

Introducing Excess Plus™ expanded coverage

Old Republic Professional has expanded its excess D&O coverage offering with its new Excess Plus™ [endorsement](#).

The Excess Plus™ Endorsement expands Side A coverage within our “traditional” (ABC) excess layer to create broadened terms for “non-indemnifiable loss” of natural insured persons, including the potential for drop-down.

Insured individuals will enjoy an extra level of protection in a world of increasing personal liability exposure.

How Excess Plus™ works:

- Expands Side A coverage within our excess ABC position to match the terms and conditions of the Lead Side A DIC Policy in the Side A only tower.
- Only applies to non-indemnifiable loss for natural person insureds.
- The traditional ABC policy responds unless the broader Lead Side A DIC terms apply.
- Our layer is subject to drop-down/DIC provisions, but the Lead Side A DIC and any policies written directly excess of the Lead Side A DIC respond first.
- We do not follow any reinstatement provisions of the Lead Side A DIC policy.

Benefits:

- The entire “traditional” tower excess of our layer may broaden to match the “superior” terms and conditions of the Lead Side A DIC carrier.
- The Side A placement still has value since the lead Side A DIC carrier (preferably Old Republic) sets the broadened non-indemnifiable loss terms for others to follow.
- If traditional ABC excess carriers above our offering agrees to follow form:
 - Each carrier monitors behavior of underlying carriers in the event of a non-indemnifiable loss.
 - Each carrier has the potential to “drop down” for underlying carrier insolvency in the event of a non-indemnifiable loss.

The Old Republic Professional Advantage:

- 33 years of continuous D&O underwriting
- A+ Superior (AM Best) Security of Old Republic Insurance Company
- Licensed in all 50 states, plus D.C.
- Responsive, experienced and empowered underwriters
- Highly experienced and collaborative in-house legal staff managing claims

Please refer to policy form for full details of coverage terms and conditions. Specific state-required endorsements may modify the terms of the standard policy form. Products may not be available in every state.

About Old Republic Professional:

Old Republic Professional (www.oldrepublicpro.com) ranks among the nation's top 20 underwriters of Directors and Officers liability insurance. The company serves all industry sectors, and is a leader in technology, biotechnology, and life science firms, currently insuring 50 percent of the NASDAQ 100 Index and 60 percent of the NASDAQ Biotechnology Index. Old Republic Professional offers a full range of products for D&O liability, Management liability, Lawyers Professional liability, and other professional liability coverages. Headquartered in Chicago, with an underwriting office in Denver, Old Republic Professional is part of the Old Republic General Insurance Group (www.oldrepublicinsurancegroup.com), the largest business segment within Old Republic International Corporation (NYSE: ORI).