



Opening a new door



Opening a new



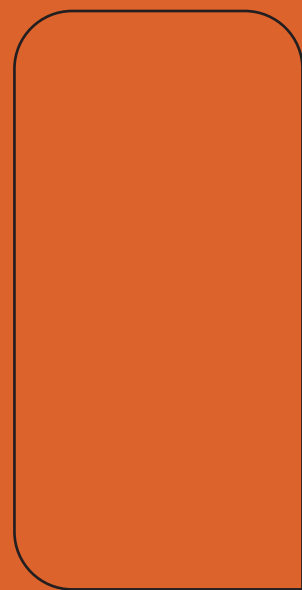
opportunity



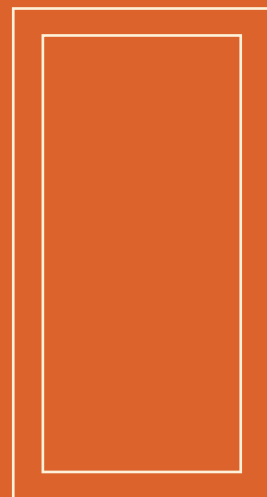
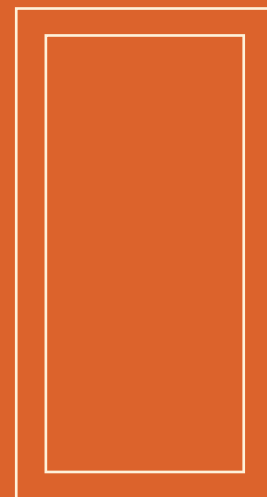
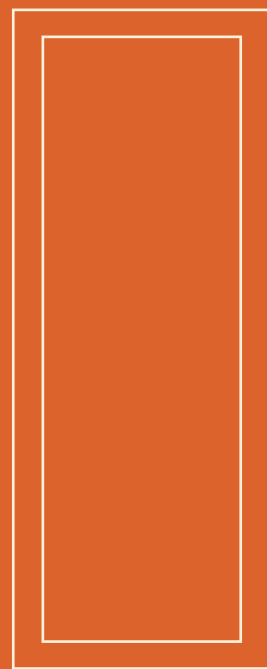
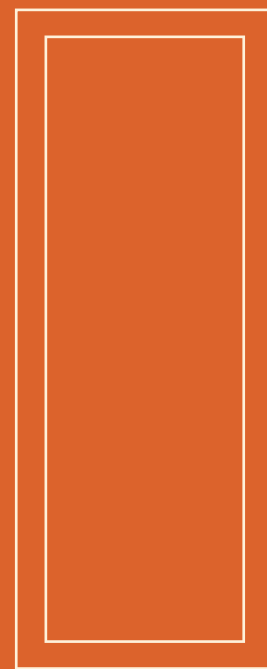
If we've learned anything during our many years in business, it's that when one door is closing, another door opens. At Old Republic Title, we have been opening doors for over a century, consistently crossing new thresholds and moving forward. Our experience, expertise, integrity and innovation provide the keys to unlock your door to opportunity and success.



A key  to success



IN

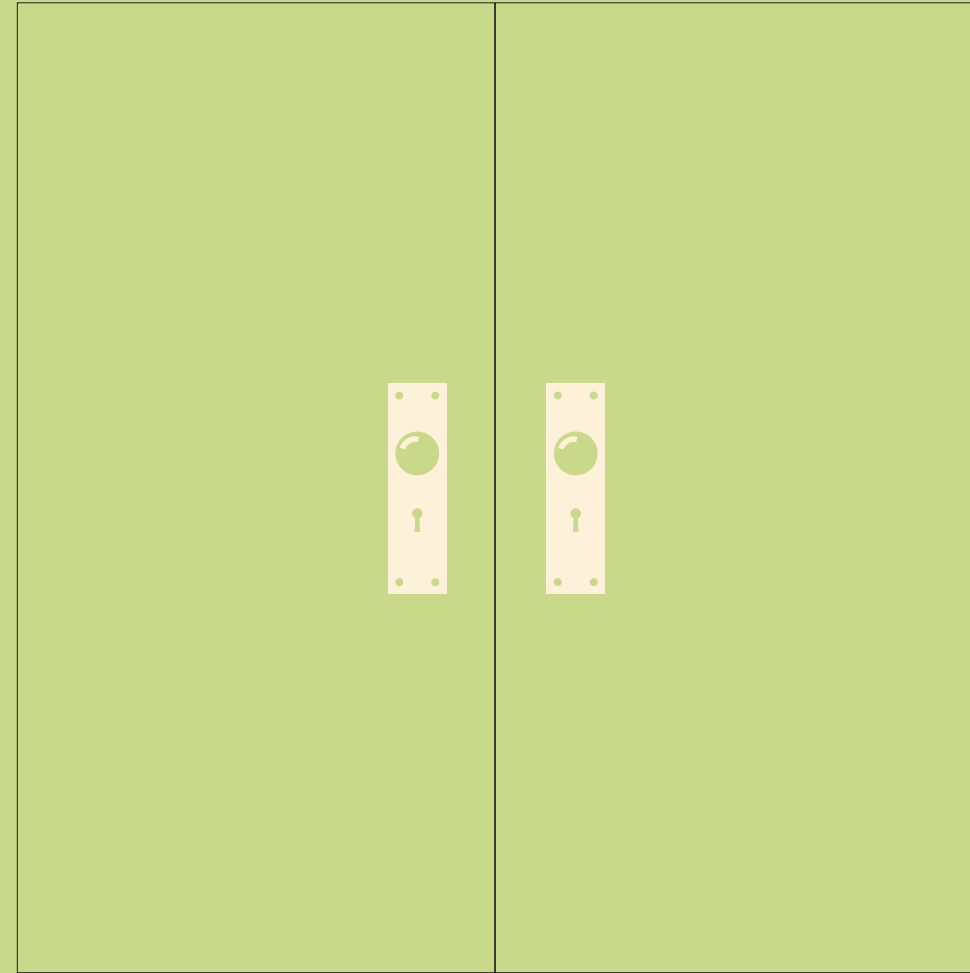


A key to success

INNOVATION 

As we open the door to our second century of business, we continue to deploy products, services, processes and technologies that allow our customers' transactions to be completed quickly, effectively and accurately. Our attention to innovation allows you to be responsive to your customers' needs and provide optimum service and security.

