

OLD REPUBLIC INTERNATIONAL CORPORATION | Sustainability Report 2020



Contents



Letter from the President and CEO	4	Human Capital	32
2020: A Year of Unprecedented Change	8	Community Involvement and Engagement	48
The Culture of Old Republic	12	Customer Privacy and Data Security	60
Creating Long-Term Value for All Stakeholders	16	Environmental Issues	64
Insuring American Commerce	20	Our Commitment to the Future	72
Oversight and Risk Management	26		

A Letter from the President and CEO





In this inaugural Sustainability Report, we provide a view inside our organization beyond traditional financial disclosure overseen by the Securities and Exchange Commission and state insurance regulators. Our goal is to highlight our culture, the value we bring to our customers, our engagement with our associates, our interaction with our communities, and our governance framework for risk management.

We believe that each of these aspects directly links to shareholder value creation and our ability to sustain our business over the long run.

Various standard-setting bodies, such as the Sustainability Accounting Standards Board (SASB), have published disclosure frameworks for sustainability reports. We reviewed several of these standards, and although this report reflects a proprietary view of sustainability relevant to our industry and company, we have incorporated disclosure practices and principles from the SASB and others.

Since our founding nearly 100 years ago, Old Republic has proudly served our communities, customers, capital providers and associates. At Old Republic, these stakeholders are the foundation of our Lodestar and they are central to everything we do.

Our business is to manage our customers' risk. In providing insurance coverage and services to businesses large and small throughout the United States and Canada, we help the economy operate and grow.

To stand behind these promises, we focus on the long term, managing the risks for our own business and investing in our people. At Old Republic, we are in this together and we must look out for one another. During 2020, we have all witnessed extraordinary challenges. More than ever, our focus is on sustaining for the future.

We are pleased to share with you Old Republic's inaugural corporate sustainability report. In our conversations with investors, associates and customers, we have heard the increased emphasis on sustainability. We believe this report provides important information on how Old Republic is positioned for the future.

As we look to our future, we know that serving our stakeholders requires continual effort and improvement. We look forward to sharing information about our sustainability initiatives and their progress in future reports.

Thank you for your interest in Old Republic.

The ORI Lodestar™

**Our Community:
The Public Interest**
We're an insurance business vested with the public interest. All is done right, within the law, and with integrity.

**Our Capital Providers:
Shareholders & Debt Holders**
Capital is the lifeblood of a financial institution. It is the source and continuity of the enterprise.

**Our Customers:
Policyholders & Buyers
of Services**
Good things happen when customers' legitimate needs are fulfilled by our people.

**Our People: Intellectual
Capital Providers**
Our people's intellectual talent, know-how, and honorable work put capital to efficient use.



Our MISSION is to Provide Quality Insurance Security and Related Services to Businesses, Individuals, and Public Institutions, and Be a Dependable Long-Term Steward of the Trust that Policyholders, Shareholders, and Other Important Stakeholders Place in Us.

PUTTING IT ALL TOGETHER FOR THE LONG RUN

Our mission is to be a dependable, long-term steward of the trust our stakeholders place in us. To fulfill our mission, we must be ready to meet our obligations now and far into the future. Sustainability is, therefore, at the heart of all we do.

We provide title and warranty coverages to homeowners, protecting what is the largest investment for most people. We stand behind the workforce, helping those hurt on the job return to health and productivity. Managing these risks protects our customers and their businesses, employees and communities.



Sincerely,

Craig R. Smiddy

**President and Chief Executive Officer
Old Republic International Corporation
September 2020**

2020: A Year of Unprecedented Change





Old Republic and its more than 9,000 associates have successfully navigated extraordinary challenges in 2020.

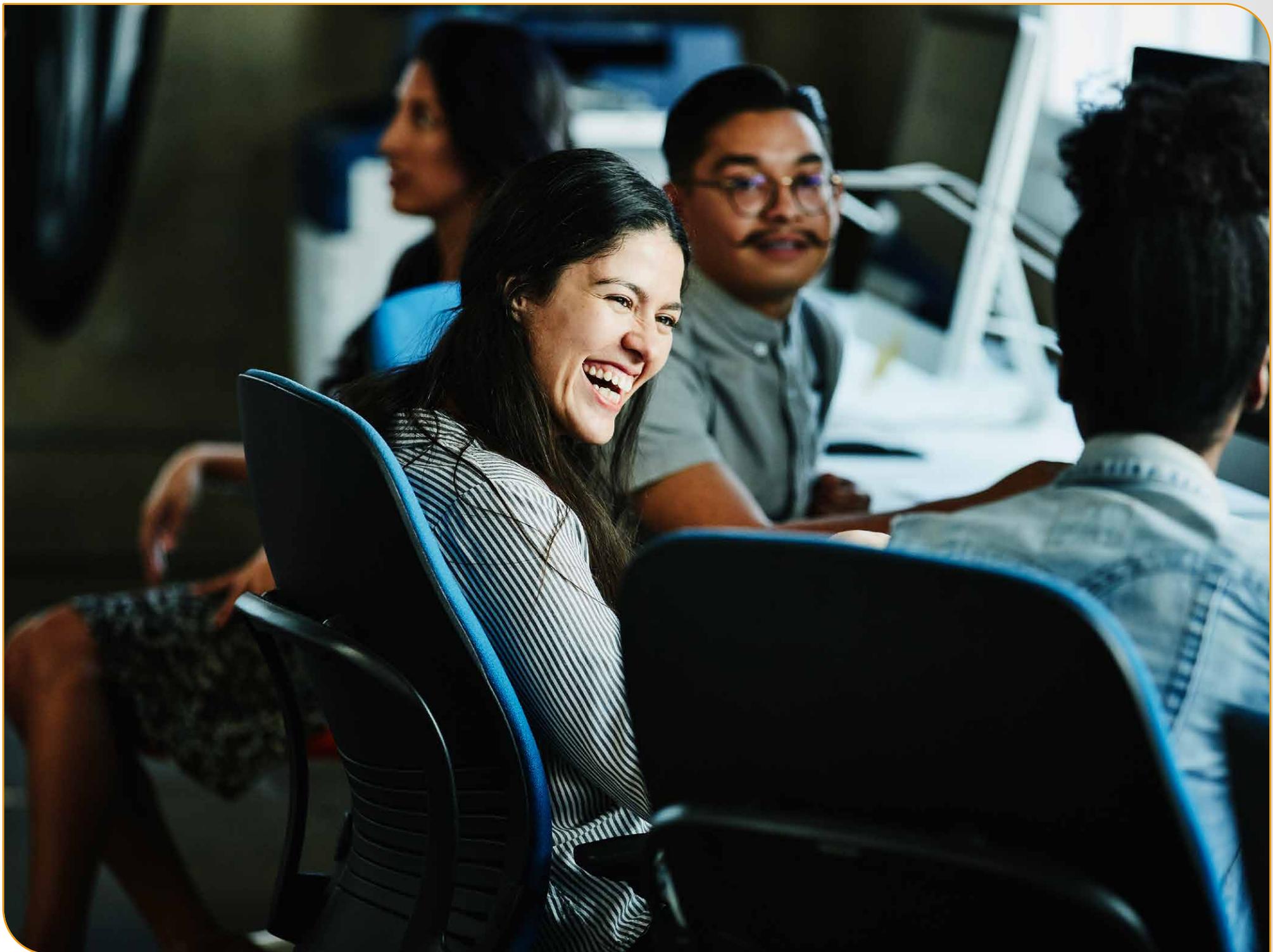
The COVID-19 pandemic and measures taken by federal, state and local governments to slow its spread resulted in a dramatic reduction in economic activity and employment levels across many business sectors. In addition, 2020 has seen anti-racism protests and civil unrest in major cities across the nation. These challenges have brought into sharp focus the importance of managing our business for the long run.



Old Republic provides risk management services across the North American economy. Throughout the continuing COVID-19 pandemic, our businesses were deemed essential and our operations continued uninterrupted. We are proud of the role our Company has played during these unprecedented times. The great efforts and continued commitment of our associates made this possible.

We believe that our shared mission to serve the needs of our customers and their employees and communities frames our priorities as a Company and keeps us focused, even in times of crisis.

The Culture of Old Republic





The Old Republic story began in 1923 with the founding of a casualty insurer in Washington, a small town in central Illinois.

Since then, Old Republic has evolved into a member of the Fortune 500 and one of the nation's leading multi-line insurance companies, providing sophisticated insurance and risk management solutions to many of North America's largest corporations and providing title insurance protection to homeowners and real estate investors.

In 2019, Old Republic announced the appointment of Craig R. Smiddy as only the fifth chief executive officer in the Company's history. Under Craig's leadership, Old Republic will build on its long history of serving customers and adapting to change and competition.

A recurring theme in Old Republic's history has been its growth through the development of new products and services to meet customer needs.

The need to adapt and innovate has never been clearer than in 2020. At our Company, adaptability and innovation are built on a foundation of responsible stewardship. When Old Republic issues a policy, we are making a promise to our customers. There is no way of knowing when those losses or accidents will occur and how severe they will be. The insurance business, therefore, requires both a focus on the long term and a culture that promotes accountability and retention of its associates.

Old Republic relies on the capital provided by investors and on the expertise of its associates, many of whom have decades of experience with Old Republic. Without their contributions, Old Republic cannot stand behind its obligations. For us, that is the nature of sustainability – sharing in collective success and managing for the long run. As the saying goes, **"We are all in this together."**

Old Republic International Corporation Key Operating Subsidiaries

BITCO Insurance Companies	Old Republic National Title Insurance Company
Great West Casualty Company	Old Republic Professional Liability, Inc.
Old Republic Aerospace, Inc.	Old Republic Residual Market Services, Inc.
Old Republic Contractors Insurance Group, Inc.	Old Republic Risk Management, Inc.
Old Republic Home Protection Company, Inc.	Old Republic Specialty Insurance Underwriters, Inc.
Old Republic Insurance Company	Old Republic Surety Company
Old Republic Insurance Company of Canada	PMA Companies, Inc.
Old Republic Insured Automotive Services, Inc.	

Creating Long-Term Value for All Stakeholders





Old Republic's Lodestar embodies the Company's mission by binding organization, purpose, and long-term strategy into a coordinated whole. Our ability to serve our capital providers, our people, our customers and our community is driven by our continued financial success.

Total Book and Market Returns

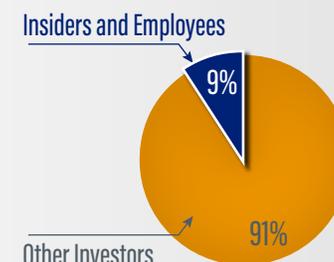
This chart demonstrates how we've succeeded in combining purpose, governance and strategy to benefit all stakeholders. The information is shown for the 52 years ending in 2019. We chose 1968 as the starting year because in that year the Company transformed from Old Republic Life Insurance Company to the Old Republic International Corporation.

