- ECM Insurance
- Lodestar Claims & Risk Services

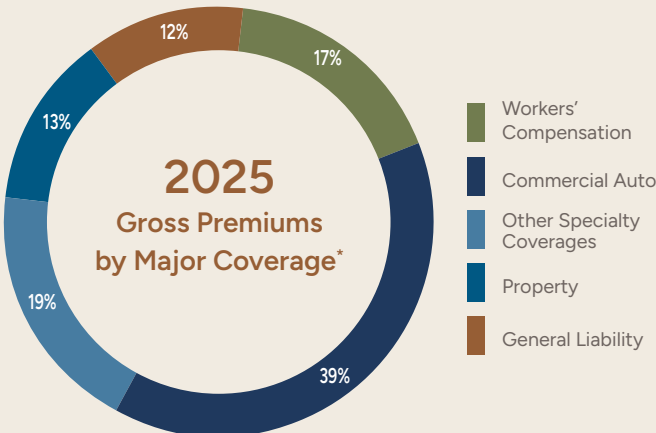
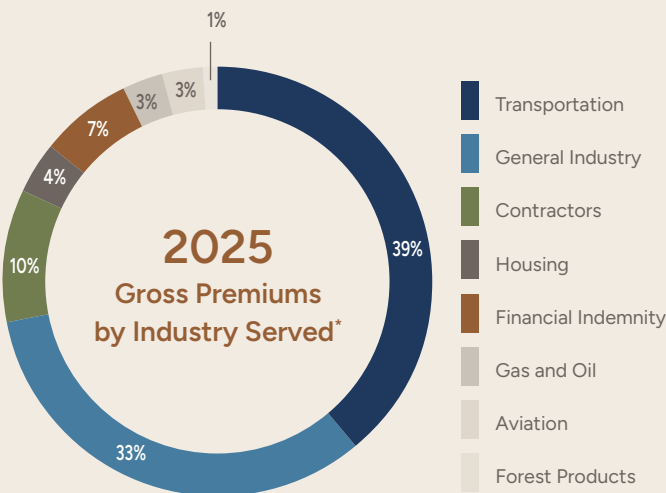
Key Financials

Gross Premiums & Fees*

\$11.6B

Shareholders' Equity*

\$5.9B



*As of 12/31/25



Our Structure

Designed for Scale and Focus.

Our decentralized companies are built to act with ownership, authority, and agility, combining industry-specific knowledge with resources to deliver results.

22 operating companies that operate across a broad range of industries



How We Operate





The Old Republic Advantage

The difference is simple: we commit our capital, stand behind our underwriting, and align decisions with long-term results, sharing that success with the partners who rely on us.

- 1. Decentralized Authority and Enterprise Stability**
Local leadership with decision-making authority, backed by the financial strength of a unified enterprise. ★
- 2. Specialized Industry Expertise**
Deep sector knowledge built through decades of focused underwriting and market experience. ★
- 3. Longstanding Relationships**
Enduring partnerships grounded in access, responsiveness, and mutual accountability. ★
- 4. Integrated Services**
Risk control, claims, customer service, and premium audit capabilities integrated with our specialized solutions to deliver greater value, efficiency, and a more connected client experience. ★
- 5. Disciplined Underwriting & Risk Management**
A consistent approach to underwriting and risk assessment that prioritizes profitability and stability over market cycles. ★
- 6. Consistent Long-Term Performance**
Results shaped by steady leadership, prudent capital management, and measured growth. ★



Financial Strength Backed by Industry Recognition



**Dividend
Consistency**



**Long-term
Growth**



**Disciplined
Strategy**

Our Enterprise Capability Snapshot

Capability Pillars

- Property & Casualty Insurance
- Professional & Management Liability
- Alternative Risk & Captive Solutions
- Surety & Specialty Programs
- Workers' Compensation & Employer Programs
- Consumer Warranty Protection & Title Services

Who We Serve

- Businesses across diverse industries
- Public entities and nonprofit organizations
- Large, mid-sized, and small businesses
- Individual consumers at key life milestones

Services & Support Integration

- Claims Management
- Risk Control
- Program Administration
- Underwriting Expertise

Rated

AM Best: A+ (Superior)*

S&P Global Ratings: A+ (Strong)*

NYSE: ORI

Fortune® 500 Listed*

Forbes Global 2000*

**Top 50 shareholder-owned
insurance business**

#3 Title Insurer by market share*

Information accurate as of April 13, 2026.

