

2026

MANAGING FOR THE LONG RUN



# SUSTAINABILITY REPORT

# Sustainability Report

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**MANAGING  
FOR THE  
LONG RUN**



# Sustainability Report Overview

*In this Sustainability Report, we provide a view inside our organization beyond traditional financial disclosure overseen by the Securities and Exchange Commission and state insurance regulators.*

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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.



# 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 specialty 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.*

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

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 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.

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

Our mission is included below our Lodestar. To fulfill our mission, we must be ready to meet our obligations now and far into the future. That puts sustainability at the heart of all we do.

Old Republic relies on the capital provided by investors and on the expertise of its associates, many of whom have decades of experience with us. 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.

To stand behind these promises, we focus on the long term, managing the risks for our own business, and investing in our people.

## 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 Customers

### Policyholders & Buyers of Service

Good things happen when customers' legitimate needs are fulfilled by our people.

## Our Capital Providers

### Shareholders & Debt Holders

Capital is the lifeblood of a financial institution. It is the source and continuity of the enterprise.

## 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 Culture, Operating Philosophy, and Institutional Memory

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**It starts with “we” –**

we have each other's back

**We are efficient –**

we optimize better and faster

**We are humble –**

but we are confident

**We are patient and thoughtful –**

we don't panic or overreact

**We are inclusive –**

we listen to and respect others' points of view

**We keep things simple –**

we don't over-engineer and over-analyze

**We drive out bureaucracy when we see it –**

our organizational structures are flat

**We act with integrity –**

we are trustworthy and honest



**We do things the right way –**

we don't follow undisciplined competition

**We leave politics to politicians –**

we are collaborative and collegial

**We are creative and innovative –**

we think outside the box

**We drive down decision making and accountability –**

we are decentralized

**We communicate in an open, clear, consistent, concise manner –**

we tell it like it is

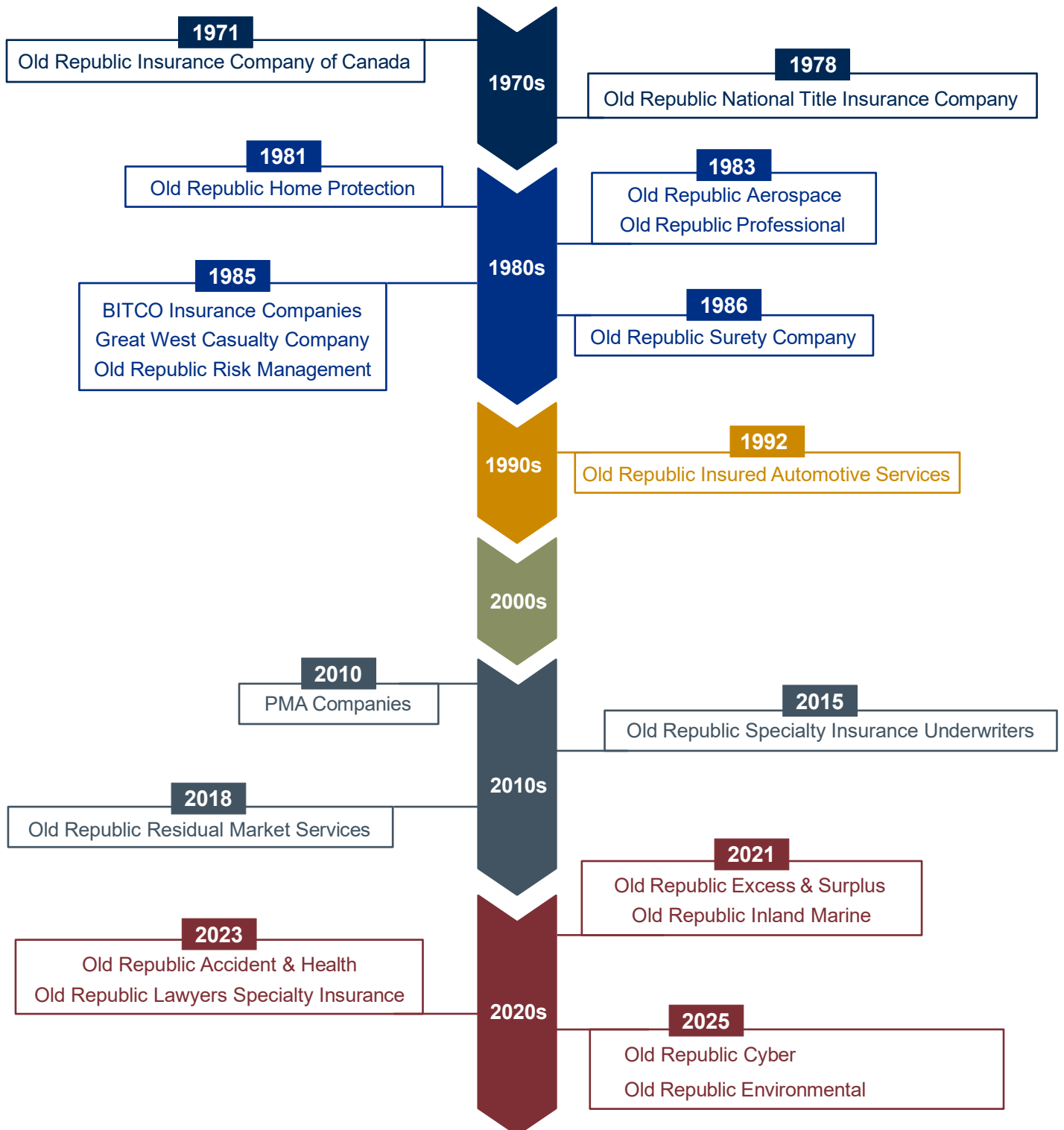
**We are long-term focused –**

we don't let short-term or quarterly results guide us



# The Culture of Old Republic

## A History of Launching and Acquiring Specialty Businesses





# Creating Long-Term Value for All Stakeholders

## Book and Shareholder Returns

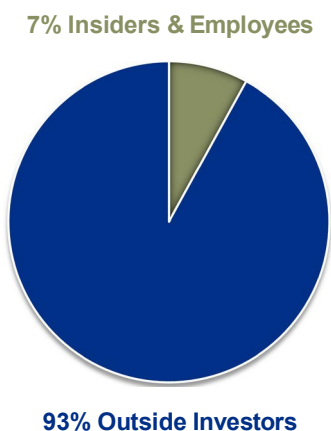
This chart demonstrates how we've succeeded in combining purpose, governance, and strategy to benefit all stakeholders. We favor 10-year trends, as these likely encompass at least one economic and/or insurance underwriting cycle.