Period	Old Republic		Selected benchmarks		
	Total Book Return	Total Market Return	GDP Index	S&P 500 Total Market Return	S&P Insurance Total Market Return
Ten Years:					
1970-1979	17.6%	16.2%	9.9%	5.9%	
1980-1989	15.9	12.6	7.9	17.6	
1990-1999	12.7	13.1	5.5	18.2	15.3%*
2000-2009	9.5	7.4	4.1	-1.0	-3.7
2010-2019	7.7%	14.8%	4.0%	13.6%	12.4%
2019 Only	26.4%	17.8%	4.0%	31.5%	29.4%
52 years 1968-2019	12.8%	12.4%	6.4%	10.2%	7.7%**

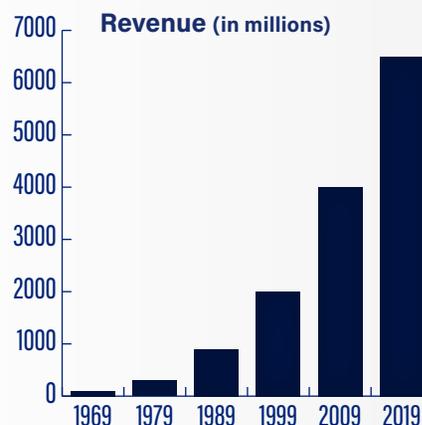
*This index was not available before 1990/**30 years ago

ORI Ownership as of June 30, 2020

Although our Lodestar recognizes our people and our capital providers as separate constituents, they are in close alignment. Our associates and board of directors collectively constitute the third largest shareholder in Old Republic, principally through our Employee Savings and Stock Ownership Plan (ESSOP).



We recognize that we must grow over the long term to serve our stakeholders in a sustainable manner. The left side of the following table shows our success in growing revenue while the right side highlights our history of paying dividends. Together, these track records are a testament to our ability to balance growth with capital discipline.

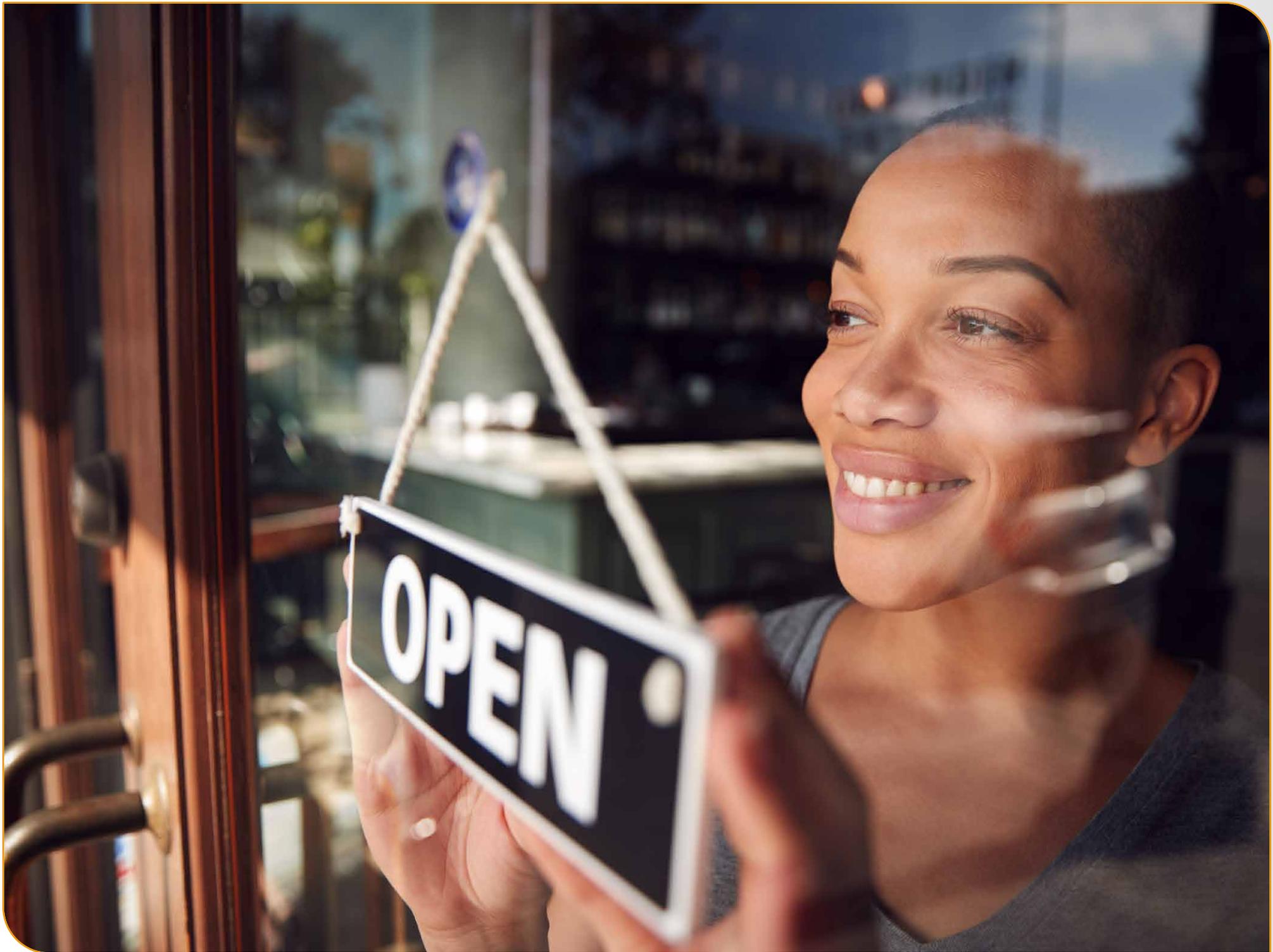


Dividends

- » We have paid dividends for **79 years** without interruption
- » We have increased our cash dividend for each of the past **39 years**
- » We are one of just 113 companies to post at least **25 consecutive years** of annual dividend growth, according to Mergent's Dividend Achievers

Our emphasis on managing for the long run also is reflected in the financial strength ratings we have been awarded by A.M. Best, Standard & Poor's and Moody's. Each of these rating agencies has deemed Old Republic to be among the safest insurers for policyholders. Their ratings represent our ability to fulfill our claim paying obligations, which can stretch into decades beyond when policies are purchased.

Insuring North American Commerce



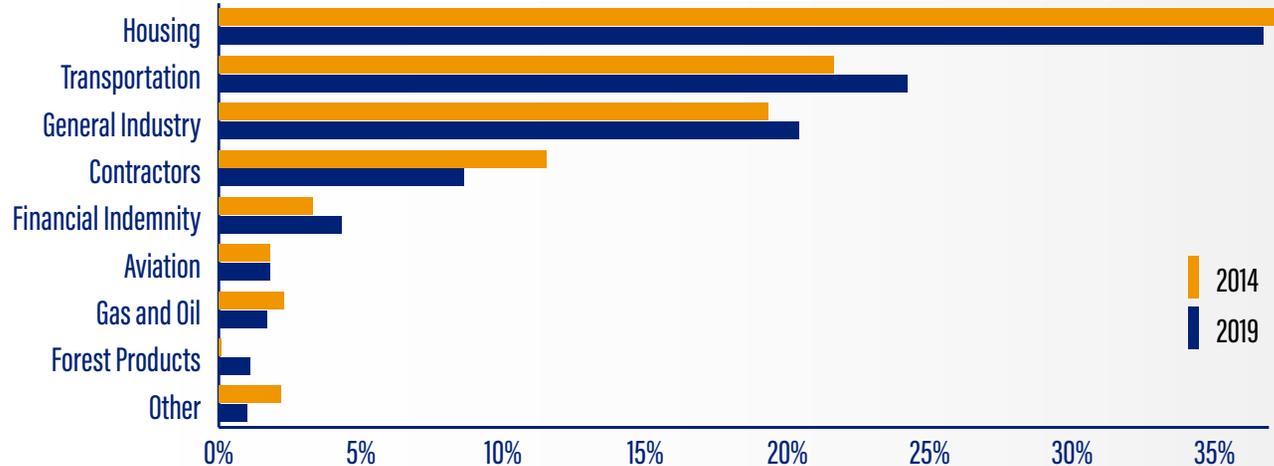


In all 50 states and Canada, our companies market, underwrite and provide risk management services for many coverages, predominantly in the general (property and casualty) and title insurance businesses.

Supporting Broad Parts of the North American Economy

Diversity of coverages, customers, and geographies ensures wide dispersion of risks. Our companies focus on selected major sectors of the North American economy that are not uniformly exposed to the same business cycles.

Old Republic operates in a decentralized manner that emphasizes specialization by type of insurance coverage, as well as industries and economic sectors served.



Supporting Businesses & Consumers

Old Republic General Insurance Group is ORI's largest business segment. General Insurance specializes in three commercial and personal insurance markets:

- » Large corporations with complex risks, which need sophisticated alternative market solutions
- » Small and mid-sized companies with traditional risk transfer needs
- » Consumers with home and auto warranty personal insurance products

During 2019, Old Republic's General Insurance business fulfilled our obligations to policyholders by paying out over \$2.1 billion in claims and adjustment expenses.



Supporting the American Homeowner:

Since 1907, the Old Republic Title Insurance Group has helped Americans achieve the goal of homeownership by protecting their property rights. Associates in the Title Group work closely with title agents, real estate professionals, lenders and industry experts involved in the real estate settlement process.

As one of the largest title insurance groups in the United States, Old Republic serves the dream of homeownership. Our team supports neighborhoods and communities by protecting customers' largest investments – their homes and properties.

Through a national network of Company-owned offices, affiliates, authorized policy-issuing agents and approved attorneys, the Old Republic Title Insurance Group serves residential and commercial real estate customers across the country, providing comprehensive title and escrow products and services for individuals, businesses and government.

Economic Impacts

Beyond the personal benefits of homeownership, the economic impacts reach across a wide range of industries. In addition, commercial real estate supports jobs in retail, offices and manufacturing, which provides a source of income for the public, and affects consumer spending and employment rates.

Pandemic Response

During the height of the COVID-19 pandemic, the work of our title insurance operations was critical for the U.S. economy. Without interruption, our title associates continued to provide policy coverage and found safe, innovative ways to conduct real estate settlement transactions via no-contact, curbside and drive-up closings, and increased use of eClosings, remote online notarizations (RON), and remote ink-signed notarizations (RIN).