Moving forward



Moving forward



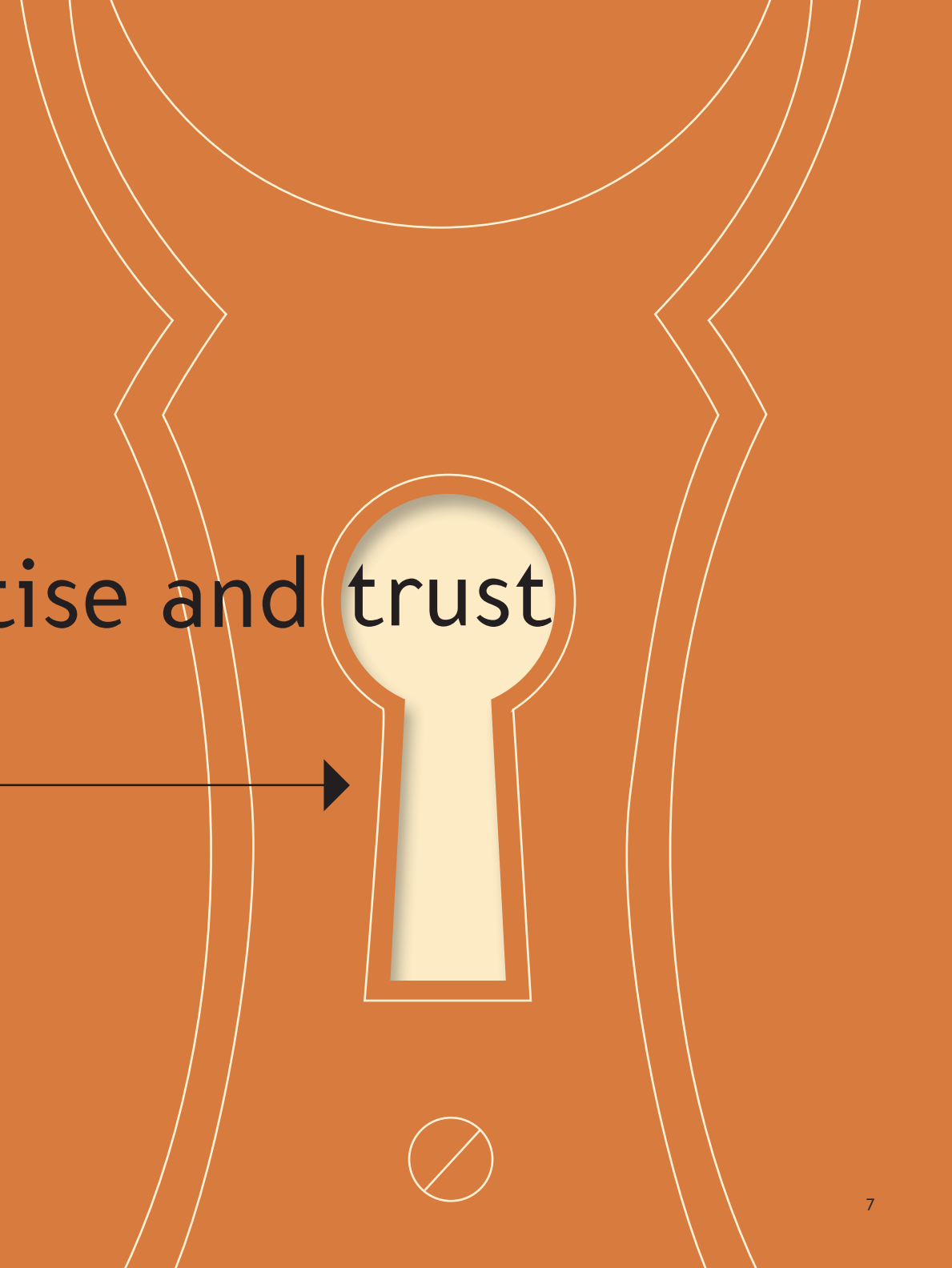
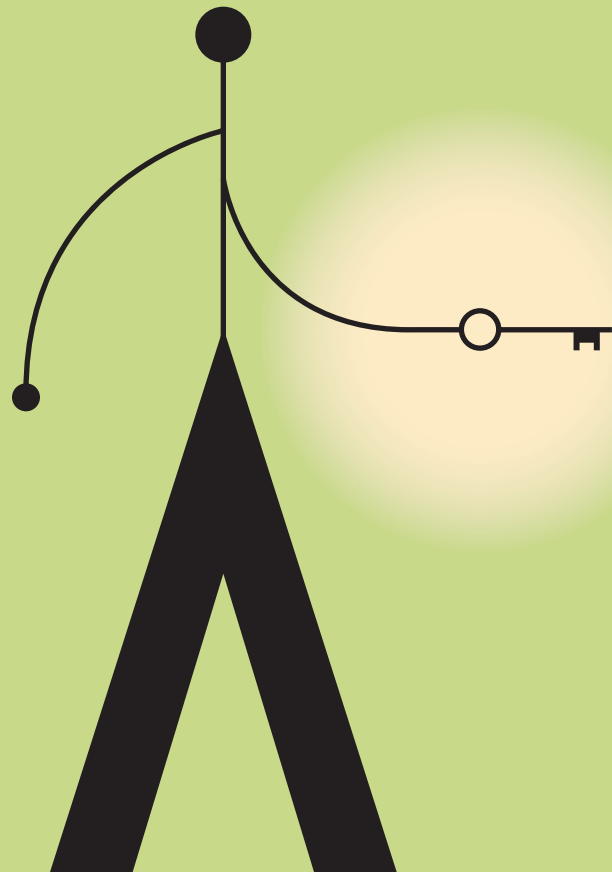
with optimism & strength