10-Year Period	Old Republic		Selected Benchmarks	
	ORI Book Value Compound Total Return	ORI Total Shareholder Return	S&P 500® Index Compound Total Return	S&P P&C Insurance Index Compound Total Return
1976 – 1985	27.2%	25.4%	14.3%	
1986 – 1995	14.4%	13.6%	14.9%	
1996 – 2005	12.7%	12.7%	9.1%	9.7%*
2006 – 2015	2.7%	4.1%	7.3%	5.8%
2016 – 2025	14.2%	17.0%	14.8%	15.2%
58 Year Period 1968 – 2025**	<b>12.9%</b>	<b>13.2%</b>	<b>10.7%</b>	<b>10.5%</b>

\*This index was not available before 1990.

\*\*Tracked from 1968, the year before ORI became an insurance holding company.

## ORI Ownership as of Dec. 31, 2025



Although our Lodestar recognizes our people and our capital providers as separate stakeholders, they are in close alignment. Our employees and Board of Directors collectively constitute the third-largest shareholder in Old Republic, principally through the ORI 401(k) Savings and Profit-Sharing Plan.



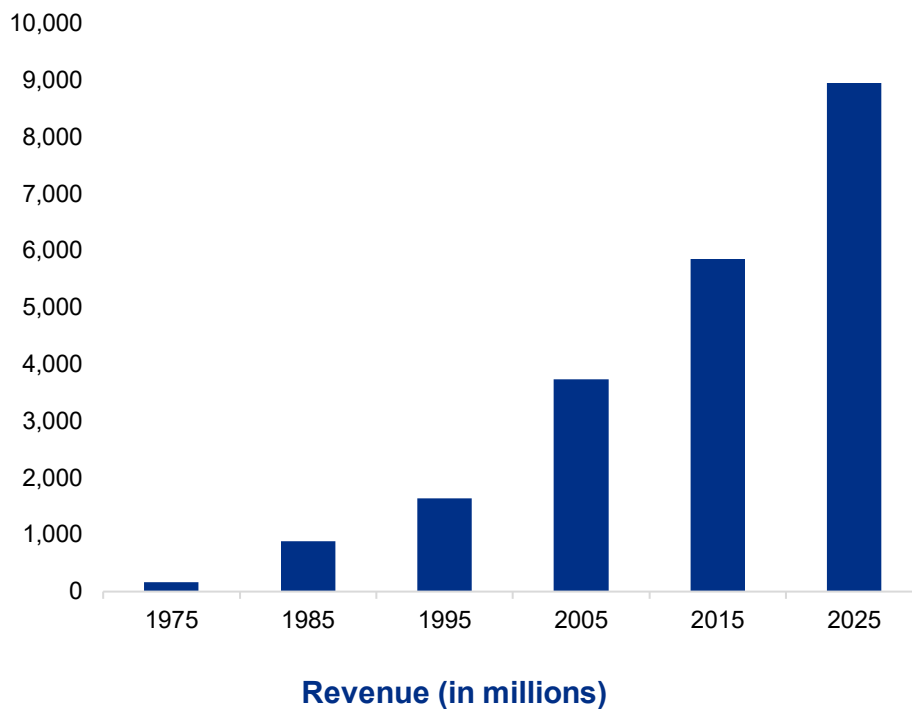
# Creating Long-Term Value for All Stakeholders

## Dividends and Revenue

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

- We have paid a regular dividend without interruption for 85 years.
- We have raised the annual regular dividend for 45 years.



## Financial Strength

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Our emphasis on managing for the long run also is reflected in the financial strength ratings we have been awarded by A.M. Best and Standard & Poor'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 specialty (property and casualty) and title insurance businesses.*

## Supporting Broad Parts of the North American Economy

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Diversity of insurance coverages, customers, and geographies helps ensure 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 and Consumers

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### Specialty Insurance

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Specialty Insurance is Old Republic's largest business segment and 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 products

During 2025, Specialty Insurance fulfilled our obligations to policyholders by paying out over \$2.8 billion in claims and adjustment expenses.

Old Republic is a leading insurer of trucking fleets in the U.S. and Canada. In 2025, Great West Casualty Company, our primary trucking operation, wrote \$2.1 billion in premiums fulfilling our mission to be the premier provider of insurance products and services for truckers. We are proud to serve the industry that moves our economy.

In 2025, Old Republic wrote \$1.6 billion of workers' compensation premiums, ranking us as the 10th largest such insurer in the U.S. Workers' compensation coverage provides wage replacement and medical benefits to workers injured on the job. It is required in most states because of the important societal role it plays in protecting both workers and employers. Old Republic has decades of experience in this market. To covered workers, we provide income to help pay bills, medical coverage to take care of the cost of recovering, and programs that can help injured workers until they can get back to work. Workers servicing this business range from underwriters who assess and price risks to medical doctors and nurses who help injured workers from care through recovery.

### Title Insurance

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Since 1907, Title Insurance has helped Americans achieve the goal of homeownership by handling real estate transactions and protecting property rights. Our associates in Title Insurance work alongside our title agents, as well as real estate professionals, lenders, developers, and industry experts involved in the real estate settlement process.



# Insuring North American Commerce

As one of the largest title insurers in the United States, Old Republic insures one of our customers' biggest investments – their homes and properties. Beyond the personal benefits of homeownership, the economic impacts of the work of Title Insurance reach across a wide range of industries. Handling commercial real estate transactions ultimately supports the creation of jobs in retail, offices, energy, and manufacturing. In turn, this provides income for the public and affects consumer spending, employment rates, and the economy. Title Insurance helps shape the future by contributing to the development of the communities they serve.

The work of protecting insureds does not stop there. In response to the ever-present threat that fraud poses to real estate transactions, Title Insurance joined forces with a leading wire fraud protection company to help prevent mortgage payoff fraud. This brings together software, insurance, and recovery and support services designed to help fight fraud and create the best possible experiences for title agents, customers, and all parties involved in real estate transactions.

With a national network of roughly 8,000 independent title agents, along with more than 245 branch and subsidiary offices, Title Insurance offers a comprehensive suite of title insurance and specialty products and services to individuals, businesses, and government entities. Underwriting companies include Old Republic National Title Insurance Company, which has provided coverage for over 118 years, and American Guaranty Title Insurance Company, in business for more than 136 years.