Throughout the pandemic, our associates delivered, both professionally and personally, and assisted people and organizations who were struggling in their local communities. That reliability is a reflection of Old Republic's core values.



Supporting Truckers

Throughout the challenges of the COVID-19 pandemic, trucks kept on the road. As stores remained full and supply chains continued to operate, the importance of trucking to our country was never clearer.

Old Republic is a leading insurer of trucking fleets in the U.S. and Canada. In 2019, Great West Casualty Company, our primary trucking operation, wrote \$1.1 billion in premiums. Our mission is to be the premier provider of insurance products and services for truckers. Now more than ever, Old Republic is proud to serve the industry that moves our nation's economy.

Top: Great West partnered with the Iowa DOT and the Siouxland Chamber of Commerce to provide nearly 200 free meals to truck drivers during a #ThankATrucker event held during the COVID-19 lockdown. Pictured (left to right) are Mandy Graham, Great West Chief Operating Officer; Chris McGowan, Executive Director of the Siouxland Chamber of Commerce; Steve Ponder, Great West Executive Vice President; an Iowa DOT employee; and Jim Jensen, Great West Chief Executive Officer.

Middle: Great West CEO Jim Jensen waves to a driver who stopped for a free lunch during the #ThankATrucker event held in early May 2020.

Bottom: Great West COO Mandy Graham (left) and an employee of the Siouxland Chamber of Commerce cheer on truck drivers who stopped for a free lunch during the #ThankATrucker event.



Important Role of Workers Compensation

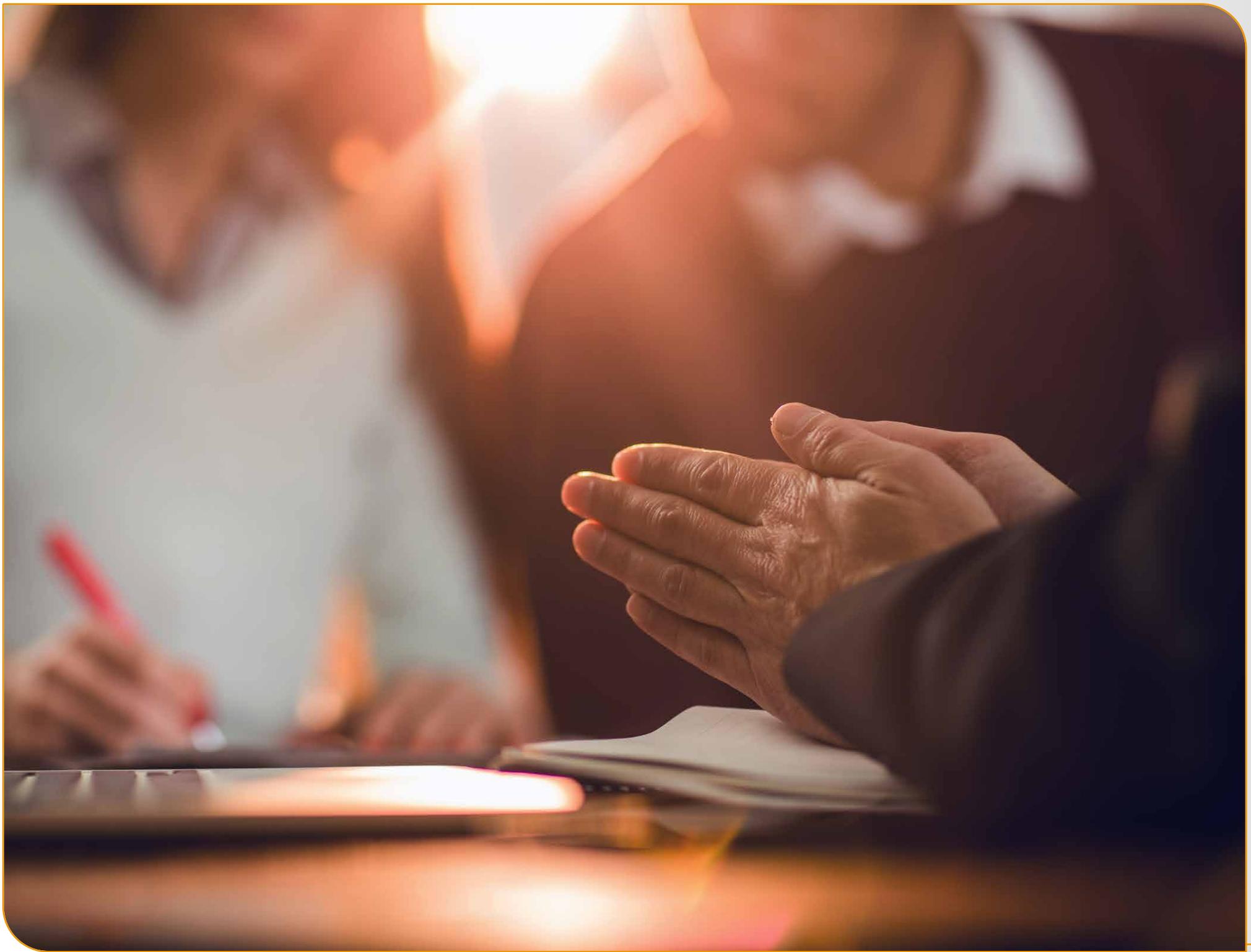
In 2019, Old Republic wrote \$1.4 billion of workers compensation coverage, ranking us as the 11th largest such insurer in the U.S. workers compensation coverage provides wage replacement and medical benefits to employees injured on the job. It is required in most states because of the important societal role it plays in protecting both employees and employers.

Old Republic has decades of experience in this market. To covered employees, we provide income to help pay bills, medical coverage to take care of the cost of recovering, and programs that can help injured employees until they can get back to work. Employees servicing this business range from underwriters who assess and price risks to medical doctors and nurses who help injured workers from care through recovery.

In addition to our role as an insurance carrier, we also leverage our expertise to service the claims handling needs of other insurers as a third-party administrator.



Oversight and Risk Management





Insurance is the business of risk. To manage successfully for the long run, Old Republic focuses on achieving favorable underwriting results over cycles and on maintaining the financial strength needed to support our long-term obligations to policyholders and their beneficiaries.

Enterprise Risk Management (ERM) Framework

Old Republic believes that a flat organizational structure and a culture of discipline and accountability best position it to manage risk. Old Republic's risk management function has been designed to keep the first level of responsibility for risk management as close to each insurance product as possible.

Our CEO is responsible for risk management across the Old Republic enterprise. In the same way, each executive responsible for a line of business is empowered to actively manage the risks associated with their product offerings. For each Old Republic line of business, the risk management function is supported by an interdisciplinary group of senior managers.

At the ORI level, separate ERM committees, made up of senior executives, provide specific support for various ERM functions and assist the CEO in risk oversight. These committees are responsible for risks faced by the holding Company, in particular.

They also ensure that the ERM practices used across the various business lines meet required standards.

The Old Republic Board of Directors plays a critical role in managing business risk. The Executive Committee, along with the CEO and other executives, is responsible for overseeing and conducting regular reviews of the Company's system-wide enterprise risk management practices. The Audit Committee is responsible for monitoring the effectiveness of

ORI's systems of internal controls, the integrity of the consolidated financial statements and ensuring compliance with legal and regulatory requirements. The Audit Committee also oversees our Internal Audit team.

Operating at every level of management within the enterprise, Old Republic's ERM function enables it to manage all major aspects of our businesses through integrated and focused planning.

Key Risks

We have identified the following key risks to our business and to our stakeholders. These risks reflect both the nature of the insurance business and our focus on sustaining our business for the long-run. However, these are not the only risks that we and our stakeholders face. The Sustainability Accounting Standards Board (SASB) has determined that environmental risks are generally not financially material for financial services firms. However, environmental issues are important and we describe some of our environmental initiatives later in this report.

Strategic Risk

Like all businesses, Old Republic must respond to the business cycle and customer product preferences. Poor business decisions or the failure to adequately allocate resources and capital will impede our ability to compete in the market. In addition, we must continue to invest in technology to stay relevant for customers and to compete effectively.

Insurance Underwriting Risk

There are a variety of underwriting risks, such as underpricing premium, posting insufficient reserves and over-concentrating on certain risks. These all can lead to losses. Old Republic relies on disciplined and specialized underwriting for its products with underwriting standards that are subject to continual review.

Credit Risk

Old Republic is exposed to its counterparties. When those counterparties are unable to satisfy their obligations to us, our business may suffer. This can occur in the investment context, where an issuer of a fixed income investment we hold may be unable to meet its repayment obligations to us. Similarly, we rely on our reinsurance partners to satisfy their contractual obligations to us. If they cannot, we will be exposed to risk for which we are not compensated. We also are exposed to the credit risk of our customers, especially in connection with our risk sharing services, where our customers indemnify us for policy claims. To mitigate this risk, we must carefully consider and continually review the counterparties with which we do business.

Liquidity Risk

We have made commitments to our policyholders and to our bondholders. In addition, we have a long history of paying dividends on our common stock. To meet these commitments, we must carefully manage our liquidity.

Market Risk

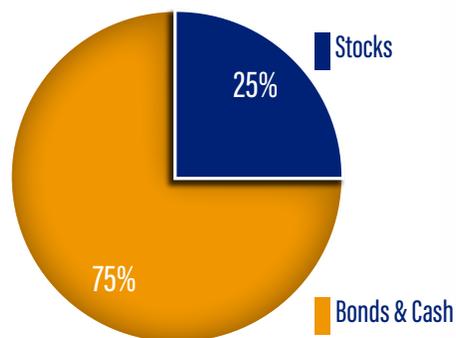
Our invested capital provides the foundation for our underwriting activity. When market fluctuations cause a decrease in value of our invested capital, our ability to write business and meet policyholder claims may be impaired. To limit this risk, we are disciplined in our investment strategies.

Operational and Cyber Risk

Our business is complicated and requires detailed financial, accounting and underwriting records. The systems that manage this information are critical to our business. In keeping with our operating philosophy, we allow many of our business lines to develop or invest in the systems they believe to be most suitable for their businesses. Our business would suffer were these systems to be impaired, whether through intrusion or malfunction. We, therefore, invest heavily in technical infrastructure and cybersecurity.

Investment Policies that Emphasize the Long Run

Valued at \$14.4 billion as of June 30, 2020, our investment portfolio backs up our commitment to policyholders and our shareholders' equity.



Our investment strategy is focused on the long-run, consistent with our Enterprise Risk Management framework overseen by our CEO and Board of Directors. We are primarily buy-and-hold investors and we emphasize quality, transparency and liquidity with a focus on safe and sustainable income from interest and dividends. We do not invest in derivatives, hedge funds, venture capital, private equity or other investment vehicles that are complex, difficult to value, lack transparency or are illiquid.