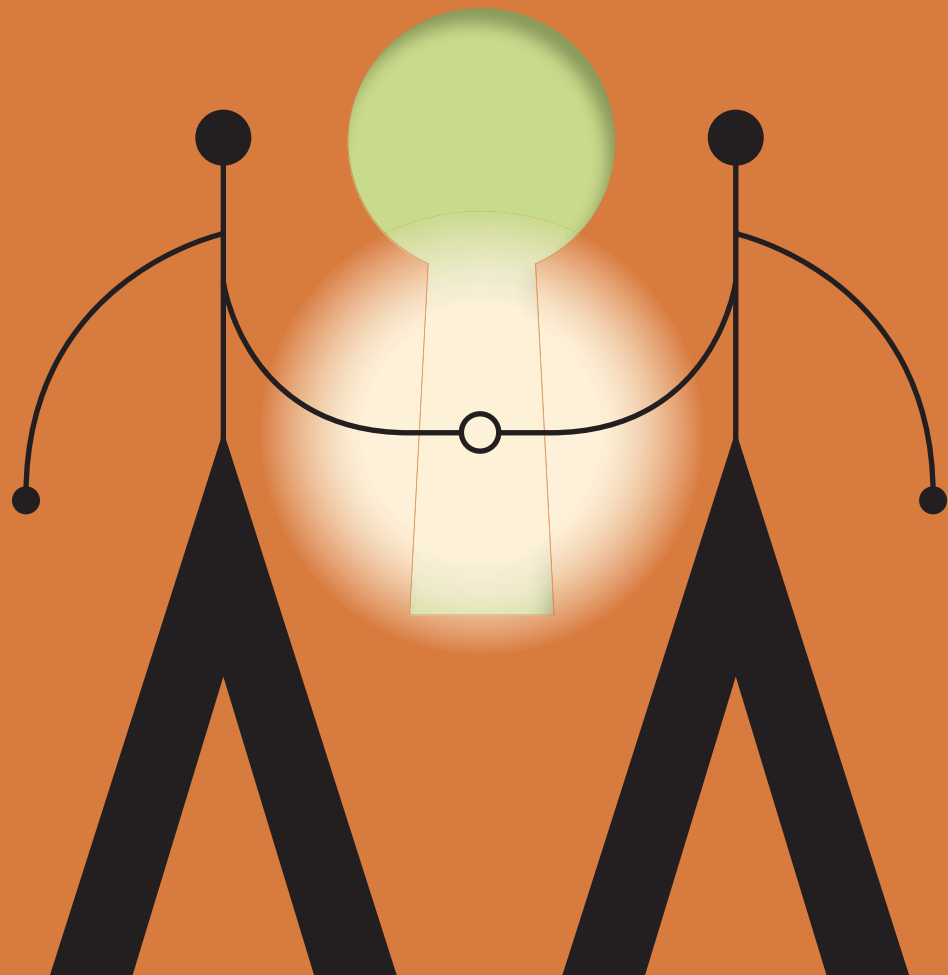
Like those who see the glass half full instead of half empty, there are those who see a door as an opportunity and not an obstacle. At Old Republic Title, we have reason to be optimistic. Even during the current market situation, we remain financially strong and ready to stand behind our commitments. Since 1992 we have received the industry's highest financial-strength ratings. No other title insurer can match this accomplishment.

Crossing
new
thresholds
requires

expertise and trust

Our agents and clients have access to exceptional underwriting expertise and services. Being in business for as long as we have means we've worked on transactions both big and small and understand the importance of being a trusted partner. Integrity and reliability are at the heart of everything we do.





Unlocking the

future, trusting

our strengths



Without the appropriate protection, a property dispute or title claim can open the door to financial ruin. The best defense against this prospect is accuracy and attention to detail. Old Republic Title has a long history of safeguarding customers and is a recognized industry leader in providing products, services and technologies that help prevent title disputes. We've been doing it for more than 100 years.

A Message from Rande K. Yeager, President & Chief Executive Officer

Throughout 2007, the Old Republic Title Insurance Group (ORTIG) faced the challenge of an adverse real estate market. A severe downturn in the housing and mortgage lending industries led to double-digit declines in mortgage originations, and in sales of new and existing homes. The Group remained profitable through the first nine months. In the fourth quarter, a rapidly deteriorating market eliminated that profit and led to a moderate operating loss for the year.

Our direct title production facilities were the hardest hit. This was particularly true in the western United States, where nearly 98 percent of our premiums and fees are produced directly. Outside of these facilities, our Group relies heavily upon relationships with independent agents. In 2007, 86.5 percent of premium and fees in our eastern, central and southern operations were generated through these agents.

Although we aggressively managed the expenses associated with our direct operations, those units were not able to produce profitable operating results. As a result, we experienced the highest title expense ratio (98.1 percent) in the past 25 years.

ORTIG provides title insurance policies and related real estate transaction and mortgage lending products and services to individual consumers, businesses and government agencies. Title insurance protects all of these groups from losses related to such problems as unknown liens, fraudulent transfers or other inconsistencies with a property's title. Our products and services are issued and delivered by a national distribution network

including our wholly owned insurance company branch offices, ancillary services subsidiaries and thousands of independent title insurance agents.

Our oldest insurer, American Guaranty Title Insurance Company, dates back to 1889, while our leading title insurer, Old Republic National Title Insurance Company, has been serving the real estate and mortgage industry for more than a century. Our regional insurer, Mississippi Valley Title Insurance Company, entered the business in 1941 and holds a significant market share in Mississippi, Alabama and parts of Tennessee.

ORTIG's ancillary service subsidiaries and divisions provide a number of important products and services: credit reports, IRC 1031 exchanges, real estate appraisals, flood zone reports, real estate information, national order management, commercial real estate services, relocation services and default management and foreclosure services.

In 2007, for the 15th straight year, we received the highest financial-strength ratings in the title insurance industry. No other title insurer in the industry can make that claim.

We were able to achieve this because of our financial strength, conservative management philosophy, the commitment of our employees and our dedication to doing things the right way. All these factors support a balance sheet that more than satisfies our obligations. As a result, our customers can be confident we will honor our commitments to them well into the future.

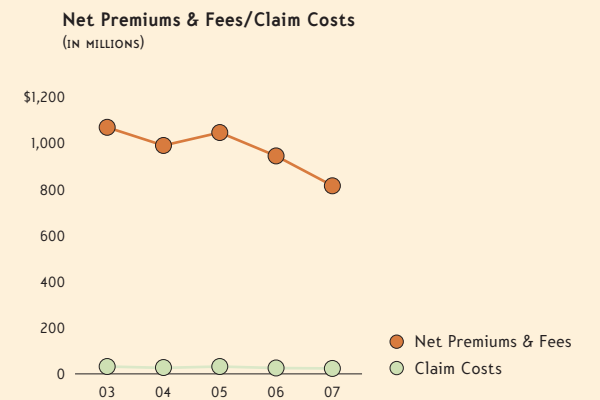
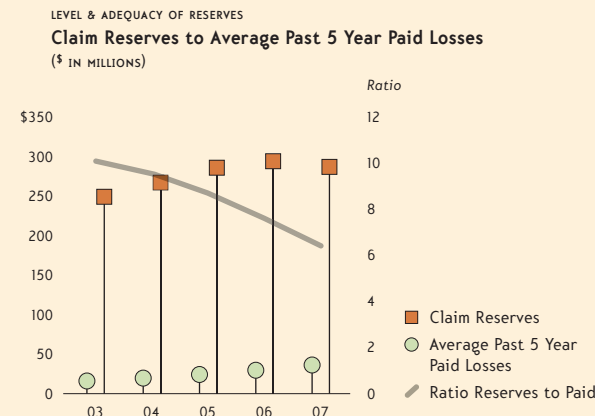
Highest rated since 1992

We took a number of steps to improve our performance. A fourth quarter restructuring of our western direct operations, combined with responsible expense management, should return us to profitability as economic conditions stabilize. In spring 2007, we expanded our geographic coverage in the greater Sacramento, California area by acquiring North State Title Company. North State Title opened with a single office in 1963 and today offers title insurance and escrow services through six offices in Yuba, Sutter, Colusa and Glenn counties.