## **Advancing into the Future**

Title Insurance is modernizing and improving cyber security with initiatives designed to optimize processes, procedures, and operating structures. Improvements in automation and technology help in making more data-informed decisions, providing a competitive advantage.

With a focus on advancing the success of its independent agents, which accounted for 78% of its total premiums and fees in 2025, Title Insurance's agency operations assist title agents with growing their market coverage. Title Insurance delivers technology that title agents need, including 24/7 access to online tools, and integrated solutions that enable them to seamlessly connect to the Company's customer portal, regardless of the closing software they use.

Early in 2025, Title Insurance established a strategic technology partnership with an innovator in the digital real estate closing experience. We believe this positions Old Republic at the forefront of the title industry's technological evolution, enabling the Company to support its agents' success well into the future.



# 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

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Old Republic believes that a flat, decentralized 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 an operating company is empowered to actively manage the risks associated with their product offerings. Risk management functions are supported by an interdisciplinary group of senior managers.

Separate ERM groups, made up of senior executives, provide specific support for various ERM functions and assist the CEO in risk oversight. These groups are responsible for risks faced by the holding company, in particular. They also help ensure that the ERM practices used across the enterprise meet required standards.

During 2025, we continued to spend significant time evaluating the potential for Artificial Intelligence (AI) and Generative AI to positively impact our business. AI encompasses a broad discipline aimed at creating systems that can perform tasks typically requiring human intelligence, such as learning, reasoning, prediction, and understanding language, based on processing large volumes of structured and unstructured data. We evaluated opportunities, costs and risks associated with investment, prioritization, and talent.

Responsible use of AI requires a robust governance system. We created an ERM committee – the Cybersecurity and Artificial Intelligence Group (CAIG) – to oversee this responsibility with oversight by the Audit Committee of the Board of Directors. Among other responsibilities, this group sets enterprise-level AI strategy, approves all AI usage, enforces a prohibition that third-party vendors cannot use our data for AI purposes, and maintains a system of regulatory compliance, which is further addressed in our Responsible Use of Artificial Intelligence section.

The ORI board of directors plays a critical role in managing business risk, and its Executive Committee, along with the CEO and other executives, are 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 compliance with legal and regulatory requirements. The Audit Committee also oversees our Internal Audit team, the Company's data protection and cyber-security risk exposure, and practices and protocols for the use of artificial intelligence systems.

The Compensation Committee is responsible for oversight of policies and strategies pertaining to human capital management, including initiatives and programs related to diversity, equity, and inclusion.

The Governance and Nominating Committee is responsible for the Company's Corporate Governance Guidelines, as well as policies and strategies on environmental, social and governance (ESG) matters, including the Company's impact on the environment and the risks associated with climate change.

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

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We have identified the following key risks to our business and 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

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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, may 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

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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

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Old Republic is exposed to its counterparties. When those organizations 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 subject 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

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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

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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

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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 operating companies to develop or invest in the systems they believe to be most suitable for their operations. Our business would suffer were these systems to be impaired, whether through intrusion or malfunction. We, therefore, invest heavily in technical infrastructure and cybersecurity.



# Responsible Use of Artificial Intelligence

*Artificial intelligence (“AI”), including generative AI, is increasingly relevant to how insurance companies manage risk, serve customers, and operate efficiently. At Old Republic, our approach to AI reflects the same principles that guide our broader sustainability strategy: long-term thinking, disciplined risk management, decentralized accountability, and responsible stewardship of capital, data, and people.*

## Our Philosophy: AI as a Tool for Long-Term Value Creation

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Old Republic has adopted a focused and pragmatic AI strategy designed to enhance decision-making, strengthen operational resilience, and support our people—rather than to pursue technology for its own sake. We view AI as an extension of our long-standing commitment to underwriting discipline, risk selection, and operational excellence. Consistent with our culture, we prioritize:

- Decision quality over short-term efficiency, particularly in underwriting and claims;
- Measured investment, avoiding overly complex or speculative applications; and
- Human oversight, ensuring AI augments professional judgment rather than replaces it.

This approach mirrors emerging disclosure practices among several of our insurance peers, who increasingly emphasize AI as a driver of sustainable underwriting performance, risk governance, and workforce enablement rather than pure cost reduction.

## Governance and Risk Oversight

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Responsible use of AI requires robust governance. At Old Republic, AI is managed as part of our Enterprise Risk Management (ERM) framework — not as a standalone initiative.

Oversight of AI resides with the Cybersecurity and Artificial Intelligence Group (CAIG), a dedicated ERM committee with enterprise-wide authority. CAIG:

- Sets the Company’s AI risk appetite and strategic direction;
- Approves AI and generative AI use cases;
- Oversees data protection, cybersecurity, and regulatory compliance; and
- Restricts third-party vendors from using Old Republic data for their own AI training purposes.

AI initiatives are subject to a formal and repeatable intake-to-approval process, with heightened scrutiny applied to use cases involving sensitive data, customer-facing interactions, or material business impact. Higher-risk applications require deeper due diligence, documented risk assessments, and explicit approvals before deployment.

This governance structure aligns with evolving regulatory expectations and with investor priorities around transparency, accountability, and control of emerging technology risks.



# Responsible Use of Artificial Intelligence

## Data Privacy, Security, and Ethical Use

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Trust is foundational to our business. Our AI strategy is grounded in the same data privacy and cybersecurity principles that govern all Old Republic operations. Key safeguards include:

- Secure, enterprise-approved platforms and APIs;
- Strong data access controls and monitoring;
- Bias, explainability, and model-risk assessments where applicable; and
- Ongoing performance monitoring once solutions are in production.

We recognize that AI systems can introduce new risks if not managed carefully. Our governance framework is designed to mitigate these risks while allowing responsible innovation to occur within clearly defined guardrails.

## Supporting Our People and Human Capital

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At Old Republic, AI is being deployed primarily to:

- Improve access to information and insights;
- Reduce repetitive, manual tasks;
- Allow underwriters, claims professionals, and service teams to focus on higher-value work; and
- Enhance training, knowledge sharing, and decision support.

We are investing in AI literacy and training, including enterprise-wide education programs and targeted learning for employees involved in AI-enabled processes. This investment supports workforce resilience, engagement, and long-term talent development—key considerations for sustainability-focused investors.



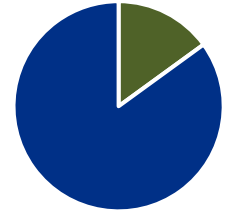
# Investment Policies that Emphasize the Long Run

Valued at \$16.8 billion as of December 31, 2025, 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, and is 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. Our investment portfolio has extremely limited exposure to high risk or illiquid asset classes such as limited partnerships, derivatives, hedge funds, private credit, or private equity investments.