Fixed Income

Within our fixed income portfolio, we invest in issuers with investment-grade ratings characterized by low default risk. Our bond portfolio is highly diversified to spread risk across sectors and issuers; the largest issuer represents 0.7% of our total investments. Our aggregate exposure to corporate issuers was \$6.9 billion at June 30, 2020, with the remainder invested in various government and municipal bonds or mortgage-backed securities backed by government-sponsored agencies. The table below shows our corporate bond exposure by industry.

Corporate Bond Exposure by Industry as of June 30, 2020

	Market Value (\$ Millions)	Percent of Bond Portfolio
Public Utilities	1,465	15%
Capital Goods	917	10%
Consumer Non Cyclical	753	8%
Energy	532	6%
Health Care	484	5%
Bank/Finance/Insurance	459	5%
Technology	443	5%
Natural Gas Pipelines	441	5%
Basic Industry	429	5%
Consumer Cyclical	304	3%

Equities

Our stock portfolio is focused on larger capitalization stocks with established dividend track records. As of June 30, 2020, we owned approximately 100 stocks, the largest of which represented 3% of our equity portfolio. These stocks were allocated among the sectors in the table below.

Equity Exposure by Industry as of June 30, 2020

	Market Value (\$ Millions)	Percent of Equity Portfolio
Utilities	949	27%
Consumer Staples	542	15%
Industrials	490	14%
Information Technology	365	10%
Energy	360	10%
Health Care	317	9%
Financials	186	5%
Consumer Durables - Retail	142	4%
Basic/Materials	141	4%
Other	88	3%

Human Capital





Our different businesses share core values, brand identity, human resource practices, policies and benefits programs for our associates.

Our businesses are located throughout the United States and Canada.

We are proud of the role our associates play in their communities.

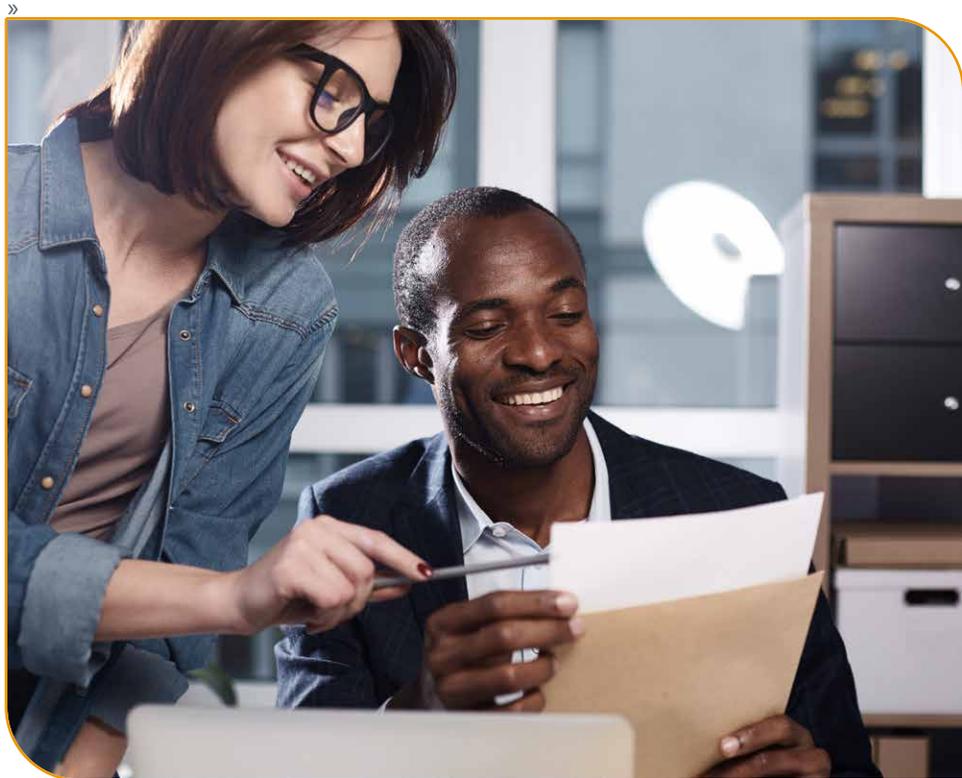
Locations Where Old Republic Employs 50 or More Associates



Managing our Human Capital by Investing in Our People

Our people are our most valuable asset. Effectively managing our human capital starts with the recruitment and retention of top talent. We look for intelligent, hard-working, engaged individuals who share our values and our focus on long-term success.

Our associate engagement and retention strategies are built on a strong foundation - a positive, people-centric Company culture. Old Republic invests in its human capital through thoughtfully developed employee programs and opportunities, such as: comprehensive benefits, retirement plans, training and advancement, support for individuals' well-being, and an inclusive workplace environment.



Comprehensive Benefits

Old Republic offers comprehensive employee benefits that promote work-life balance and overall well-being, including:

- » Competitive compensation package and annual performance reviews
- » Comprehensive medical, dental and vision plans
- » 401(k) retirement savings plan with an annual Company match
- » Shareholder Stock Purchase and Reinvestment Plan
- » Baseline Security Plan (a retirement plan with an annual discretionary employer contribution)
- » Basic Life and Accidental Death and Dismemberment Insurance premium paid by the Company
- » Voluntary Supplemental Life Insurance
- » Long- and Short-Term disability benefits
- » Time off with pay benefits
- » Paid Company holidays
- » Flexible Spending Account
- » Health Savings Account
- » Employee Assistance Program
- » Funeral Planning Assistance
- » Tuition Reimbursement/Educational Assistance
- » Travel Assistance Program to deal with medical emergencies while traveling

Retirement Plans

Retirement benefits are increasingly important to the recruitment and retention of top talent in today's workforce. Old Republic offers its eligible associates two retirement plans on their first day of employment. Unlike some employers, our Company requires no waiting period for eligible associates to enroll.

The Company's Employee Savings and Stock Ownership (ESSOP)/401(k) Plan and Baseline Security Plan are designed to support associates in preparing for their financial future and making the most of their retirement savings. These plans also allow our associates the opportunity to share in the Company's success through stock ownership and be rewarded for their loyalty and contributions.



Training and Advancement

We are proud of the long tenure of our associates. Our retention record is a testament to Old Republic's reputation as an employer of choice. As of May 31, 2020, nearly 33 percent of our associates have worked for the Company for more than 10 years.

However, it is not uncommon to find long-tenured associates who have been working for Old Republic for 20, 30 or even 40-plus years!

Committed to lifelong learning, we support our associates throughout their career journeys with ongoing training and advancement opportunities that vary by business. Some examples include:

Biz Library

An enterprise-wide online learning portal that provides training and on-the-job support tools to enhance business and technical skills. Biz Library has a vast library of topics to assist associates with personal and professional development.

Claims Apprentices Program

We use a 12-month training program to assist recent graduates or professionals with only a few years of experience in developing their skills and knowledge, so they are able to assume and resolve a caseload of claims of increasing complexity by the conclusion of the program.

Continuing Education Courses

We make available continuing education coursework (some providing continuing education credits) through:

- » PLUS – Professional Liability Underwriting Society
- » Registered Professional Liability Underwriter academic curriculum
- » IASA Conference
- » LMRM – Legal Malpractice & Risk Management Conference
- » ABA (American Bar Association) Legal Malpractice Conference
- » AON Law Firm Symposium
- » ALFA International – Global network of law firms
- » Bailey Cavalieri Training Program – Directors & Officers/Professional Liability
- » CompTia – IT Learning and Training

Insurance Courses/Certifications

Our businesses support associates in obtaining insurance certifications and credentials. Businesses offer this training through: The Institutes, Kaplan, International Risk Management Institution (IRMI) and Certified Insurance Counselors (CIC), as well as through other insurance-industry-related educational institutions.

Internships

Many of our businesses sponsor internship programs.

Lunch and Learn Sessions

At Old Republic Insurance Automotive Services (ORIAS), quarterly lunch and learn sessions are conducted for associates by the president of ORIAS. Associates learn about trends, performance, strategies, policies, industry news and more.

Continuous Leadership Journey

PMA Companies uses this program for employees with leadership potential. Participants are assigned content to enhance their own professional development and to prepare them for potential leadership opportunities that may become available within the organization.

Management Training

Many businesses offer a management training program to provide resources to recently hired or newly promoted managers who are responsible for supervising and leading associates, teams or departments.

Leadership Bootcamp

Our Title Group offers this in-house, year-long training and development course to advance associates' leadership skills, which are important starting points for continued personal and professional advancement.

Peer Mentoring Programs

By partnering an established, experienced associate with a new hire, our businesses are able to help acclimate a newly hired associate to the Company's culture, structure and operations, with the added benefit of one-on-one attention and on-the-job training.

SMART Start

This new-hire orientation at PMA Companies provides information, resources and contacts to successfully jump-start a new hire's career.

Sales Training

Our businesses conduct sales training to sharpen the skills of their sales professionals and give them a competitive edge in understanding and promoting specific products and services. Each business tailors sales training programs to meet the unique needs of their sales force.

Underwriting Training

All Old Republic General Insurance Group companies employ continued underwriting training for associates through internal resources and external industry association resources. For example, Old Republic Aerospace offers courses on negotiation and sales training, as well as internally developed and managed Underwriting University courses.

Educational Assistance

Education lasts a lifetime. That is why many of our businesses offer associates tuition reimbursement and educational assistance to encourage continued personal and professional development. This benefit provides reimbursement for tuition, books and certain fees for courses, professional designations and degree programs at accredited schools.

For all of 2019 through June 2020, the Old Republic family of companies is pleased to have paid approximately \$500,000 to support the continued education of our associates.