In March, Mark Bilbrey joined Old Republic Title as Senior Vice President and Chief Operating Officer of our Central Title Group. Mark has a long and successful history in the title insurance industry. His tenure includes time as a very successful independent agent and several years in management for a title insurance

underwriter. Mark is a past president of the American Land Title Association (ALTA). He brings a wealth of knowledge, experience, desire and passion about the industry to our organization.

In May we took significant steps to expand the capabilities and presence of our national Default Services Division. Carl Brown joined Old Republic Title as President of the national Default Services Division. Carl has 20 years of specialized experience in the default services field. We opened customer service and production centers in California and Texas. Then we licensed industry-leading technology to improve case management services to customers. And by continuously adding new services, we offer a full slate of capabilities to provide lenders, attorneys and government enterprises with loss mitigation, foreclosure and REO (real estate owned) services and products.



In the technology and information arena, we continue to update our title production and settlement services platform. During the year we have been transitioning to RamQuest Complete Closing Enterprise software (after acquiring a significant stake in RamQuest Software, Inc. in 2005). We believe the RamQuest software is the best in the industry. By adopting it in all production and settlement services facilities, the Group and its customers will benefit from production and communication enhancements that reduce the time from order entry to settlement and policy issuance.

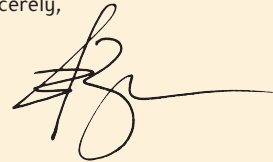
Our title information unit, Old Republic Business Information and Technology (ORBIT), will celebrate 14 years of service in 2008. In 2007, ORBIT established new milestones in customer additions, profitable growth and was able to access 16 million real estate and court document images. The technologies behind ORBIT, and its easy Internet accessibility, have enabled this business to keep growing even as real estate and mortgage origination markets contracted.

Last year was an active one on the state and national industry regulatory front. In April, the General Accounting Office issued their long-awaited report on the title industry. RESPA reform efforts continued throughout 2007, with much of the emphasis on the Good Funds Estimate and consumer education and choice. We used the media attention surrounding these matters to present the regulatory community with facts that support what we do, the integrity of our processes, and the products and the value we offer to the consumer and the marketplace in general. ORTIG has been a leader in consumer education, as one of the first title insurance underwriters to publicly support the American Land Title Association's Consumer Initiative Program. We truly believe our Company is at the forefront of compliance and the industry leader in accentuating integrity and honesty in all that we do.

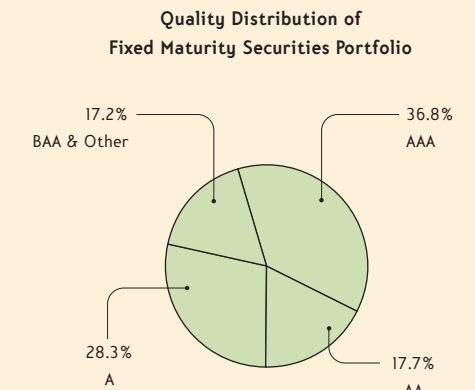
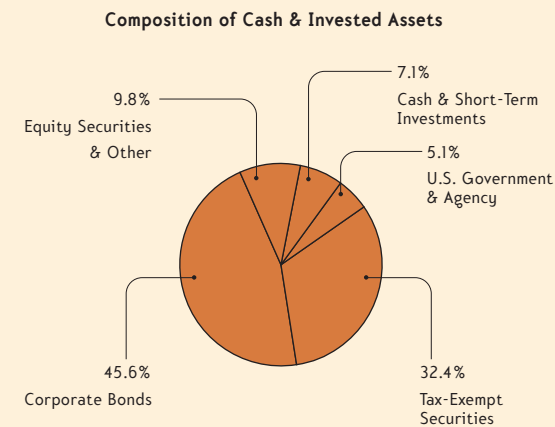
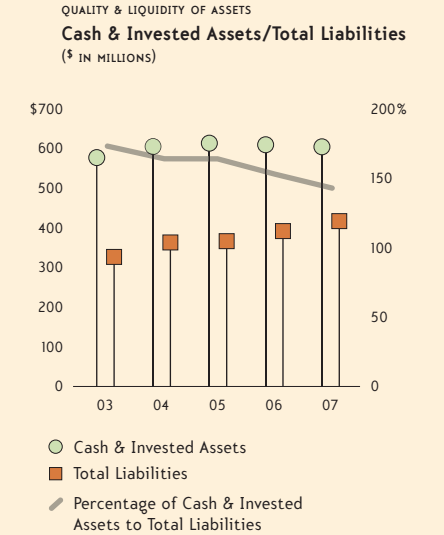
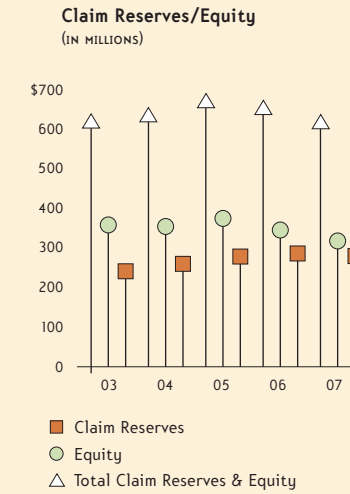
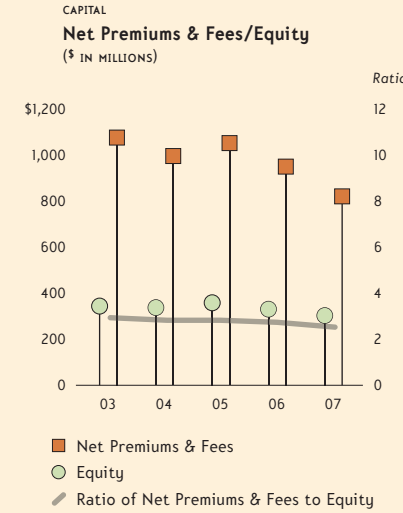
Our Annual Report this year opens the door to new opportunities and possibilities for 2008 and beyond. We accept the challenges and are positioned to capitalize on the opportunities we are presented with. We expect transaction volume in 2008 will decline further before the market stabilizes, which we believe will happen some time in 2009. In the interim, we will continue the initiatives in place to improve results. This includes increasing revenues through cross-selling, strong expense management — in part by continuing to emphasize relationships with independent agents, and by using technology to increase efficiency and our ability to serve customers. Our financial strength — and the creativity, desire, dedication and integrity of our employees — allows us to quickly adapt to the marketplace and to our customers' needs. We do not take unnecessary risks with our business. Our customers can expect the same when it comes to taking care of theirs.