## Common Stocks

15% Stocks



85% Bonds and Cash

## Fixed Income (Bonds and Notes)

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, with the largest issuer representing 0.2% of our invested assets. Our aggregate exposure to corporate issuers was \$10.9 billion at December 31, 2025, with the remainder invested in various government and municipal bonds or mortgage-backed securities backed by government-sponsored agencies. The table to the right shows our corporate bond exposure by industry.

Fixed Income Exposure by Industry as of December 31, 2025

	Market Value (\$ millions)	Percent of Equity Portfolio
Consumer, Non-cyclical	2,329	18.3%
Public Utilities	2,319	18.2%
Financials	1,615	12.7%
Industrial	1,710	13.5%
Consumer, Cyclical	968	7.6%
Energy	722	5.7%
Technology	551	4.3%
Basic Materials	416	3.3%
Communications	286	2.2%

## Equities (Common Stocks)

Our stock portfolio is focused on larger capitalization stocks with established dividend track records. As of December 31, 2025, we owned approximately 55 stocks, the largest of which represented 0.5% of our total invested assets. These stocks were allocated among the sectors in the table to the right.

Equity Exposure by Industry as of December 31, 2025

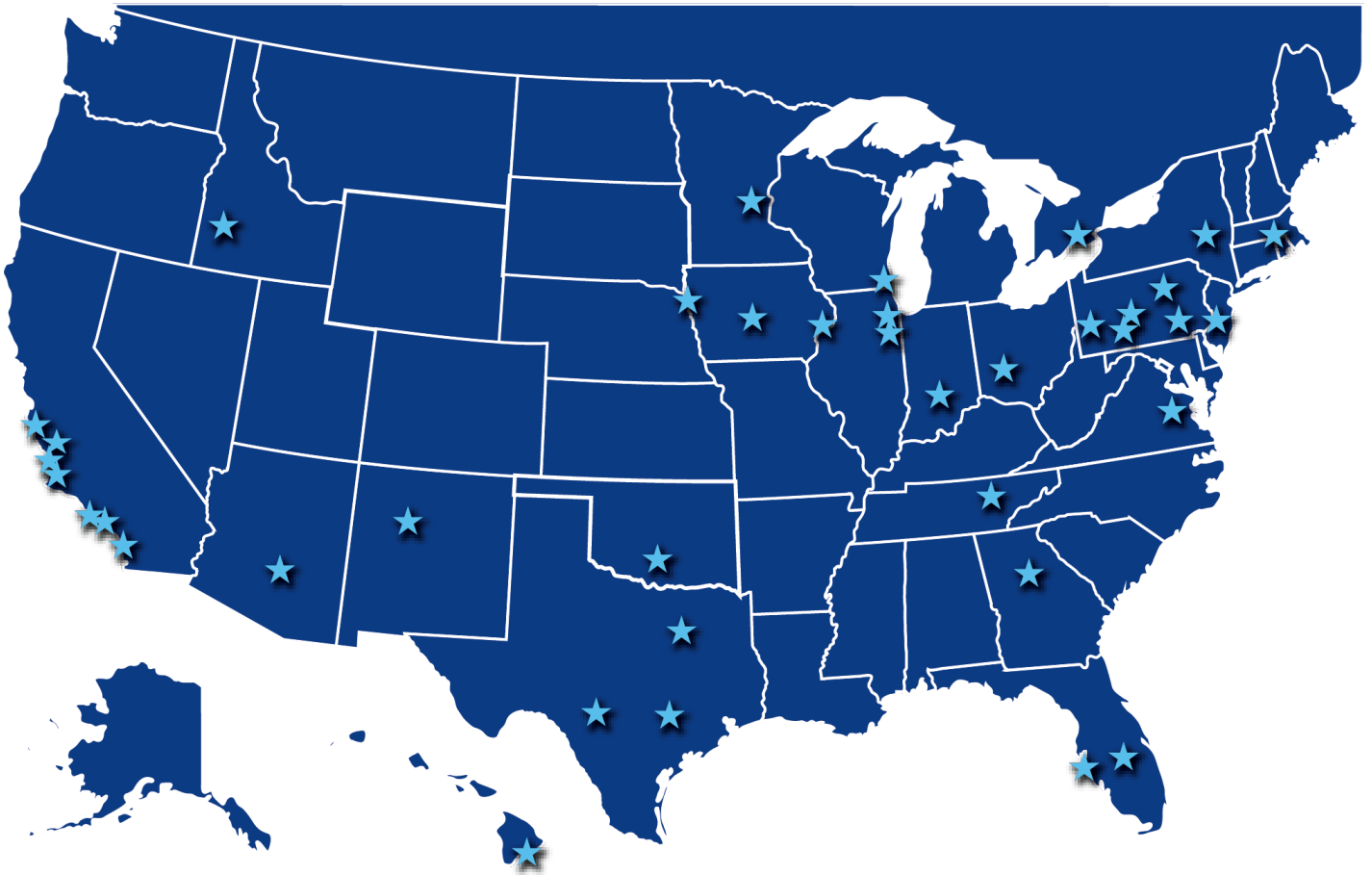
	Market Value (\$ millions)	Percent of Equity Portfolio
Industrial	571	23.1%
Public Utilities	566	22.8%
Consumer Staples	375	15.1%
Technology	195	7.9%
Healthcare	261	10.6%
Energy	244	9.8%
Financial	144	5.8%
Consumer Discretionary	95	3.8%
Materials	25	1.0%



*In over 100 Specialty Insurance offices and more than 245 Title Insurance offices throughout the United States and Canada, our different businesses share core values, brand identity, HR practices, policies, and benefits programs. We are proud of the role our associates play in their communities.*

## **Locations Where Old Republic Employs 50 or More Associates**

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## Managing Our Human Capital by Investing in Our People

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We look for intelligent, hard-working, engaged individuals who share our values and focus on long-term success. Old Republic invests in its human capital through thoughtfully developed engagement initiatives, benefit and wellness programs, learning and development opportunities, and retirement resources.

### Associate Engagement

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Providing our associates with personalized engagement opportunities that help them stay connected is another example of how Old Republic is managing 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.

Associate engagement and retention strategies are built on our positive, people-centric culture. To ensure we provide ample and transparent communication, we have launched several new initiatives such as a Company-Wide Townhall, Quarterly Manager Meetings, and New Hire Webinars. These initiatives not only educate our associates about Old Republic as a company but also serve as an opportunity for enhanced transparency which builds trust between our senior leadership and associates.