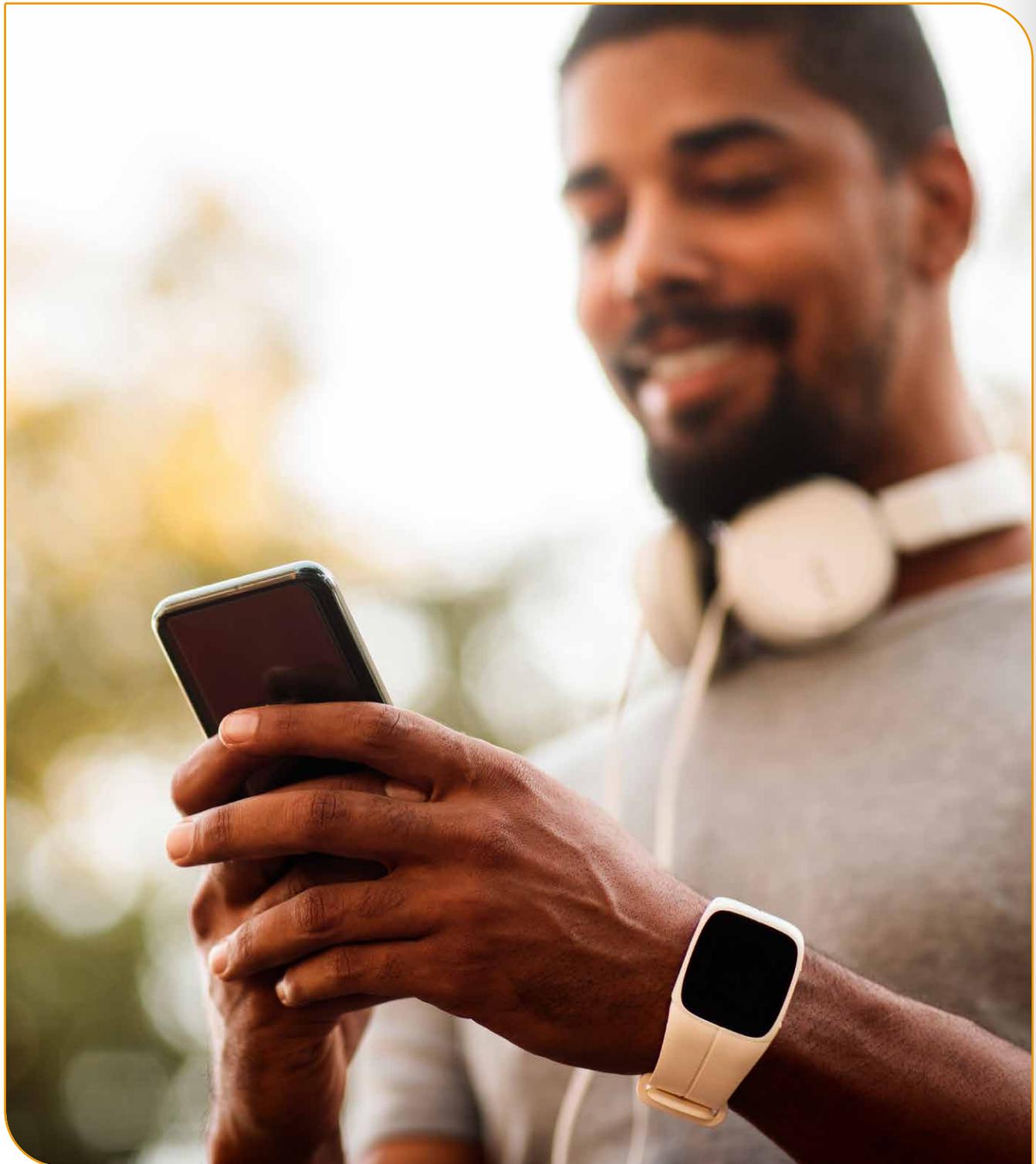


Well-being

With public health at the forefront during the COVID-19 pandemic, 2020 has taught us a great deal about the importance and value of the health plans and wellness resources we provide our associates as part of their Company benefits. We understand that every individual's well-being is multi-faceted. So is our approach to supporting and meeting those needs.

Wellness Everyday Initiative

The Company's "Wellness Everyday" initiative, for example, uses communications and activities in the workplace to support the physical, social, financial and emotional facets of our associates' well-being. It focuses on key areas, including: nutrition, exercise, smoking cessation, stress management, mental and financial health issues.



Employee Assistance Program

We offer an Employee Assistance Program (EAP) to further support our associates and their families with counseling and related resources. Trained counselors and clinicians are available through the EAP 24/7/365 to provide confidential help for any work, health or life concerns, including: stress, grief, crisis situations, workplace challenges, addictions, child and elder care resources, legal advice, financial resources, nutrition and more.

Telehealth Services

Several years ago, Old Republic took early steps to include telehealth services as part of the Company's medical benefits plans for associates. Our telehealth program through Doctor on Demand™ allows participants to see a doctor one-on-one via video chat for medical or mental health care needs. This way, they can avoid delays and exposure to germs in crowded waiting rooms at doctor's offices and urgent care centers.

Considering the unprecedented health impact of COVID-19 and the precautionary measures it triggered, there was never a better time for our associates and their family members to utilize this service. In the month of May 2020 alone, patient utilization of our Doctor on Demand benefit jumped over 400 percent compared to May 2019.



At BITCO Insurance Companies, associates give back to their community through volunteerism while also staying active, getting exercise and enjoying the great outdoors. Here they're cleaning up a local historic site in Rock Island, Illinois, as part a Day of Caring for United Way.

Wellness in our Operations

At the local level, our businesses throughout the country promote the wellness of their associates with a variety of additional initiatives that vary by office. Some examples include:

- » Wellness newsletters
- » Walk-a-thons
- » Walking/stretching/yoga/workout groups
- » Healthy snacks in vending/breakrooms
- » Water coolers
- » Health fairs
- » On-site fitness centers
- » Flu shots
- » Blood drives with free cholesterol screenings
- » Weight loss programs
- » On-site massages
- » On-site ergonomic evaluations and support materials



Old Republic values a diverse and inclusive workforce. Our associates come from a broad range of educational backgrounds, offer a variety of unique social and political perspectives, and together form a dynamic community that welcomes people of every race, gender and origin.

As an equal opportunity employer, Old Republic prohibits discrimination, harassment and retaliation across our enterprise with regard to race, color, creed, religion, national origin, ancestry, citizenship status, age, sex or gender, gender identification or gender expression (including transgender status), sexual orientation, marital status, military service and veteran status, physical or mental disability or other protected classifications. That policy, along with Code of Business Conduct and Ethics, and Equal Employment Opportunity & Diversity policies, are distributed to and acknowledged by each of our associates.

As part of our enterprise-wide compliance training program, our associates learn about procedures and strategies designed to help prevent these behaviors in the workplace through a variety of courses on ethics and preventing workplace harassment. Our corporate goal is to continually improve our efforts in making our workplaces respectful, safe and productive environments for our associates and customers.



“I believe that associates who are valued, respected and empowered are far more likely to stay engaged, innovate and make greater contributions in serving our customers. When our associates flourish, the Company and our stakeholders are better positioned for success.”

Stephen J. Oberst | Executive Vice President
Old Republic International Corporation

Associate Gender

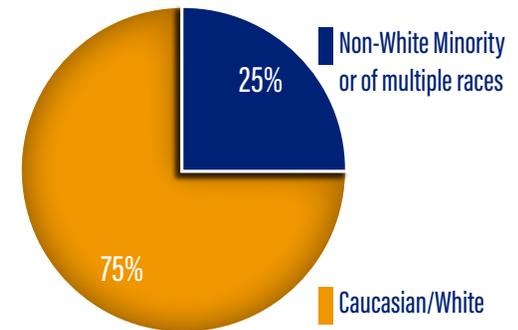
Creating a work environment that supports gender equality is essential, so all associates have the same rights, resources, opportunities and protections.

More than two thirds of Old Republic's associates are women.



Women's Advocacy: Old Republic Aerospace actively participates in the Women in Aviation International organization and its annual conferences to advance opportunities for women in the aviation and aerospace industries. Its diverse membership includes astronauts, corporate and airline pilots, maintenance technicians, engineers, air traffic controllers, business owners, educators, journalists, flight attendants, high school and university students, air show performers, airport managers and many others.

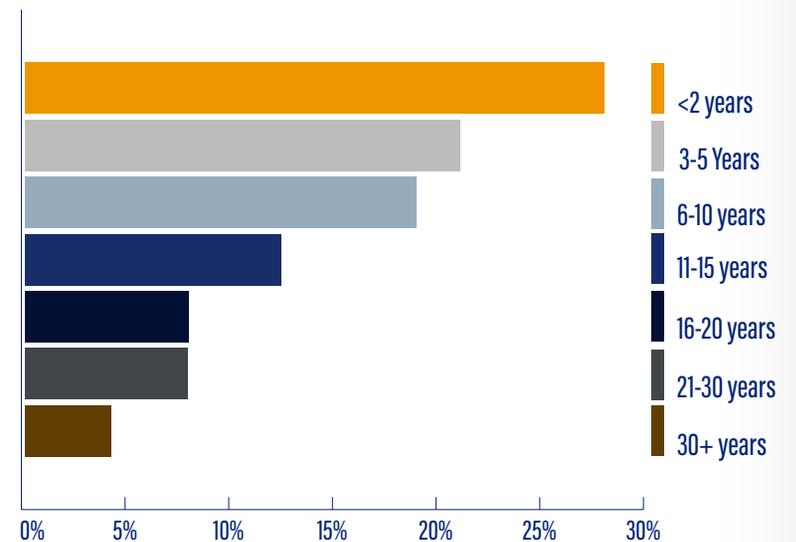
Associate Diversity



Source: EOC-1

Old Republic International Corporation Board of Directors is 6 percent female and 6 percent non-white minority.

Associate Tenure



Ethics, Compliance and Business Conduct

Ethics Whistleblower “Hotline”

Old Republic seeks to conduct business in accordance with the highest standards of business ethics. To maintain our high standards, we encourage employees to bring perceived ethics violations to management’s attention by means of an online ethics whistleblower link. Reports may be made anonymously 24/7/365 through our convenient, online “hotline.” Once submitted, reports go directly to the Board of Directors and are immediately investigated.

Code of Business Conduct and Ethics

We uphold our commitment to promoting ethical business practices and compliance in our Company through an established Code of Business Conduct and Ethics Policy. Its primary objective is to guide associates in addressing certain basic principles, including: complying with laws, conflicts of interest, corporate opportunity, confidentiality, fair dealing, proper use of Company assets, accounting complaints, and reporting illegal or unethical behavior.



Compliance Training & Monitoring

Old Republic has a robust, enterprise-wide compliance training program to keep associates informed of relevant laws, regulations, corporate policies, best practices and prohibited conduct. Ongoing compliance training courses are completed by associates throughout the Old Republic enterprise, so they are able to meet the evolving needs of customers and stay informed about issues that have great impact on our business. With a nearly 100% completion rate that is monitored by the Company, compliance training advances our associates’ understanding of important topics through courses, such as:

- » Insider Threats
- » Defeating Social Engineers
- » Defending Against Phishers
- » Privacy and Data Protection
- » Preventing Workplace Harassment
- » Protecting Against Malicious Insiders
- » Email and Instant Messaging Security
- » Protecting Mobile Data and Devices
- » Password Security
- » Appropriate Use of Social Media
- » Basic Security Awareness
- » Ethics Essentials
- » Health Information Portability and Accountability Act (HIPAA)
- » Americans with Disabilities Act

Political Activities

Old Republic is an insurance business vested with the public interest. As stated in our Lodestar and mission, our associates are committed to doing what is right and what is within the law, while acting with integrity.