*For the latest Best's Credit Ratings, access
www.ambest.com

*For the latest S&P Global Ratings, access
www.spglobal.com

*For the latest Fortune® 500 rankings, access
<https://fortune.com/section/fortune-500/>

*For the latest Forbes Global 2000 rankings, access
<https://www.forbes.com/lists/global2000/>

*For the latest market share rankings, access
<https://www.alta.org/business-operations/research-initiatives-and-resources/industry-financial-data/>

Broad Range of Industries. Distinct Expertise.





Industrials & Infrastructure

From construction and transportation to energy and logistics, we support the industries that power economic growth. Our companies bring extensive experience to large-scale and technically demanding exposures, providing the protection and certainty required to execute critical projects with confidence.

★ Great West, An Old Republic Company

★ Old Republic Bitco

★ Old Republic Canada

★ Old Republic Inland Marine

★ Old Republic Surety



Great West, An Old Republic Company ★

Specializing in insurance products and services for the trucking industry

Steve Olson | President & CEO

Flexible underwriting to customize coverage 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

Contact: Steve Ponder | s.ponder@orgreatwest.com | 712-389-1362

Old Republic Bitco ★

Protecting the industries that drive America's economy

Meyer Lehman | President & CEO

Throughout the United States, our network of independent agents and brokers provides workers' compensation, general liability, commercial auto, commercial property, inland marine, and umbrella coverage. Our commitment to delivering specialized insurance programs and local service helps ensure long-term customer relationships.

- Commercial Building Trades Contractors
- Construction Materials Producers & Suppliers
- Forest Products
- General Contractors
- Land Improvement Contractors
- Renewable Energy
- Onshore Oil & Gas Operations
- Transportation Construction Contractors
- Utility Construction Contracts

Contact: Steve Agey | steve.agey@orbitco.com | 563-232-0230



Old Republic Canada



Property and casualty insurer underwriting long-haul trucking

Jason Smith | President & CEO

We are a Canadian federally licensed Property and Casualty insurer, an industry leader in underwriting long-haul trucking insurance and in designing and administering customized, private-label travel and student accident insurance products. 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, An Old Republic Company
- Old Republic Aerospace
- Old Republic Risk Management

Contact: Jason Smith | jsmith@orcanada.com | 866-551-9493

Old Republic Inland Marine



A specialist underwriting company providing world-class products and services for a wide range of inland marine classes

Matt Bisig | President

We are a team of industry-leading underwriters with the experience, expertise, and authority to deliver quick underwriting decisions. Our focus is to provide our insured and broker partners with a seamless and efficient user experience from submission through the full policy life cycle.

Coverages offered include:

- Project Builders Risk
- Master Builders Risk
- Contractors Equipment
- Contractors Block
- Installation Floaters
- Warehouse Legal Liability
- Miscellaneous Property Floaters
- Commercial Output Policy (COP)

Contact: Tom Warner | twarner@orinlandmarine.com | 312-762-4049





Ranked among the nation's top underwriters of surety and fidelity bonds

Steve Denault | President

Contract Bonds

We are well-positioned to assist contractors with performance and payment bonds for single projects up to \$100 million and aggregate bond programs up to \$150 million. We have contract branch offices nationwide with underwriting expertise to help contractors understand the complexities of contract bonds.

- Bid Bonds
- Performance & Payment Bonds
- Maintenance Bonds
- FastBonds – up to \$1.5MM

Commercial Bonds & Fidelity Bonds

Our BONDSTAR™ system offers thousands of bonds to accommodate nearly any business need. Commercial bonding capacity is currently \$50MM for a single or aggregate surety exposure, enabling us to offer larger bond programs and service more diverse markets. We also offer fidelity bonds to protect businesses against employee dishonesty.

- License & Permit Bonds
- Court Bonds
- Federal Bonds
- Fidelity Bonds
- Miscellaneous Bonds

Contact: Darrel Lamb | dlamb@orsurety.com | 503-320-0396



NOTES



Professional Liability & Governance

Executives, professionals, and boards operate in an environment of heightened accountability. We provide liability protection that addresses claims of error, oversight, and misconduct, enabling leadership teams to move forward with clarity and confidence.

★ Old Republic Lawyers Professional

★ Old Republic Professional

Professional Liability &
Governance



Old Republic Lawyers Professional



Offering Lawyers Professional Liability (LPL) Solutions

Michael Furlong | President

Our specialty lies in safeguarding solo and small- and mid-size firms, allowing their partners and associates to focus on what matters most — protecting their clients. From crafting customized solutions tailored to our clients' unique needs to drawing on extensive expertise in our space, we work together to exceed our clients' expectations every day.