Another key component of our culture is maintaining an inclusive work environment. The Old Republic Women Insurance Network (ORWIN) is an employee resource group that provides opportunities for professional and personal growth while supporting the success of women through building an internal network across levels, backgrounds, and operating companies. Since launching in 2022, ORWIN has grown into a national network with fifteen chapters and is available to all operating companies. In partnership with our ORWIN chapters, the PMA Women In Insurance Network and BITCO Women In Insurance Network offer networking and professional development opportunities each quarter. Topics are tailored to membership interests including mentorship, generational differences, and career development.

Our businesses promote engagement and teamwork throughout the year by hosting Company-sponsored team-building events, luncheons, group outings, charitable events, and seasonal festivities. Additionally, we support an engaged and inclusive culture by celebrating associate appreciation days, observing work anniversaries, and recognizing individual associate achievements. We strive to continually improve as a workplace and assess organizational goals for the future and therefore, some of our operations also utilize the services of external vendors to conduct associate engagement surveys.

### Transparent Communication Across Operating Companies

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While preserving our decentralized business approach remains a key priority, Old Republic encourages open communication and collaboration across operating companies. Our Excellence Groups provide a platform for representatives from every operating company to come together and share best practices and lessons learned. The 13 groups include associates who work in underwriting, claims, accounting, IT, distribution, risk control, human resources, marketing, actuarial and data analytics, legal, managed care, compliance, and customer contact centers and are core to Old Republic's strategy in driving underwriting profit.



## Comprehensive Benefits

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The Company offers comprehensive associate benefits that promote work-life balance and overall well-being, including:

- Competitive Compensation Package
- Annual Performance Reviews
- Comprehensive Medical, Dental, and Vision Plans; and Telehealth
- 401(k) Savings Plan with an annual non-elective contribution and matching contribution
- Fertility and Family Planning
- Disease Management and Musculoskeletal Health Programs
- Basic Life and Accidental Death and Dismemberment Insurance premium paid by the Company
- Voluntary Supplemental Life Insurance
- Paid Leave of Absence, Bonding and Caregiver Leave
- Employer paid Long-term Disability
- Time Off with Pay
- Paid Company Holidays
- Flexible Spending Accounts
- Health Savings Accounts
- Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance
- Shareholder Stock Purchase and Reinvestment Plan
- Employee Assistance Program
- Fitness, Wellness, and Nutrition Programs
- Commuter Benefits
- Pet Insurance
- Financial Wellness Workshops
- Tuition Reimbursement/Educational Assistance Programs
- Travel Assistance Program to deal with medical emergencies while traveling
- Funeral Planning and Will Preparation
- Mental Wellness Program

## Enhanced Retirement and Compensation Plans

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Retirement benefits are increasingly important to the recruitment and retention of top talent in today's workforce. Old Republic offers its eligible associates' immediate access to the ORI 401(k) Savings and Profit Sharing Plan on their first day of employment. Our Company requires no waiting period for eligible associates to enroll and begins automatic deferrals for associates after 60 days of employment.

We recently enhanced our 401(k) Plan to reduce the complexity of our employer contributions. The new Plan structure provides all associates with a minimum Company non-discretionary contribution, regardless of what they contribute, and a minimum Company matching contribution on associate deferrals plus an additional amount depending on the Company's financial performance. It also gives associates the flexibility to develop their own investment strategy by choosing from a wide variety of investment funds.

Our 401(k) Plan is designed to support associates in preparing for their financial future and making the most of their retirement savings. This Plan also allows associates the opportunity to share in the Company's success through stock ownership and be rewarded for their loyalty and contributions.



## Well-Being

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Old Republic understands the importance of health and wellness in the workplace and recognizes the value in having a variety of resources that support our associates' multi-faceted well-being. To meet those specific needs, the Company offers associates the following resources as a part of their benefits.

### Disease Management and Musculoskeletal Health Programs

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Omada is a disease management benefit provider that offers programs that are designed to help members develop sustainable healthy lifestyle habits as well as provide support for managing diabetes and hypertension.

Hinge Health is a musculoskeletal health program that gives participants the tools to overcome muscle and joint issues from head to toe.

### Employee Assistance Program

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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, addictions, child and elder care resources, legal advice, financial resources, nutrition, and more.

### Fertility and Family Planning

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Old Republic offers inclusive fertility, family building, and women's health benefits through Progyny, a leading fertility and family building benefits solution. Progyny provides access to life-changing support and care, from before members are ready to start a family all the way through midlife and menopause.

### Financial Wellness Workshops

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We understand that money matters can be one of the top stressors in life, so we support our associates and their families by offering financial wellness workshops packed with educational, financial planning information geared toward every stage of life. The virtual presentations are hosted by financial planning professionals and are made available to our associates at no cost.

### Fitness, Health, and Wellness

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Old Republic proudly promotes healthy living by offering associates and their eligible dependents discounts on participating gym memberships, access to virtual fitness classes, nutritional coaching sessions with a Registered Dietitian, and more.

### Flexible Work Arrangements

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Digital transformation continues to be a priority and therefore Old Republic has the option for associates who meet certain qualifications to work remotely. Additionally, this benefit not only provides learning and development opportunities, but it also enhances our customer experience and helps future-proof our business for the long term.

### Journey Live

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Journey Live provides on-demand resources and engages with associates to keep mental health top of mind and to provide confidential support before a problematic situation escalates. This mental wellness program is available to all associates and their family members at no cost.

### Telehealth Services

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Our telehealth program through Doctor on Demand<sup>®</sup> allows participants to save time and money by seeing a doctor one-on-one via video chat for medical or mental health care needs.

### Wellness in Our Operations

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Our operating companies promote associate well-being through a variety of additional initiatives that vary by office. Some examples include blood drives, associate game areas, flu shots, health fairs, healthy snacks, on-site ergonomic evaluations and support materials, on-site fitness centers, online CPR course reimbursement, walk-a-thons, workout groups, and wellness newsletters.



## Learning and Development

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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:

### Online Learning

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Our operating companies offer access to various online learning platforms that provide training and on-the-job support tools to enhance business and technical skills. These platforms have a vast library of content to assist associates as they work on their professional development goals.

Old Republic Risk Management and Title Insurance also use LinkedIn Learning to provide associates with tailored collections of courses on topics such as professional development, change management, and communications. Additionally, Old Republic Title Insurance has utilized LinkedIn Learning to curate learning paths for new associates and hiring managers to access during onboarding and new manager training.