Old Republic does not engage in direct efforts to lobby state or federal lawmakers. Although Old Republic is a member of certain trade industry associations that may take a position on existing or pending legislation, such lobbying efforts are not the primary reason for Old Republic's membership in any of those organizations.

As a business corporation exclusively dedicated to serve the needs of diverse stakeholder groups, Old Republic is out of necessity an apolitical organization. As such, we do not and should not speak for any of our stakeholders.

However, we are without question fully supportive of the right of all our stakeholders, including our associates, to assemble peacefully, to speak freely, and to exercise the powerful force of their voting rights to effect necessary change in a democratic way.



Industry Participation

Our associates take steps to contribute to the advancement of their industries by voluntarily coming together with other industry professionals to serve in leadership roles at trade associations. Together, they work toward solving common problems and accomplishing goals that serve the good of their industry.

The following are just a few of the many trade associations and leadership organizations where our associates, managers and executives serve:

- » American Society of Safety Professionals
- » Bay Area Real Estate Council
- » Central Florida PREP chapter (PRIA)
- » Chicago Area Business Aviation Association
- » Claims & Litigation Management Alliance
- » Coeur d'Alene Association of REALTORS®
- » Commercial Real Estate Women (CREW), multiple chapters across the U.S.
- » Chartered Property Casualty Underwriter (CPCU) Society
- » Emerald Coast Real Estate Council in Florida
- » Future Forestry Corporation
- » Georgia REALTORS® Political Action Committee
- » Gulf Coast Builder's Exchange in Florida
- » Insurance Club of Pittsburgh
- » Iowa Limestone Producers Association
- » Jacksonville Area Real Estate Council
- » Knoxville Association of REALTORS®
- » Land Title Associations, multiple states across the U.S.
- » Laguna Beach Board of REALTORS®/ Affiliates
- » Lubbock Texas Chamber of Commerce
- » Medina County Board of REALTORS®
- » Mississippi Workers Compensation Assigned Risk Pool Advisory Board
- » National Agricultural Aviation Association
- » National Association of Hispanic Real Estate Professionals
- » National Forestry Resources Association
- » National Home Service Contract Association
- » National Utility Contractors Association (NUCA)
- » Newnan Coweta Board Of REALTORS®
- » North Dade And Beaches Real Estate Council
- » Oklahoma Guarantee Fund Association
- » Palos Verdes Board of REALTORS®
- » Puget Sound Relocation Council Board
- » Quad Cities Insurance Association
- » Real Property, Probate and Trust Law Section, multiple State Bar Associations
- » REALTORS® for a Cause
- » National Association of REALTORS®
- » Association of Corporate Counsel, South Florida Chapter
- » Southwest Riverside County Association of REALTORS®
- » Southwest Riverside County Young Professionals Network
- » Spokane Association of REALTORS®
- » State Land Title Associations across the United States
- » The Independent Brokers of Spokane
- » Timber Harvesting & Transportation Safety Foundation
- » Veterans of Safety
- » Women's Council of REALTORS®, multiple local chapters



Community Involvement and Engagement





Encouraging our associates with unique opportunities to stay connected and engaged is another way Old Republic manages for the long run. We believe this strengthens our collective work ethic, increases morale and gives our associates a deeper sense of purpose in the workplace and their communities.

Our businesses promote engagement and teamwork in their operations throughout the year by hosting Company-sponsored team-building events, luncheons, group outings, charitable events and seasonal festivities, as well as observing employee appreciation days, work anniversaries and achievements.

Striving to continually improve as a workplace and assess organizational goals for the future, some operations conduct employee engagement surveys by utilizing the services of independent, outside firms. Attorneys' Title Fund Services (The Fund), for example, conducts a formal employee engagement survey approximately every 18-to-24 months to evaluate factors that impact the attraction and retention of associates.

Caring for Our Fellow Citizens and Our Communities

As part of our ongoing commitment to corporate social responsibility, Old Republic has a long-standing tradition of giving. One of the many ways the Company gives back to society is through enterprise-wide donation campaigns, especially to nationally recognized charitable organizations with broad reach.

Through many great hardships over the years – such as the COVID-19 pandemic, hurricanes, floods, wildfires and tornadoes – Old Republic has stepped in to lend a helping hand to our fellow citizens when they need us the most. In 2020, Old Republic Companies, along with our associates, donated \$300,000 to the American Red Cross and The Salvation Army through a Coronavirus Giving Campaign. These donations were used to help those suffering during the national emergency.

In 2019, the Company contributed nearly \$1.1 million to charitable organizations, including United Way, American Heart Association, Cradles to Crayons, Easter Seals, Toys for Tots and the American Red Cross, to name a few.

The Old Republic Title Insurance Group works with The Salvation Army to promote “Real Estate for Rehabilitation” on a national level. This program gives the title and real estate industries an opportunity to transform lives through charitable giving. Old Republic Title provides information about The Salvation Army’s pick-up service to people who are moving from one home to another, so they can easily donate household goods. These donations are collected and sold by The Salvation Army to fund its Adult Rehabilitation Centers across the country.

Charitable Involvement in Our Operations Nationwide

The Old Republic charitable spirit is alive and well in many of our associates as they generously support local charities of their choice. Whether it's giving to food banks, volunteering at charity walks or aiding in community development, the Company supports their philanthropic efforts in the communities where they live.



Each year, Old Republic Home Protection (ORHP) associates and their families participate in a Company-sponsored event with Relay for Life to raise funds for the American Cancer Society.



Associates at BITCO Insurance Companies donated to vote and Dennis VanderVenne, Executive Vice President, was the "lucky" winner of a pie in the face to benefit the United Way.



At Old Republic Insured Automotive Services (ORIAS) employees are recognized with a special birthday celebration each month. There's a party, birthday cake, crazy birthday hats and gift cards for the honorees.



More than a decade ago, associates of Old Republic Title in Contra Costa, CA started collecting toys for the Salvation Army Forgotten Angel program. The toy drive helps put presents under the Christmas tree for children in need, who might not otherwise receive a gift. What started as a small, one-office initiative has, over the years, evolved into a huge, national tradition. Last Christmas, our Contra Costa team donated more than 200 toys, plus clothes, shoes and other basic needs for struggling families. They give generously to other local charities and have supported families and neighbors in nearby communities who have been displaced by California wildfires.



Old Republic Risk Management partnered with the American Red Cross by donating a co-branded fleet vehicle that supports the American Red Cross in their emergency response, relief and recovery efforts. Pictured: Celena Roldan, CEO, Chicago & Northern Illinois Red Cross, accepts the keys for the donated vehicle from Barry Martin, Executive Vice President, Old Republic Risk Management, and Steve Oberst, Executive Vice President, Old Republic International Corporation (photo credit: American Red Cross).

Associates from PMA Companies' Atlanta operation come together each year to collect food for those in need in their community.



Go Red for Women is the American Heart Association's national movement to end heart disease and stroke in women. Associates at PMA Companies participate in this event annually. Pictured are associates from the Blue Bell and Mt. Laurel, PA, offices of PMA.

During Old Republic Insured Automotive Services' (ORIAS) annual Easter egg hunt, each department hides eggs and gives clues for their colleagues in other departments, so they can go on a hunt. The egg hunt ends with prizes and a pizza party.



Vince Lamb, President and CEO of BITCO Insurance Companies, coordinates a tree planting as part of BITCO's Sons & Daughters Arbor Day Celebration. An important environmental cause and tradition to BITCO, commemorating Arbor Day is one way they live out their commitment to the preservation and protection of natural resources for future generations.



Each June, associates at the Blue Bell, PA, office of PMA Companies celebrate men's health month by wearing blue. This day is set aside to heighten the awareness of preventable health problems and encourage early detection and treatment of disease among men.

Associates of Old Republic Title in Tampa, FL, participate annually in the Tampa Walk to End Alzheimer's. With contributions from the walking team members, friends and others at Old Republic Title, they have been one of top teams participating in the charity walk several years in a row.





Each year, the insurance industry comes together for the Insurance Industry Charitable Foundation (IICF) Week of Giving. During this eight-day international and industry-wide initiative, insurance professionals complete volunteer projects in support of community nonprofit organizations. PMA Companies partners with Cradles to Crayons, who provides children from birth through age 12, living in homeless or low-income situations, with the essential items they need to thrive – at home, at school and at play.

Old Republic Aerospace supports many charities, including collecting toys to donate each holiday season to Toys for Tots.



Sampling of Organizations Charitably Supported by

A New Leaf

AIM at Melanoma Foundation

Alzheimer's Association

Alzheimer's Foundation of America

American Cancer Society

American Foundation for Suicide Prevention

American Heart Association

American Indian College Fund

American Parkinson Disease Association

American Red Cross

Andre House

Art Institute of Chicago

Arthritis Foundation

Atlanta Community Food Bank

Big Brothers Big Sisters

Blue Star Mothers

Boy Scouts of America

Boys and Girls Home

Bread For Life Meal Support Program

Bread of Refuge

Bryon Riesch Paralysis Foundation

Camp Hometown Heroes

Catalyst Counseling Foundation

Catherine's House

Chicago Botanic Garden

Chicago History Museum

Chicago Symphony Orchestra

Chicago Zoological Society

Child Abuse Council

Children's Cancer Center

Children's Hospital of Wisconsin

Children's Therapy Center of the Quad Cities

Coats for Kids

Colonial Williamsburg Foundation

Compassion International

Construction Angels

Cystic Fibrosis Foundation

Dallas Fallen Soldier Foundation

Des Moines Area Religious Council

Designs for Hope

Don't Be Cruel Sanctuary

Elijah Linton Education Fund

Family Renew

Feeding the Spirit

Fence Project Des Moines

First Harvest Food Bank

Folds of Honor

Friends In Deed Food Pantry

Friends of Chappaqua Library

Friends of Iowa Public Television

Golden Heart Ranch

Goodwill

Greater Chicago Food Depository

Humane Animal Welfare Society

Helping Heroes Fly

Hoping Hearts Foundation

Humane Society

Hunger Task Force

Insurance Management Associates Foundation

Juvenile Diabetes Research Foundation

Old Republic and its Associates

Knights of Columbus

Leukemia & Lymphoma Society

Lighthouse Ministries

Lincoln Park Zoo

Lurie Chicago Foundation

Luther Manor Nursing Facility

Lyric Opera of Chicago

Make a Wish Foundation

Marion Senior Services

Meals on Wheels

Mercy Corp

Missouri Botanical Garden

Missouri History Society Museum

NAMI Waukesha

National Alliance on Mental Health

Northwestern Settlement

OASIS of Central Florida

Ocean Conservancy

Oklahoma Project Women

Operation Gratitude

Operation Tiny Home

Oregon Food Bank

Park Ridge Fine Arts Society

Portland Homeless Family Solutions

River Action, Inc.