- Wide range of policy limits and deductible options
- Comprehensive admitted policy forms
- Bar Association endorsed in Indiana, Boston, New Jersey, Washington D.C., Delaware, Nebraska, and Louisiana
- Broad underwriting appetite for practice areas, firm size, and geographies
- Highly experienced in underwriting, claims, risk control, actuarial, and data analytics
- Toll-free risk control helpline for insureds
- Free on-demand risk control program that earns premium discounts in select states and CLE credit

Contact: Michael Furlong | mfurlong@orlawyers.com | 913-415-4693

Old Republic Professional



Providing Management & Professional Liability Insurance since 1983

Doug Wordekemper | President

For over 40 years, we have been a trusted underwriter of Management and Professional Liability Insurance. Our uninterrupted commitment across a broad range of industry classes has proven to be a meaningful advantage for our 5,000+ public, private, and not-for-profit policyholders. Guided by decades of expertise and empowered underwriting, we provide superior service for our valued partners.

- D&O Liability
- Employment Practices Liability
- Fiduciary Liability
- Lawyers' Professional Liability
- Financial Institutions
- Commercial Crime-Fidelity

Contact: Tim Kerber | tkerber@orprofessional.com | 303-880-2232



NOTES



Specialty & Emerging Risks

No two risks are alike, yet each demands focused expertise and disciplined insight. Our specialty companies serve evolving and highly specialized exposures, including aerospace, cyber, public entities, and alternative markets, delivering solutions grounded in technical rigor and market knowledge.

★ Old Republic Aerospace

★ Old Republic Alternative Markets

★ Old Republic Cyber

★ Old Republic Environmental

★ Old Republic Excess & Surplus

Specialty &
Emerging Risks



Old Republic Aerospace



Leading Insurance Provider Serving the Aviation Marketplace

Gary Churchill | President

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

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

Contact: Gary Churchill | gchurchill@oraerospace.com | 678-569-2236

Old Republic Alternative Markets



Alternative risk solutions for public entities and nonprofits, programs delivered through MGAs and program administrators, and excess and umbrella liability insurance

Bill Franchi | President & Chief Underwriting Officer

Public Entities & Nonprofits

Providing insurance 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 buffer-layer workers' compensation). Our clients are self-insurers on a single/group risk basis, pools, trusts, captives, and risk retention groups with claims coordinated by our dedicated claims team and the client's TPA.

Programs

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.

Excess Casualty

Providing commercial excess and umbrella insurance and reinsurance risk transfer products to insureds on a supported or monoline basis. We have a broad risk appetite and work closely with producers and program administrators who specialize in commercial excess and umbrella business. We offer an expansive portfolio with coverages that can be customized to meet our clients' specific needs.

Contact: TJ Chernow | tchernow@oralternativemarkets.com | 224-809-8831



Old Republic Cyber



Cyber insurance built for trust, not flash

CJ Pruzinsky | President

We are committed to helping organizations protect themselves against the financial impacts of cyber risks with a team of industry experts who provide comprehensive, tailored coverage and have a deep understanding of cyber exposures. Cyber and tech E&O liability solutions include:

- Wide range of policy limit options up to \$10M
- Wide range of retention options
- Comprehensive policy form offered for Primary or Excess
- In-house claims expertise
- Proactive risk management
- 24/7 support

Contact: cyber@orcyber.com

Old Republic Environmental



Insurance products that protect businesses from environmental risk with specialized pollution and casualty coverages

George Holderied | President

We provide tailored environmental liability coverage addressing exposures associated with operations, properties, products, and projects. We offer a flexible suite of monoline pollution and blended environmental casualty products, including:

- Pollution Legal Liability
- Contractors Pollution Liability
- Project CPL, including Owner-Controlled Insurance Program (OCIP) and Contractor-Controlled Insurance Program (CCIP)
- Blended General Liability and Pollution Legal Liability
- Blended General Liability and Contractors Pollution Liability

Contact: **George Holderied** | gholderied@orenvironmental.com | 312-965-0154

Old Republic Excess & Surplus



Serving the wholesale community through an experienced, service-oriented team and an advanced technology platform

Ralph Sabbagh | President

We are an E&S carrier that provides property and casualty policy solutions. Distributed exclusively through wholesalers, our brokerage and binding units focus on providing out-of-the-box solutions for hard-to-place small to medium-sized businesses. Our top market segments are:

- Contractors/Artisans & GCs
- Hospitality/Entertainment
- Lessor's Risks/Mercantile
- Manufacturing/Products
- Real Estate/Habitational

Contact: **Ralph Sabbagh** | rsabbagh@orsurplus.com | 312-762-4061





Large Employer Solutions

Organizations face growing responsibility in protecting their workforce and managing operational risk. We offer workers' compensation, casualty programs, fleet protection, risk services, and a third-party administrator, designed to support safer workplaces and stronger performance.