### Insurance Certifications and Fundamentals

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Associates have the opportunity to obtain insurance certifications and credentials offered by insurance industry-related educational organizations including, but not limited to, The Institutes, Kaplan, International Risk Management Institute (IRMI), and Certified Insurance Counselors (CIC). Old Republic Canada partners with the Canadian Insurance Institute to offer insurance certifications and credentials.

Several operating companies also offer insurance fundamentals courses. For example, Old Republic Risk Management offers training to help associates understand workers' compensation, auto, and general liability insurance. Old Republic Home Protection offers courses that help associates better understand home warranty plans and various warranty components such as plumbing, electrical, pool/spa, and HVAC.

### Claims and Underwriting Training

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Our operating companies offer continued claims and underwriting training for associates through internal resources and external industry association resources. For example, Old Republic Aerospace has been developing and managing Underwriting University courses which includes: deep-dive, "initial" new hire courses per product line, and shorter, bi-weekly "recurrent" training for all underwriting skill levels. BITCO Insurance Companies offers new associates a six-month claims and underwriting trainee program at its home office that includes functional, business, and soft-skill training activities, followed by a graduation ceremony for participants. Old Republic Professional underwriters and claims attorneys engage in ongoing professional development through annual Professional Liability Underwriting Society (PLUS) educational symposiums. Additionally, they participate in lunch-and-learn sessions led by outside counsel and subject matter experts, ensuring continuous learning and growth in expertise.

### Management Training

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Many operating companies offer management training programs for recently hired or newly promoted managers who are responsible for supervising and leading associates. For example, we provide manager training that covers fundamentals in creating high-performing teams, skillful delegation, and effective conversations. All new managers and supervisors at BITCO Insurance Companies participate in a four-part series that explores Company culture, best practices, trending topics, and policies.



Old Republic Home Protection's Rising Star Program offers a path for associates who aspire to develop their professional leadership skills while also building a strong understanding of Old Republic Home Protection. Old Republic Surety requires all current and new managers to participate in the Ecsell Institute Coaching Effect to hone their coaching and leadership skills.

PMA Companies' Leadership Excellence Program focuses on the five leadership capabilities it expects associates to practice. Great West Casualty offers a training program for members of their Emerging Leaders Program, which is an in-house individualized coaching program.

Old Republic Title Insurance produces a New Manager series for new and recently promoted managers, focusing on partnering with HR, performance management, talent development, and talent acquisition. Additionally, Title Insurance uses in-house training material that focused on building manager competencies and providing strategies for how to best lead their teams and offers a Management Development Series to support leaders in continuous development of their skills.

Old Republic Risk Management presents a suite of online programs tailored for new managers, equipping them with essential managerial insights and the critical skills needed to excel in their roles. They also provide coaching workshops for leaders through the Coaching Effect Academy.

## New Hire Onboarding Initiatives

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Providing our associates with a seamless and inclusive onboarding experience is a priority. By fostering engagement and alignment early on, we are strengthening our workforce and reinforcing our dedication to associate development and retention. We have implemented an HR Orientation for all new hires as a key step in their onboarding journey. This initiative ensures that every associate is equipped with essential company knowledge, policies, and resources to support their success from day one. Additionally, Old Republic Home Protection's Corporate Training Program is designed to help familiarize new associates with its organizational structure, involvement in the Home Warranty Industry, and key software.

After 90 days of employment, BITCO Insurance Companies brings new hires into their home office for a two-day program where they learn about company culture, attend on-the-job training, and connect with senior leadership. Old Republic Risk Management has also designed a new hire orientation that covers its history, culture, products, and essential department functions.

PMA Companies' SMART Start new hire orientation provides information, resources, and contacts to successfully jump-start a new hire's career. Old Republic Surety Company holds virtual and in-person New Hire Orientations for all new associates.

## Mentorship and Team Building Programs

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By partnering an established, experienced associate with a new hire, our operating companies can help acclimate new associates with the added benefit of one-on-one mentorship.

Old Republic Risk Management enhances departmental cohesion by employing team-building training exercises. This approach cultivates highly efficient teams, elevates morale, and fosters productivity and camaraderie. They have also launched an Emerging Leaders Program designed for experienced professionals aspiring to contribute to enterprise-wide strategy and growth beyond leading a particular function. Program participants interact with and gain insight from industry leaders to build competencies focusing on practical application and the path to becoming an impactful leader.



## Sales Training

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Our operating companies conduct sales training to sharpen the skills of their sales professionals and give them a competitive edge when promoting specific products and services. Each business tailors sales training programs to meet the unique needs of their sales force. For example, Old Republic Home Protection offers a customer service training module that prepares associates on how to deliver their vision.

Led by Great West Casualty Company leaders, Great West University is a new educational platform tailored for agency partners and aims to deepen their understanding of Great West, the trucking industry, and related services. Old Republic Surety provides training for its sales team through The Brooks Group to improve their sales skills.

Old Republic Risk Management and Old Republic Aerospace have partnered with outside parties on negotiation and sales training. Specifically, Old Republic Risk Management has worked with a consultant on a program designed to enhance their expertise in delivering primary casualty insurance products to large corporate and group insureds, while providing the best-in-class customer service.

## Technical Training and Interactive Learning Sessions

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At Old Republic Insurance Automotive Services and Old Republic Risk Management, quarterly lunch and learn sessions are conducted by executive management and other subject matter experts. Associates learn about trends, performance, strategies, policies, industry news and more. Old Republic Risk Management has also partnered with a local university to offer new associates Outlook training designed to help them gain additional email management skills. Additionally, all associates at Old Republic Risk Management have access to Grammarly, a robust virtual writing assistant tool that can help enhance communication skills.

Great West hosts company-wide quarterly workshops to support understanding and action of its mission statement. Title Insurance created, developed, and facilitated focus groups designed to help associates gather insight about additional training, resources, and HR support in addition to live virtual sessions tailored to building leadership skills. Old Republic Surety offers courses in Microsoft Excel, Microsoft Teams, and monthly lunch and learns to expand the knowledge and expertise of our associates.

## Educational Assistance Programs

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BITCO Insurance Companies, Old Republic Title Insurance, Old Republic Insured Automotive Services and Old Republic Canada offer 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. We also support the development of our associates by making educational assistance available for certain optional certification programs, which include study time, exam materials, and payment of exam fees.

Old Republic Aerospace offers educational assistance for both industry-specific programs via The Institutes and degree programs at accredited schools. Old Republic Surety offers reimbursement and a bonus for associates who successfully complete the Associate in Fidelity and Surety Bonding (AFSB) designation.