Ronald McDonald House

Saint Louis Art Museum Foundation

Saint Louis Science Center

Second Harvest Food

Serving You Ministries

Shared Hope

Smile Train

Special Olympics

Spirit of Construction Foundation

St. Jude Children's Hospital

St. Louis Zoo

Stars and Stripes Honor Flight

Susan G. Komen

The Birthday Party Project

The Empty Stocking Fund

The Field Museum

The Madonna House

The Salvation Army

The Surety Foundation

The Welcome Home Shelter

Thomas Jefferson Foundation

Together We Rise

Toys For Tots

Trees From Home

Trucking Moves America Forward

UMCOR Early Response

United Negro College Fund

United Service Organizations (USO)

United Way

UW Carbone Cancer Center

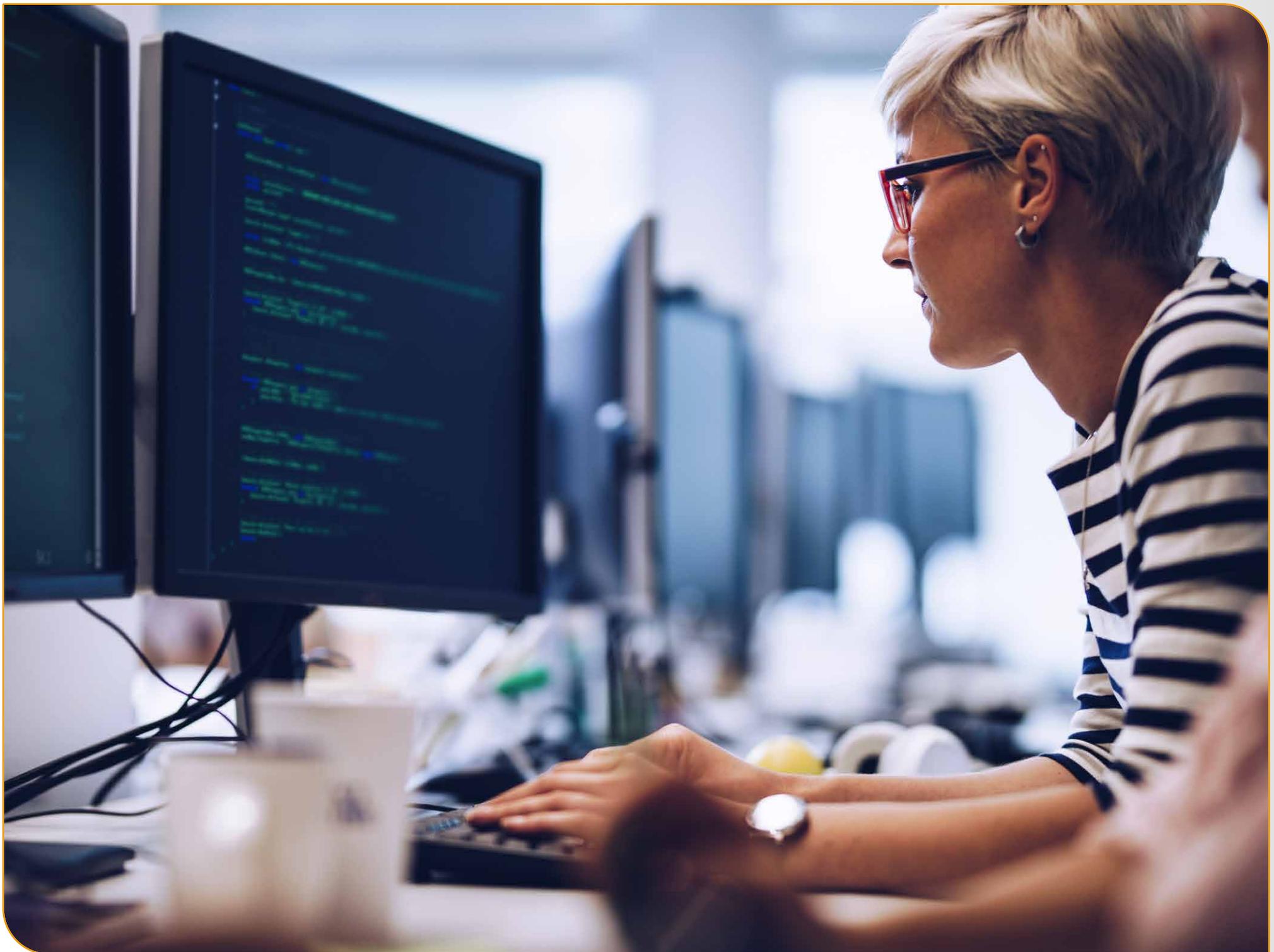
William Butterworth Foundation

Women's Center for Leadership

World Relief

Youth Hope

Customer Privacy and Data Security





Old Republic relies on cutting-edge digital technology to conduct business. To be successful, we must have effective information systems and rely on the integrity and timeliness of the data our information systems process to perform day-to-day operations.

Customer Privacy and Data Security

We recognize that sophisticated privacy and data security controls are essential in order to maintain the trust placed in us by our various stakeholders. Old Republic continuously monitors and develops its information technology networks and infrastructure.

We have established and actively maintain physical, technical and administrative safeguards to prevent, detect, address and mitigate the risk of threats to data and systems, including: malware and computer virus attacks, ransomware, unauthorized access, misuse, denial-of-service attacks, system failures and disruptions.

We regularly evaluate and enhance our security systems and procedures and maintain strategic coordination across our enterprise.

Proactive Initiatives

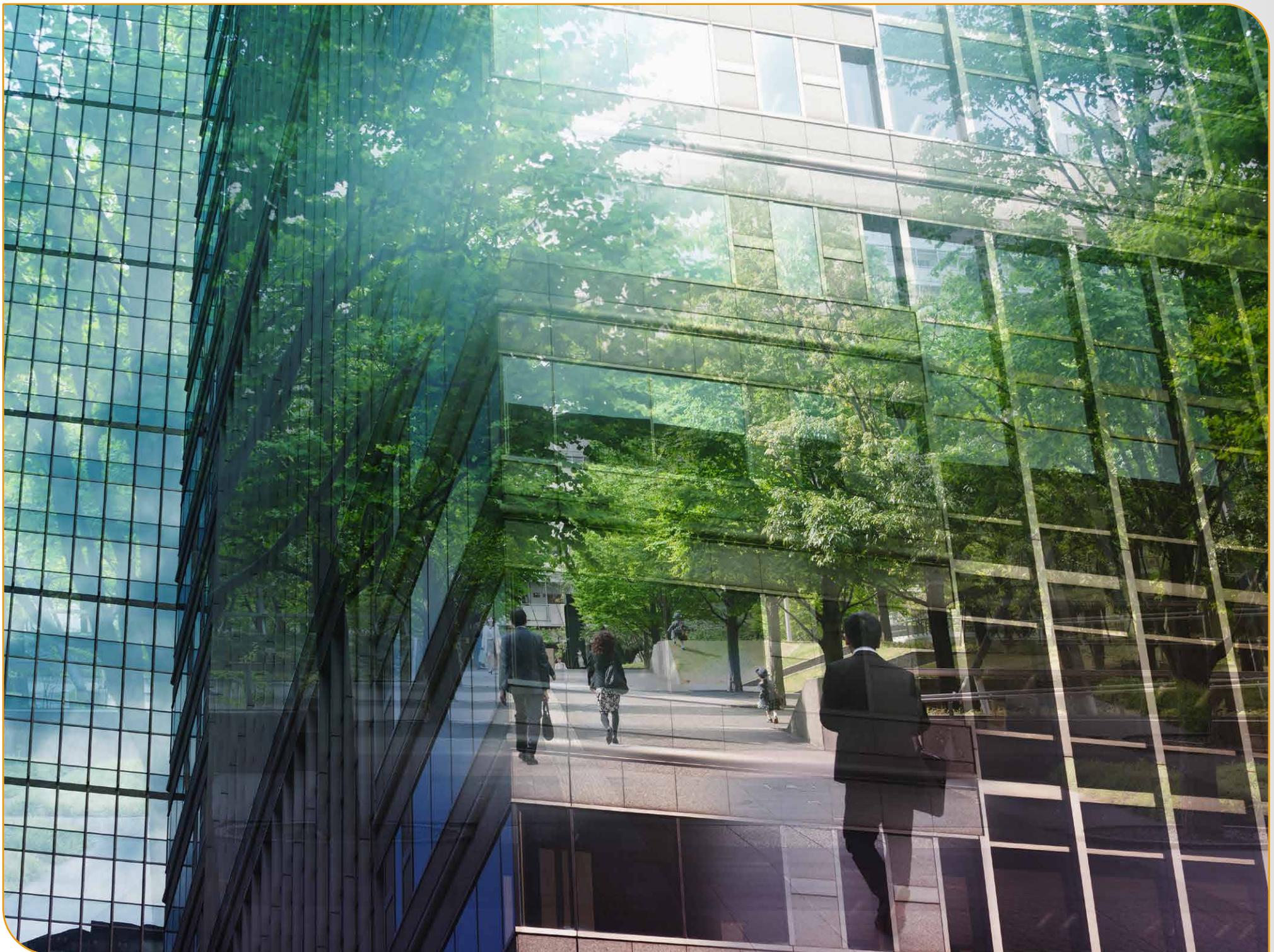
Old Republic's information security program continually adapts to the changing nature of security threats. Recent initiatives include:

- » Appointing a new Chief Information Security Officer to direct and oversee the company's IT infrastructure and practices
- » Restructuring our third-party vendor management due diligence and data classification programs, to enhance data protection and limit access to confidential and other sensitive information; and
- » Increasing engagement between IT partners, senior management and Old Republic's Board of Directors.

Oversight

Information technology and security awareness is an enterprise-wide endeavor that is constantly evolving. Our leadership promotes training for our employees and board of directors so we can collectively stay current in this ever-changing landscape. Regular reports are made to the Company's Audit Committee and Board of Directors concerning cybersecurity and other technology risks. This governance oversight supports the Company's ability to maintain a strategic focus in addressing these issues.