★ Old Republic Accident & Health

★ Old Republic Commercial Risk

★ Old Republic Property

★ Old Republic Residual Markets

★ Old Republic Risk Management

★ Lodestar Claims & Risk Services



Old Republic Accident & Health



Specializing in Tailored Accident & Health Solutions

Gary Nidds | President

We offer insurance solutions to help employers, individuals, and families manage the financial burden of unexpected healthcare events. We pride ourselves on innovation, flexibility, and client-focused support to deliver valuable products to the market. Our commitment is to provide dependable service during our clients' most vulnerable times.

- Employer Stop Loss
- Managed Care
- Ancillary Products
- Specialty Risk
- Catastrophic Risk Support
- Captives & Programs/MGU Friendly
- Cell & Gene Therapy/Medical Technology Focused
- Cost Containment

Contact: Gary Nidds | gnidds@oraccidenthealth.com | 609-553-8806

Old Republic Commercial Risk



Primary Casualty, Risk Management, and Captive Solutions

Derek R. Hopper | President & CEO

For more than a century, we have helped businesses and organizations thrive by combining specialized industry expertise with flexible commercial insurance solutions. Our integrated approach ensures tailored coverage, proactive risk management, and dependable support across every line of business.

- Coverage across workers' compensation, commercial auto, general liability, and other casualty lines
- Flexible program structures: Large Deductible, Guaranteed Cost, Dividend, Pre-Funded, Deductible, Retrospective
- Industry focus: Food, Healthcare, Manufacturing, Education, Wholesale/Retail
- Captive experience: 25+ years across Group, Single Client, Rent-a-Captive, and Agency-Owned models
- Integrated services: underwriting, claims, managed care, risk control, and customizable RMIS
- Legacy: Formerly PMA Companies, with 110+ years of delivering tailored solutions

Contact: Mario Spina | mario_spina@pmagroup.com | 770-677-1770



Old Republic Property



Disciplined Capacity for Complex Property Risks

Patrick Hagerty | President

Our company offers commercial property coverage for U.S.-based corporate and risk-managed insureds, brokered through global and national retail brokers. Leveraging a high-caliber leadership team and a technology-enabled operating platform, we provide flexible, technically disciplined capacity for complex property towers.

We emphasize underwriting integrity and long-term trading partnerships, delivering a reliable market alternative for insureds. Our focus includes:

- Fortune 1000 insureds and global or multinational risks
- Multi-carrier program structures
- Up to \$100 million in fire capacity on any one account
- Quota share and excess of loss structures
- Capacity deployment guided by occupancy, risk quality, and natural catastrophe exposure

We prioritize well-managed risks supported by strong loss control practices and defined risk management frameworks. Preferred occupancies include large manufacturing operations, financial institutions, airports, hospitals, universities, REITs, and major sports and entertainment venues. Certain exposures, including habitational risks, vacant properties, and select high-hazard operations, generally fall outside of our underwriting appetite.

Contact: Patrick Hagerty | phagerty@orproperty.com | 708-219-6503

Old Republic Residual Markets



Providing Assigned Risk Servicing Carrier Solutions

Scott Dahlager | President

We provide services to the workers' compensation residual markets. As a national servicing carrier, we provide policy management and claims services to assigned-risk policyholders nationwide. Regulators, bureaus, and administrators rely on our team's extensive expertise in assigned risk.

Our assigned risk services are designed to comply with the NCCI Workers' Compensation Insurance Plan and state-specific performance requirements. Policy management services include policy issuance, billing, collections, premium audit, and loss prevention. Policy services and claims management are based in Minneapolis, MN.

Contact: Scott Dahlager | sdahlager@ormarks.com | 612-902-9401



Old Republic Risk Management



Setting the Standard in Alternative Risk

Terri Minik | President & Chief Operating Officer

Old Republic Risk Management has been at the forefront of the alternative risk market since the early 1950s. We deliver solutions and services that offer our insureds unparalleled flexibility through innovative insurance program design and structure.