## Internships and Apprenticeships

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Old Republic Risk Management has expanded its internship program to include areas such as Finance/Accounting and Information Services which has helped recruit top talent across the insurance industry. BITCO offers internships in the areas of Claims, Underwriting, Accounting, IT, and Human Resources. In addition to on-the-job training, BITCO creates opportunities for its interns to participate in company-wide events and community service projects.



Old Republic Professional offers a summer internship program in professional liability underwriting, providing interns with a comprehensive understanding of the business and engagement in company-wide events. This program serves as a valuable pipeline for identifying and recruiting future associates who demonstrate a strong interest in building a career Old Republic.

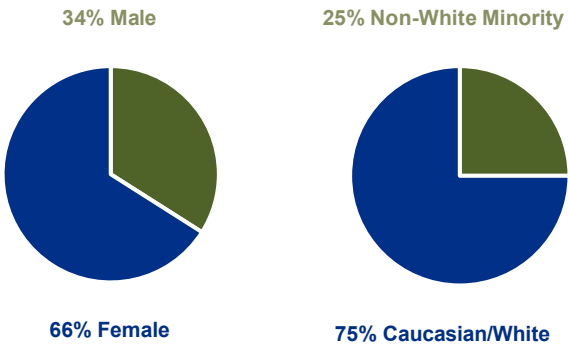
Old Republic Canada partners with local universities/colleges to offer internship programs in Finance/Accounting, Information Technology, Claims, and Underwriting ranging from four to 16 months long. These internships enhance visibility among graduates and is an opportunity to identify top talent while building a pipeline of candidates that are already trained and familiar with the company's culture and operations.

## Diversity and Inclusion

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.

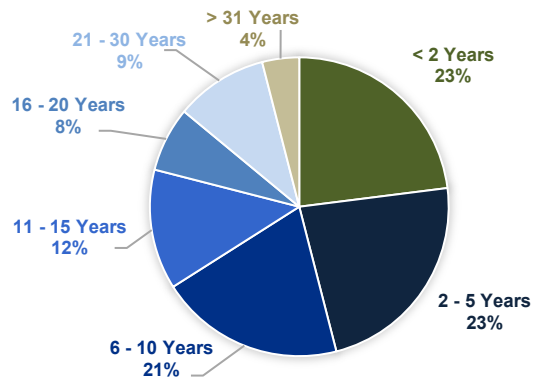
As an equal opportunity employer, Old Republic prohibits discrimination, harassment, and retaliation with regard to race, color, creed, religion, national origin, ancestry, citizenship status, age, sex or gender, gender identification or gender expression (including transgender status), sexual orientation, marital status, military service and veteran status, physical or mental disability or other protected classifications. As part of our enterprise-wide compliance training program, our associates learn about procedures and strategies designed to help prevent discrimination, harassment, and retaliation in the workplace. Our corporate goal is to continually improve efforts in making our workplaces respectful, safe, and productive environments for our associates and customers.

### Associate Diversity

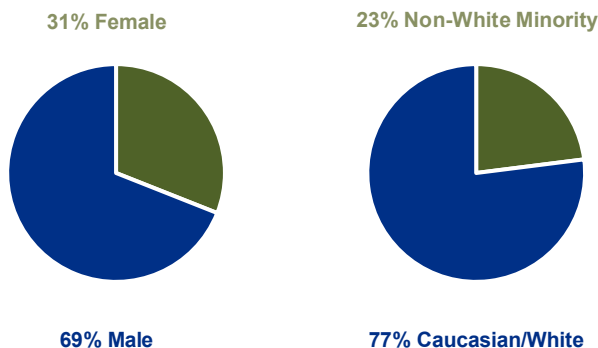


### Associate Tenure

as of February 12, 2026



### Board Diversification



Old Republic International Corporation's 13-member Board of Directors includes four female directors, two African Americans, one Japanese American, and one director that identifies as LGBTQ+.

[EEO Report Link](#)



## Ethics, Compliance, and Business Conduct

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### Corporate Responsibility Hotline

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Complaints or concerns regarding questionable accounting standards, accounting controls, auditing matters or any other related activities believed to be unlawful, contrary to Corporate Policy or otherwise improper may be reported to the Audit Committee of the Company's Board of Directors. The hotline is available 24 hours a day, 7 days a week, including holidays, through the completion of an online report. Reports may be submitted by name or anonymously, with or without a request for confidentiality. All submissions are reported promptly to the Company's Audit Committee for its further review and handling as appropriate.

### Code of Business Conduct and Ethics

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We uphold our commitment to promoting ethical business practices and compliance 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

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Ongoing compliance training courses are completed by associates throughout Old Republic, 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.

## Political Activities

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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 we are 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 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

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Our associates 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:

- Alliance of Women in Workers' Compensation
- American Association of Insurance (AAIS)
- American Property Casualty Insurance Association (APCIA)
- Association of Claims Professionals
- Association of Corporate Counsel, South Florida Chapter
- Aviation Insurance Association
- Canadian Life and Health Association
- Captive Insurance Companies Association (CICA)
- Central Florida PREP chapter (PRIA)
- Chicago Area Business Aviation Association
- Claims & Litigation Management Alliance
- Commercial Vehicle Safety Alliance
- Construction Financial Management Association (CFMA)
- Chartered Property Casualty Underwriter (CPCU) Society
- Experimental Aircraft Association
- Future Forestry Corporation
- Florida Automobile Joint Underwriting Association
- Guaranteed Asset Protection Alliance (GAPA)
- Georgia REALTORS® Political Action Committee
- Gulf Coast Builder's Exchange in Florida
- Helicopter Association of Canada
- Inland Marine Underwriters Association (IMUA)
- Insurance Bureau of Canada
- Insurance Information Institute
- International Claim Association (ICA)
- International Risk Management Institute (IRMI)
- International Women In Aviation
- Kansas Motor Carrier Association
- Land Title Associations
- Loss Executives Association
- Maryland Trucking Association
- Medina County Board of REALTORS®
- Minnesota Trucking Association Safety Council
- Mississippi Agricultural Aviation Association
- Mississippi Workers Compensation
- Assigned Risk Pool Advisory Board
- Missouri Trucking Association Safety Council
- Motor Vehicle Protection Products Association (MVPPA)
- National African American Insurance Association (NAAIA)
- National Agricultural Aviation Association
- National Air Transportation Association
- National Association of Hispanic Real Estate Professionals
- National Association of Independent Sureties (NAIS)
- National Association of REALTORS®
- National Association of Surety Bond Producers (NASBP)
- National Association of Women in Construction (NAWIC)
- National Business Aviation Association
- National Forestry Resources Association
- National Home Service Contract Association (NHSCA)
- National Utility Contractors Association (NUCA)
- North Carolina Trucking Association Safety Council
- Oklahoma Guarantee Fund Association
- Pennsylvania Trucking Association
- Professional Liability Underwriting Society (PLUS)
- Property Insurance Association of Louisiana
- Public Risk Management Association (PRIMA)
- Puget Sound Relocation Council Board
- Quad Cities Insurance Association
- Real Estate Services Providers Council (RESPRO)
- Real Property, Probate and Trust Law Section, multiple State Bar Associations
- REALTORS® for a Cause
- The Risk Management Society (RIMS)
- Self-Insurance Institute of America
- Securities & Insurance Licensing Association (SILA)
- Service Contract Industry Council (SCIC)
- Southwest Riverside County Association of REALTORS®
- Southwest Riverside County Young Professionals Network
- Surety & Fidelity Association of America (SFAA)
- TEAM Safe Trucking
- Texas Auto Insurance Plan Association
- The Council of Insurance Agents & Brokers (CIAB)
- The Independent Brokers of Spokane
- Travel Health Insurance Association of Canada
- Wholesale & Specialty Insurance Association (WSIA)
- Women's Council of REALTORS®, multiple local chapters
- University Risk Management & Insurance Association (URMIA)
- US Travel Insurance Association (USTIA)
- Utah Trucking Association
- Vermont Captive Insurance Association (VCIA)
- Vertical Aviation International (formerly HAI)