Finally, without our employees, independent agents and customers, we could not be the leading organization we are. Your dedication, loyalty and integrity strengthen our spirit and our desire to open new doors. I wish to sincerely thank all of you and look forward to our continued relationship for many more years.

Sincerely,



Rande K. Yeager
PRESIDENT & CHIEF EXECUTIVE OFFICER



SUMMARY FINANCIAL DATA AND KEY STATISTICS
OLD REPUBLIC TITLE INSURANCE GROUP, INC.

(\$ IN MILLIONS)	2007	2006	2005	2004	2003
Financial Position					
Cash and Fixed Maturity Securities	\$555.3	\$573.1	\$582.0	\$588.6	\$558.0
Equity Securities	54.3	41.3	36.0	21.7	29.4
Other Invested Assets	14.3	14.5	14.7	14.3	9.3
Title Plant and Records	27.7	26.8	25.7	24.5	24.6
Property and Equipment	36.8	41.3	42.0	34.3	34.7
Sundry Assets	81.8	75.3	75.6	69.4	64.3
	<u>\$770.4</u>	<u>\$772.7</u>	<u>\$776.3</u>	<u>\$753.0</u>	<u>\$720.5</u>
Claim Reserves	\$296.9	\$304.1	\$295.8	\$277.0	\$259.0
Other Liabilities	138.6	106.2	89.0	104.5	85.7
Equity	334.9	362.3	391.5	371.4	375.6
	<u>\$770.4</u>	<u>\$772.7</u>	<u>\$776.3</u>	<u>\$753.0</u>	<u>\$720.5</u>
Operating Results					
Net Premiums Earned	\$638.5	\$733.6	\$757.2	\$714.0	\$749.9
Service Fees and Other Income	212.6	246.7	325.4	312.2	354.4
Net Investment Income	27.3	26.9	26.0	25.5	23.5
	<u>878.5</u>	<u>1,007.3</u>	<u>1,108.6</u>	<u>1,051.8</u>	<u>1,128.0</u>
Claim Costs	56.0	58.1	64.8	59.7	63.8
Sales and General Expenses	837.2	918.1	955.0	929.5	934.5
	<u>893.2</u>	<u>976.2</u>	<u>1,019.8</u>	<u>989.2</u>	<u>998.3</u>
Pretax Income (Loss)	\$ (14.7)	\$ 31.0	\$ 88.7	\$ 62.5	\$129.6
Operating Cash Flow	\$ (7.0)	\$ 34.1	\$ 80.2	\$ 74.6	\$129.5
Underwriting Statistics (a)					
Paid Loss Ratio	7.4%	5.1%	4.3%	4.1%	2.7%
Loss Ratio	6.6%	5.9%	6.0%	5.8%	5.8%
Expense Ratio	98.1%	93.6%	88.2%	90.5%	84.6%
Composite Ratio	104.7%	99.5%	94.2%	96.3%	90.4%
Composition of Pretax Income					
Underwriting/Service Income	\$ (42.0)	\$ 4.1	\$ 62.7	\$ 36.9	\$ 106.0
Net Investment Income	27.3	26.9	26.0	25.5	23.5
Pretax Income (Loss)	\$ (14.7)	\$ 31.0	\$ 88.7	\$ 62.5	\$ 129.6
Pretax Margin	-1.7%	3.1%	8.0%	5.9%	11.5%
Key Ratios					
Premiums & Fees to Equity	2.5x	2.7x	2.8x	2.8x	2.9x
Claim Reserves to Equity	89%	84%	76%	75%	69%
Reserves to Paid Losses (b)	6.4x	7.6x	8.7x	9.5x	10.1x
Cash & Invested Assets to Liabilities	143%	153%	164%	164%	173%

This summary has been prepared on the basis of generally accepted accounting principles and excludes realized investment gains and losses. Ratios are computed on a consistent basis for all years.

(a) Loss and expense ratios are measured against combined premiums and fees.

(b) Represents average paid losses for the most recent five years divided into ending claim reserves at the end of each five-year period.

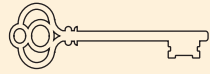
BALANCE SHEETS
OLD REPUBLIC TITLE INSURANCE GROUP, INC.

A wholly owned subsidiary of Old Republic International Corporation

(IN THOUSANDS)	DECEMBER 31,	
	2007	2006
Assets		
<i>Investments (other than investments in related parties)</i>		
Available For Sale:		
Fixed Maturity Securities (at fair value) (cost: \$514,650 and \$541,289)	\$518,579	\$537,612
Equity Securities (at fair value) (cost: \$51,284 and \$34,137)	54,319	41,349
Short-Term Investments (at fair value which approximates cost)	33,307	29,317
<u>Total Available for Sale</u>	<u>606,205</u>	<u>608,279</u>
Held to Maturity:		
Mortgage Loans on Real Estate and Other Long-Term Investments (principally at cost)	6,804	6,439
<u>Total Held to Maturity</u>	<u>6,804</u>	<u>6,439</u>
<u>Total Investments</u>	<u>613,009</u>	<u>614,718</u>
<i>Other Assets</i>		
Cash	3,428	6,239
Securities and Indebtedness of Related Parties	11,782	9,478
Accrued Investment Income	7,577	8,152
Accounts Receivable	8,664	10,918
Federal Income Tax Recoverable: Current	18,052	13,422
Property and Equipment (at depreciated cost)	36,885	41,323
Title Plants and Records	27,702	26,886
Goodwill and Other Intangible Assets	35,977	32,717
Sundry Assets	7,413	8,845
<u>Total Other Assets</u>	<u>157,485</u>	<u>157,985</u>
<u>Total Assets</u>	<u>\$770,495</u>	<u>\$772,703</u>
Liabilities and Common Shareholder's Equity		
<i>Liabilities</i>		
Losses, Claims and Settlement Expenses	\$296,943	\$304,106
Commissions, Expenses, Fees and Taxes	41,379	54,350
Federal Income Tax: Deferred	17,022	14,091
Debt	4,277	10,538
Indebtedness to Related Parties	62,174	14,102
Sundry Liabilities	13,748	13,122
<u>Total Liabilities</u>	<u>435,545</u>	<u>410,311</u>
<i>Common Shareholder's Equity</i>		
<u>Total Liabilities and Common Shareholder's Equity</u>	<u>\$770,495</u>	<u>\$772,703</u>