- Large and matching deductibles
- Unbundled claims services with flexibility to select an approved Third-Party Administrator (TPA)
- Captive reinsurance to single-parent captives and group-owned captives
- Excess of self-insured retention (SIR) programs
- Serving all industries
- Meaningful risk transfer limits are available, but carefully underwritten

Contact: Paul Carleton | pcarleton@orm.com | 262-797-4212

Lodestar Claims & Risk Services



Third-party administrator for workers' compensation and casualty claims and risk management solutions

Michael MacAulay | President

As a top 10 largest national third-party administrator (TPA), we deliver responsive claims and customer service, deep technical expertise, and a culture of continuous innovation. Our nationwide, 50-state claims platform combines local market insight with industry-specific specialization — providing consistent, high-quality solutions at scale.

- Serving middle-market large employers (\$50K–\$2M in TPA revenue) across a wide range of industries, including healthcare, education, public entities, manufacturing, construction, retail, social services, and more
- Comprehensive workers' compensation and casualty solutions, including monoline and multiline programs
- Proven expertise supporting qualified self-insureds, unbundled programs, group programs, and captive structures
- End-to-end risk management across pre-loss, loss, and post-loss stages

Contact: Scott Westerman | scott_westerman@lodestar.com | 610-397-5078



NOTES



Consumer Solutions

Major life decisions require dependable solutions. From real estate transactions and property rights to warranty programs, our companies deliver protection that supports consumers and families at pivotal moments.

★ Old Republic Auto Warranty

★ Old Republic Home Warranty

★ Old Republic Title



Old Republic Auto Warranty



Automobile Services Contracts, Ancillary Products, and Guaranteed Asset Protection (GAP) Programs

Mike Cescon | President

Our company specializes in aftermarket products across the Automotive, RV, and Marine industries. Recognized as one of the top service contract companies in the nation, we combine security, financial strength, competitive pricing, and personal service to support the success of our partners.

- New and used Automobiles, RVs, and Marine products
- Multiple levels and coverage options for service contracts
- Guaranteed Asset Protection (GAP)
- A full suite of ancillary products for Automobiles, RVs, and Marine — covering many of the most common damage concerns, including (but not limited to) tire & wheel, theft protection, paintless dent repair, and additional protection products.

Contact: Patrick McKenna | pmckenna@orautowarranty.com | 918-392-8747

Old Republic Home Warranty



Providing U.S. home buyers and sellers with peace of mind and budget protection through comprehensive home warranty plans

Marisol Natera | CEO

We offer U.S. home buyers comprehensive home warranty plans for the repair or replacement of a home's major systems and appliances when they fail due to normal wear and use. Optional coverage choices allow plan holders to tailor protection to their home's specific needs. We offer warranty plans for home:

- Electrical Systems
- Heating Systems
- Air Conditioning Systems
- Kitchen Appliances
- Plumbing Systems
- Washer/Dryers, and more

Contact: Jim Mullery | jimm@orhomewarranty.com | 470-216-2981





Providing title insurance policies and related real estate products and services for individuals, businesses, and government

Carolyn Monroe | President & CEO

Since 1907, we have helped Americans secure homeownership by protecting property rights and guiding them through every step of the process. Working closely with title agents, real estate professionals, lenders, and industry experts, our decades of experience ensure trusted, reliable service that makes the homebuying process smoother, safer, and protected.

Our Products & Services

- Title Insurance
- Real Estate and Mortgage Loan Settlement Services
- National Commercial Title Services

Our Customers

- Title Agents
- Homeowners
- Buyers/Sellers of Residential and Commercial Real Estate
- Lenders
- Attorneys
- Real Estate Brokers and Agents
- Investors
- Mortgage Brokers
- Pension Funds
- Investment Managers
- State and Federal Government Entities

Ancillary Products & Services provided by Old Republic Title or an affiliated company

- Mortgage and real estate information services
- Notary signing services
- 1031 exchange
- National Recording Services
- ePN-Recording Partners Network

Contact: Bill Rossi | brossi@ortitle.com | 412-919-3611





Insurance Contracts are Underwritten and Issued by:

BITCO General Insurance Corporation, BITCO National Insurance Company, Great West Casualty Company, Old Republic General Insurance Corporation

Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, Pennsylvania Manufacturers Indemnity Company, and Old Republic Insurance Company

oldrepublic.com

One or more Old Republic companies may provide the products and/or services described. Information presented is for illustrative purposes only and does not constitute a contract. Please refer to the relevant insurance policy for actual terms. Products and services may not be available in all states and may be subject to change without notice. Use of the terms "partnership" and/or "partner" should not be construed to represent a legally binding partnership. © 2026 Old Republic. Old Republic® and the Old Republic Circle of Stars logo are registered trademarks. All Rights Reserved.