## Caring for Our Fellow Citizens and Communities

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As part of our ongoing commitment to corporate social responsibility, Old Republic has a long-standing tradition of giving back. The Company and its subsidiaries have donated almost \$7 million over the last six years to both national and local nonprofits. These organizations are primarily focused on health services, disaster preparedness and relief, and local causes such as community centers, recreation areas, etc.

Old Republic and Old Republic Professional partner with Cristo Rey Jesuit High School which offers a career focused, college preparatory education for students with limited economic resources. This model has spread coast to coast and now includes 12,200 students across 40 schools in 24 states. Each school year, students in this program are supported through financial sponsorships by working one full day each week.

The students gain invaluable experience in a professional work environment to complement their academic schedule. It also allows Old Republic employees to develop talented, experienced, and diverse associates for the future.

## Overview of Our Charitable Involvement

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In addition to monetary donations, we empower our businesses to make a positive impact and give back to their local communities. Whether it is giving to food banks, volunteering at walks, or aiding in community development, by encouraging our associates to give back to local charities of their choice, Old Republic is able to support their philanthropic efforts in the communities where they live.

At Old Republic, we believe our impact is strongest when we empower employees to support the causes that matter most to them. To strengthen our culture of giving, we introduced a combined employee matching and volunteer rewards program through our charitable engagement platform. Through this program, Old Republic matches employee donations to eligible nonprofit organizations and provides rewards for volunteer service, enabling employees to amplify both their financial contributions and the time they dedicate to their communities. A combined annual cap for matching gifts and volunteer rewards ensures broad participation while supporting organizations what align with our giving guidelines.



# Customer Privacy and Data Security

*Old Republic relies on electronic means to conduct business and it is entrenched within the Company to stay competitive and offer our customers the best possible insurance products. With a digital focus on the data that is needed to issue products, Old Republic has a great responsibility to focus on ensuring that information is collected lawfully, and that confidentiality, integrity and availability is maintained.*

- We recognize that sophisticated privacy and data security controls are essential 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, random attacks, 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

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

- Enhancing our secure development processes with additional controls to increase our ability to avoid, identify, and mitigate code vulnerabilities
- Implementing industry leading network protection tools to monitor, respond, block, and recover from a security event
- Expanding our cyber threat and vulnerability intelligence program that allows the identification and ability to offensively protect systems and data from current threats

## Oversight

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Information technology and security awareness is an enterprise-wide endeavor that is constantly evolving. Our leadership promotes training for our associates 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 including artificial intelligence. This governance oversight supports the Company's ability to maintain a strategic focus in addressing these issues.



*As a specialty insurance company, our interaction with environmental issues is often indirect. We serve a variety of key sectors that drive the North American economy.*

Within Specialty Insurance, we primarily provide casualty coverages that insure our customers against litigation and that protect workers who are injured on the job. To a lesser extent we insure 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 risk 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.

## Environmental Responsibility

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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 Old Republic include the digitization of records management, as well as moving to more paperless technology programs for customer order placement, payment processing, customer communications, transactions, and internal processes.

When it comes to the destruction of paper records, our operations securely discard 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.

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, in their business and in their local communities.



## Emissions Data

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*Unless otherwise noted, the information below reflects initiatives and metrics for the fiscal year ending December 31, 2025. This report covers Old Republic International and its consolidated enterprise, including all subsidiaries within our reporting boundary.*

### Our Scope 1 and Scope 2 Emissions

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In 2025 we implemented a third-party carbon accounting tool to improve data quality and automate our greenhouse gas (GHG) calculations. Results provided insights into the sources of our Scope 1 and Scope 2 emissions and established an emissions baseline for our owned and leased operations.

Scope 1 emissions included the stationary combustion of natural gas for our owned-office buildings, estimated natural gas consumption of our leased office spaces, and emissions from vehicles based on mileage, fuel, or spend data. Scope 2 emissions reflect electricity purchased from the grid, either estimated or using available data. We are reporting a location-based Scope 2 figure.

The majority of our Scope 1 and Scope 2 emissions arise from purchased electricity and direct energy consumption from our approximately 350 leased offices and four owned offices, covering more than 2.7 million square feet. In 2025, our offices' emissions accounted for 92% of our total Scope 1 and Scope 2 emissions.

<b>Metric</b>	<b>2025</b>
Scope 1 GHG Emissions	10,725 MTCO <sub>2e</sub>
Scope 2 GHG Emissions (location-based)	20,518 MTCO <sub>2e</sub>
Total Scope 1 and Scope 2 GHG Emissions	31,243 MTCO <sub>2e</sub>
Total Electricity	57,286,517 kWh

A combination of activity and spend data and calculated emissions was used, in accordance with the Greenhouse Gas Protocol's Corporate Accounting and Reporting Standards.



## 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 and our Lodestar.

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.

[www.oldrepublic.com](http://www.oldrepublic.com)



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