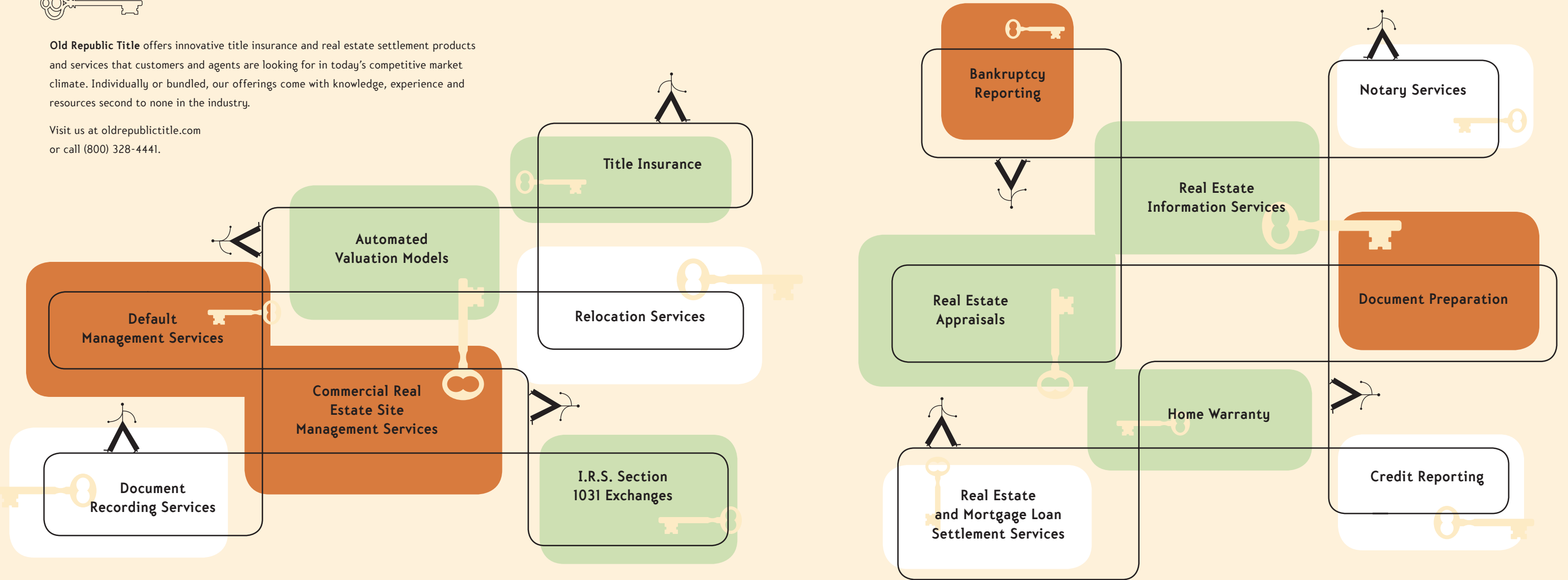
The above Balance Sheets have been prepared on the basis of generally accepted accounting principles.

PRODUCTS & SERVICES



Old Republic Title offers innovative title insurance and real estate settlement products and services that customers and agents are looking for in today's competitive market climate. Individually or bundled, our offerings come with knowledge, experience and resources second to none in the industry.

Visit us at oldrepublictitle.com
or call (800) 328-4441.



OLD REPUBLIC INTERNATIONAL CORPORATION

About Old Republic

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 our policyholders and shareholders place in us.

Old Republic traces its beginnings to 1923, although several acquired subsidiaries began operations much earlier. The Company is one of America's 50 largest shareholder-owned insurance businesses. Its subsidiaries market, underwrite and provide risk management services for a wide variety of coverages, predominantly in the general (property and liability), mortgage guaranty and title insurance fields. The Company is primarily a commercial lines underwriter serving the insurance needs of a large number of organizations, including many of America's leading industrial and financial services institutions.

For the beneficiaries of their insurance products and services, Old Republic's insurance subsidiaries provide quality assurance of the promises they make. For employees, the Company offers an environment of success in which they can pursue personal goals of professional and economic achievement in the context of Old Republic's business objectives.

Old Republic's record as a long-term investment compares very favorably within American industry. The Company's performance reflects an entrepreneurial spirit, a necessary long-term orientation in the management of its business, and a corporate structure that promotes accountability and encourages the taking of prudent business risks. For the 25 years ended in 2007, the Company's total market return, with dividends reinvested, has grown at a compounded annual rate of 12.8 percent per share. For the same period, the

total market return, with dividends reinvested, for the S&P 500 Index has grown at a 12.7 percent annual compound rate. During those years, Old Republic's shareholders' equity account, inclusive of cash dividends, has risen at an average annual rate of 13.5 percent per share, and the regular cash dividend has grown at a 10.2 percent annual compound rate. According to the Winter 2008 edition of *Mergent's Dividend Achievers*, Old Republic is one of just 117 companies, out of 10,000-plus publicly held corporations, that have posted at least 25 consecutive years of annual dividend growth.

General Insurance Group

Old Republic's General Insurance Group is one of the nation's 100 largest property and liability insurers as measured by revenues. It also is the largest of ORI's business segments in terms of assets, capital commitment, revenues and contribution to consolidated pretax earnings. The Group comprises more than 53 insurance subsidiaries, agencies and service companies. The major industries served by the Group include trucking, general aviation, contractors, forestry products, gas and oil, general industry and financial indemnity.

Mortgage Guaranty Group

Old Republic's Mortgage Guaranty Group protects lenders across the United States from losses due to defaults on first mortgages for residential properties. The Group provides products and services through Republic Mortgage Insurance Company and its affiliates. Typically, loans are insured for the purchase or refinancing of homes when the amount borrowed exceeds 80 percent of the property's value. Loans are insured individually, through traditional primary insurance, and in bulk, pricing a group of loans in the aggregate on a bid or negotiated basis.

OLD REPUBLIC INTERNATIONAL CORPORATION CONSOLIDATED FINANCIAL SUMMARY

(IN MILLIONS, EXCEPT PER SHARE DATA)	2007	2006	2005	2004	2003
Consolidated Assets	\$13,290	\$12,612	\$11,543	\$10,570	\$9,712
Common Shareholders' Equity	4,541	4,369	4,024	3,865	3,553
Total Capitalization	4,605	4,513	4,166	4,008	3,691
Net Premiums and Fees Earned	3,601	3,400	3,386	3,116	2,936
Pretax Income	378	680	747	650	679
Net Income	272	464	551	435	459
Diluted Earnings Per Share	1.17	1.99	2.37	1.89	2.01

While each subsidiary of our parent organization, Old Republic International Corporation (ORI), operates its own business and is solely responsible for its obligations, the overall strength of ORI provides added assurance of our long-term commitment. ORI resources provide a high degree of flexibility in managing a diversified financial services business and in gaining better access to the capital markets as needs and opportunities arise. A long history of above average performance and its substantial capital resources have earned ORI high financial ratings of Aa2 and A from Moody's and S&P, respectively.