Environmental Issues



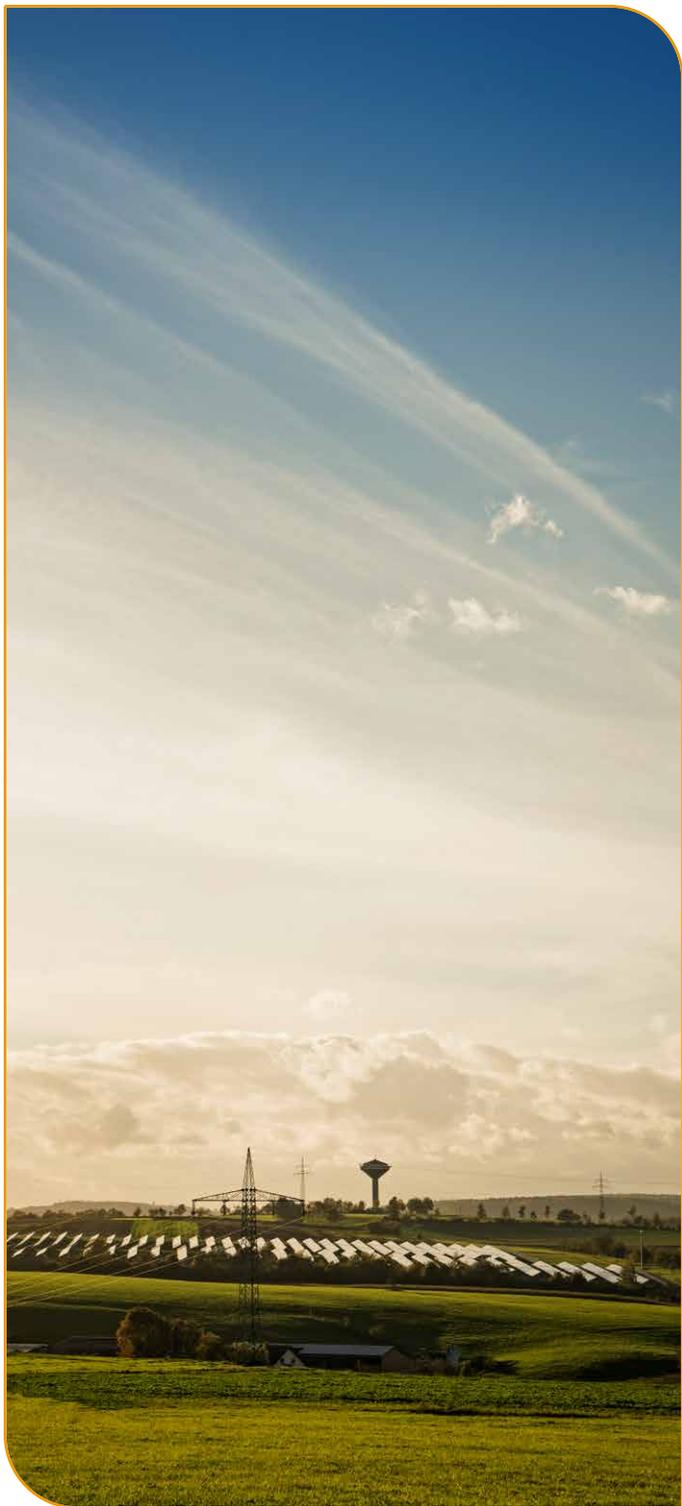


As a multi-line insurance company, our interaction with environmental issues is often indirect. We serve a variety of key sectors that drive the North American economy, including the oil and gas industry, which we estimate accounts for 1.7 percent of our gross premiums and fees.

Within our General Insurance segment, we primarily provide casualty coverages that insure our clients against litigation and that protect employees who are injured on the job. We write a minimal amount of business that is directly exposed to climate change risk. In the insurance industry, such risk is often assumed in insuring properties that are exposed to hurricanes, floods, wildfires or events that can be impacted by climate change.

Our underwriting process carefully considers a number of variables, usually on an account-by-account basis. These considerations include our assessment of the quality of the business and the ability to mitigate risk, which we consider on both a historical and prospective basis.

We also provide loss control services to our customers to help them better manage risk, not only for our mutual benefit but ultimately for the benefit of society. To the extent a customer or potential customer is not managing their risks to our standards, environmental or otherwise, we may choose not to provide coverage or to charge a price that incentivizes reducing risk.



Renewable “Green” Energy Projects

Within our Title Insurance segment, we ensure that property owners and lenders engaging in real estate transactions have clear title to properties. Approximately 20 percent of our title business supports commercial real estate transactions, and, within this business, we have particular expertise supporting complex transaction structures for alternative and sustainable energy projects.

Old Republic Title’s National Commercial Energy Division has emerged as a significant industry player when it comes to insuring title for sustainable energy projects. This includes wind farms, solar farms, natural gas power plants and other multi-site energy portfolios.

The expertise to successfully execute land title, title insurance and closing services for large, complex energy projects stems from the commitment of the Company and our dedicated national commercial title insurance team. These specialists are equipped with deep practical experience in project development and responsive underwriting, and they have a wealth of knowledge of the intricacies of the growing energy sector.

In addition to tapping a natural resource of clean energy production, wind farm projects supply cost effective energy to consumers as well as provide local economic benefits. As an example, a recently insured 600-megawatt wind farm project, once completed, is expected to generate savings of approximately \$300 million over a 30-year period. Not only is this good for the planet, but it also creates a steady source of income for landowners and provides local tax revenue that benefits schools and government services. In many cases, this also means additional revenue to farmers who can continue to use the land for livestock and farming.

Although it can take approximately two-to-five years to close and construct an energy project, the benefits far exceed the investment of time and money. By keeping energy costs competitive, local communities are given an edge in retaining and creating new jobs and attracting development.

Environmental Responsibility

Beyond environmental considerations in our underwriting decisions, Old Republic recognizes our duty to be a good corporate citizen by conducting business in an environmentally responsible manner. From eliminating the use of plastic water bottles in favor of water dispensers to choosing eco-friendly office products and LED lights, reducing single-use plastics, and participating in many recycling programs (paper, aluminum, cardboard, furniture and electronics), our businesses continue to advance efforts to be green and protect our environment.

Other sustainability efforts across the Company include the digitization of records management, as well as moving to more paperless technology programs for

customer order placement, payment processing, customer communications and transactions. When it comes to the destruction of paper records, our operations securely discard of paper in shredder bins and then have it destroyed in accordance with federal, state and industry regulations using approved vendors (who dispose of the waste in an environmentally friendly manner).

Our commitment does not stop there. For example, many of our businesses have implemented an Information Technology Asset Disposition Program to ensure that retired electronics are disposed of securely and in a manner that is not harmful to the environment.

Green Teams

Within our decentralized business model, “green” efforts tend to be organized and led by the respective businesses themselves. Several of our businesses have established in-house Green Teams for that purpose. These committees focus on selecting and promoting green projects that will benefit the greatest number of people, both in the Company and in their local communities.



Great West Casualty Company's Green Team, for example, is dedicated to helping our environment through participation in “green” projects and activities, and promoting social responsibility at the Company. The group encourages sustainability practices, waste reduction, recycling, energy conservation, pollution prevention, and coordinates involvement in national events, such as American Recycles Day and the Street Clean-Up.

Old Republic Title Completes Real Estate Transaction Returning Land to Native American Tribe After 250 Years

In the summer of 2020, the staff at one of Old Republic Title's offices in California completed a historic and complex real estate closing transaction that involved a property situated along the rugged coastline of Big Sur, CA.

The undeveloped 1,200 acres in the majestic Santa Lucia Mountains is the ancestral homeland of a Native American tribe, who had inhabited the region up until the 1770s when European colonists arrived. After 250 years of separation from its indigenous people, the property was officially returned to the tribe's remaining members, as a result of this momentous real estate transaction.

Old Republic Title is honored to have been part of this land transfer, working for more than a year on the intricate components of the transaction, which helps ensure the preservation of this virtually untouched land for future generations.

Tribal leaders plan to protect the property in perpetuity, as it is considered a sacred place where they conduct traditional Native American ceremonies and are repatriating the remains of their ancestors. Covered with grasslands, oaks and towering redwoods, it also will continue to serve as a refuge for an abundance of wildlife and endangered species.





Our Commitment to the Future

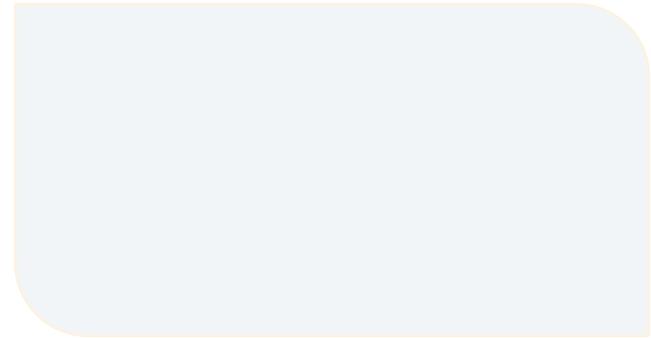
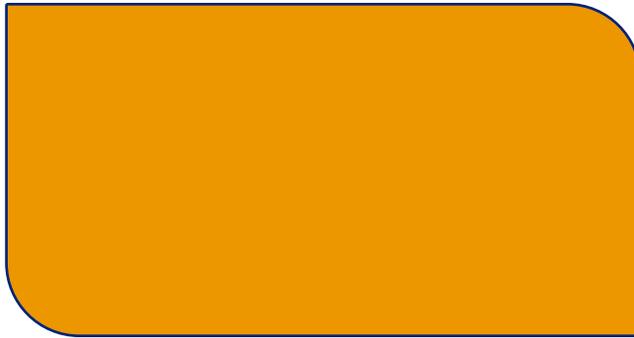
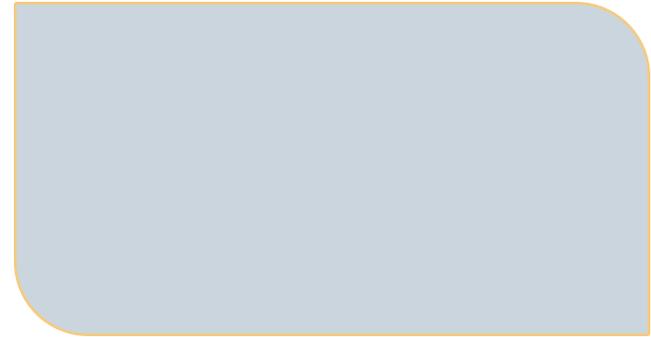




At Old Republic, our commitment to sustainability is foundational to who we are as an organization that is managed for the long run.

This focus on sustainable practices inherently aligns with our mission to deliver quality products and services, and to remain a dependable long-term steward of the trust that our stakeholders place in us.

It is our hope that this report provides important context about our efforts not only to create a lasting legacy but to shape the future. We are excited to continue advancing our sustainable practices in an effort to be the best possible stewards of the resources we manage today and preserve for tomorrow.



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