BALANCE SHEETS

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A wholly owned subsidiary of Old Republic Title Insurance Group, Inc.

(IN THOUSANDS)	DECEMBER 31,	
	2007	2006
Admitted Assets		
<i>Investments (other than investments in related parties)</i>		
Fixed Maturity Securities (generally at amortized cost) (fair value: \$372,544 and \$390,001)	\$368,813	\$391,977
Equity Securities (at fair value) (cost: \$38,791 and \$28,235)	41,981	33,858
Mortgage Loans on Real Estate and Other Long-Term Investments (principally at cost)	978	685
Short-Term Investments (at cost)	21,164	20,855
Total Investments	432,938	447,376
<i>Other Assets</i>		
Cash	1,344	2,116
Securities and Indebtedness of Related Parties	12,183	10,821
Accrued Investment Income	5,381	5,891
Accounts Receivable	6,364	6,377
Reinsurance recoverable on paid claims	706	—
Federal Income Tax Recoverable: Current	4,348	2,749
Deferred	5,401	5,461
Property and Equipment (at depreciated cost)	7,413	8,255
Title Plants and Records	7,826	8,232
Sundry Assets	495	1,076
Total Other Assets	51,465	50,982
Total Admitted Assets	\$484,403	\$498,358
Liabilities, Capital and Surplus		
<i>Liabilities</i>		
Losses, Claims and Settlement Expenses	\$ 61,315	\$ 62,629
Statutory Premium Reserves	261,972	268,962
Commissions, Expenses, Fees and Taxes	16,905	25,384
Reinsurance Balances and Funds (\$5,059 and \$7,187 to related parties)	5,064	7,199
Debt	—	393
Indebtedness to Related Parties	12,135	5,982
Sundry Liabilities	11,007	8,612
Total Liabilities	368,402	379,164
<i>Capital and Surplus</i>		
	116,001	119,193
Total Liabilities, Capital and Surplus	\$484,403	\$498,358

The above Balance Sheets have been prepared on a statutory accounting basis.

FINANCIAL HIGHLIGHTS

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

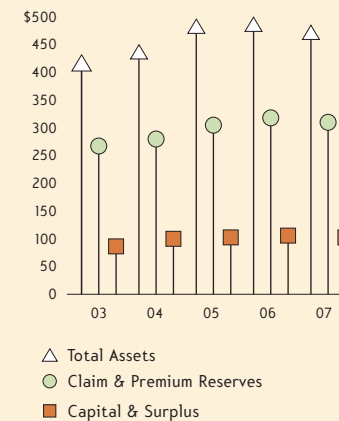
A wholly owned subsidiary of Old Republic Title Insurance Group, Inc.

	2007	2006	2005	2004	2003
Key Ratios					
Claim & Premium Reserves to Capital & Surplus	279%	278%	274%	257%	281%
Claim & Premium Reserves to Paid Losses (a)	8.7x	10.9x	13.0x	14.3x	16.0x
Cash & Invested Assets to Claim & Premium Reserves	136%	137%	143%	138%	135%
Cash & Invested Assets to Liabilities	119%	120%	120%	121%	115%

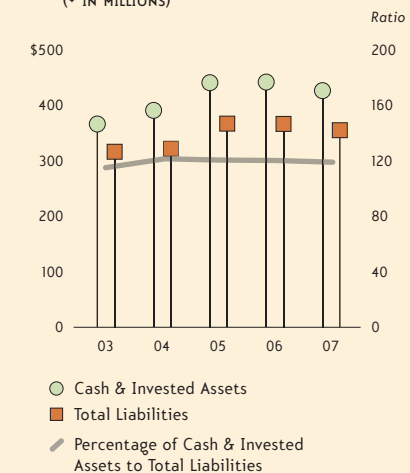
The above summary has been prepared on a statutory accounting basis. All ratios are computed on a consistent basis for all years.

(a) Represents average paid losses for the most recent five years divided into ending claim and premium reserves at the end of each five-year period.

**Total Assets/Claim & Premium Reserves/
Capital & Surplus**
(IN MILLIONS)



**Cash & Invested Assets/
Total Liabilities**
(\$ IN MILLIONS)



BALANCE SHEETS

MISSISSIPPI VALLEY TITLE INSURANCE COMPANY

A wholly owned subsidiary of Old Republic Title Insurance Group, Inc.

(IN THOUSANDS)	DECEMBER 31,	
	2007	2006
Admitted Assets		
<i>Investments (other than investments in related parties)</i>		
Fixed Maturity Securities (generally at amortized cost) (fair value: \$40,312 and \$39,249)	\$40,059	\$39,588
Equity Securities (at fair value) (cost: \$596 in 2007)	450	—
Short-Term Investments (at cost)	3,426	1,634
Total Investments	43,937	41,222
<i>Other Assets</i>		
Cash	156	238
Accrued Investment Income	594	568
Accounts Receivable	210	318
Federal Income Tax Recoverable: Current	—	55
Deferred	470	424
Property and Equipment (at depreciated cost)	19	26
Title Plants and Records	290	290
Total Other Assets	1,741	1,923
Total Admitted Assets	\$45,679	\$43,146

Liabilities, Capital and Surplus

Liabilities

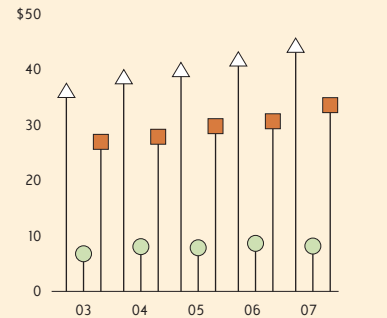
Losses, Claims and Settlement Expenses	\$ 3,868	\$ 2,309
Statutory Premium Reserves	31,106	29,773
Commissions, Expenses, Fees and Taxes	678	675
Federal Income Taxes Payable: Current	194	—
Indebtedness to Related Parties	86	166
Sundry Liabilities	62	63
Total Liabilities	35,995	32,988

Capital and Surplus

Total Liabilities, Capital and Surplus	9,683	10,157
Total Liabilities, Capital and Surplus	\$45,679	\$43,146

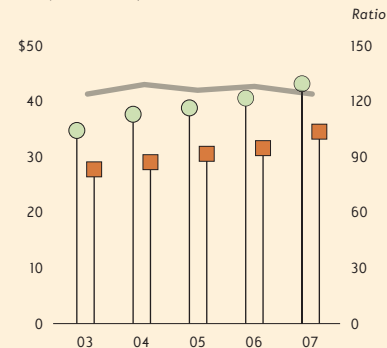
The above Balance Sheets have been prepared on a statutory accounting basis.

Total Assets/Claim & Premium Reserves/ Capital & Surplus (IN MILLIONS)



△ Total Assets
■ Claim & Premium Reserves
● Capital & Surplus

Cash & Invested Assets/ Total Liabilities (\$ IN MILLIONS)



● Cash & Invested Assets
■ Total Liabilities
/ Percentage of Cash & Invested Assets to Total Liabilities

BALANCE SHEETS

AMERICAN GUARANTY TITLE INSURANCE COMPANY

A wholly owned subsidiary of Old Republic Title Insurance Group, Inc.

(IN THOUSANDS)	DECEMBER 31,	
	2007	2006
Admitted Assets		
<i>Investments (other than investments in related parties)</i>		
Fixed Maturity Securities (at amortized cost) (fair value: \$10,963 and \$10,601)	\$10,733	\$10,717
Short-Term Investments (at cost)	2,535	999
Total Investments	13,268	11,717
<i>Other Assets</i>		
Cash	40	80
Securities and Indebtedness of Related Parties	85	56
Accrued Investment Income	154	161
Accounts Receivable	1	—
Federal Income Tax Recoverable: Current	27	109
Deferred	34	34
Property and Equipment (at depreciated cost)	651	712
Title Plants and Records	20	20
Total Other Assets	1,015	1,175
Total Admitted Assets	\$14,283	\$12,893

Liabilities, Capital and Surplus

Liabilities

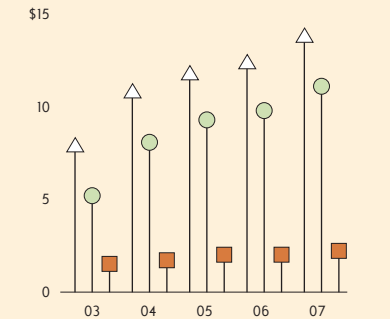
Losses, Claims and Settlement Expenses	\$ 74	\$ 51
Statutory Premium Reserves	2,559	2,408
Commissions, Expenses, Fees and Taxes	32	21
Indebtedness to Related Parties	109	197
Sundry Liabilities	—	1
Total Liabilities	2,776	2,680

Capital and Surplus

Total Liabilities, Capital and Surplus	11,507	10,212
Total Liabilities, Capital and Surplus	\$14,283	\$12,893

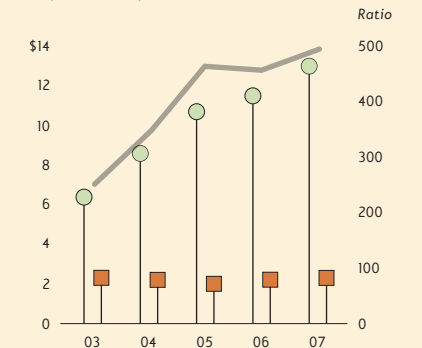
The above Balance Sheets have been prepared on a statutory accounting basis.

Total Assets/Claim & Premium Reserves/ Capital & Surplus (IN MILLIONS)



△ Total Assets
■ Claim & Premium Reserves
● Capital & Surplus

Cash & Invested Assets/ Total Liabilities (\$ IN MILLIONS)



● Cash & Invested Assets
■ Total Liabilities
/ Percentage of Cash & Invested Assets to Total Liabilities

OLD REPUBLIC TITLE INSURANCE GROUP
PRIMARY SUBSIDIARIES AND OFFICES

Old Republic National Title Insurance Company*
 Lakewood, CO
 New Haven, CT
 Dover, DE
 Wilmington, DE
 Deerfield Beach, FL
 Fort Myers, FL
 Jacksonville, FL
 Lakeland, FL
 Naples, FL
 Sarasota, FL
 Tampa, FL
 Winter Park, FL
 Alpharetta, GA
 Indianapolis, IN
 Louisville, KY
 Boston, MA
 Columbia, MD
 Petoskey, MI
 Minneapolis/St. Paul, MN
 ORBIT, Minneapolis, MN
 St. Louis, MO
 Bedford, NH
 Hackensack, NJ
 Albany, NY
 New York, NY
 Wilmington, NC
 Columbus, OH
 ORTRIS, Akron, OH
 ORPAK, Akron, OH
 Independence, OH
 State College, PA
 Wayne, PA
 Canonsburg, PA

Columbia, SC
 Nashville, TN
 Memphis, TN
 ORSITE, Flower Mound, TX
 Houston, TX
 Manassas, VA
 Richmond, VA
 Morgantown, WV

Old Republic Default Management Services
 Orange, CA
 Dallas, TX

Old Republic Title Insurance Agency, Inc.
 Phoenix, AZ (Maricopa and Pinal Counties)

Old Republic Exchange Facilitator Company
 Prescott, AZ
 Carmel, CA
 Glendale, CA
 Irvine, CA
 Oakland, CA
 Petaluma, CA
 Redding, CA
 Sacramento, CA
 San Francisco, CA
 Tampa, FL
 Atlanta, GA
 Honolulu, HI
 Cincinnati, OH
 Boston, MA

Minneapolis, MN
 Jackson, MS
 New York, NY
 Charlotte, NC
 Las Vegas, NV
 Philadelphia, PA
 Houston, TX

Old Republic General Title Insurance Corporation*
 Oakland, CA

Old Republic Title Company
 Pleasanton, CA (Alameda County)
 Capitola, CA (Santa Cruz County)
 Fairfield, CA (Solano County)
 Glendale, CA (Los Angeles, Orange, Riverside, San Bernardino, San Diego and Ventura Counties)
 Concord, CA (Contra Costa County)
 Modesto, CA (Stanislaus County)
 Placerville, CA (El Dorado County)
 Redwood City, CA (San Mateo County)
 Roseville, CA (Fresno, Imperial, Kern, Kings, Madera, Merced, Placer, Plumas, Santa Barbara and Tulare Counties)
 Folsom, CA (Sacramento and Yolo Counties)
 Salinas, CA (Monterey County)
 San Francisco, CA (San Francisco County)
 San Jose, CA (Santa Clara and San Benito Counties)
 San Rafael, CA (Marin County)
 Petaluma, CA (Sonoma County)
 Stockton, CA (San Joaquin County)
 Napa, CA (Napa County)

Mara Escrow Company
 Beverly Hills, CA (Los Angeles County)

Frontier Title Company
 Fairfield, CA (Solano County)

Old Republic Title & Escrow of Hawaii, Ltd.
 Hawaii

Republic Abstract & Settlement, LLC
 Cedar Rapids, IA

ADI Reporting Services
 Framingham, MA

Mississippi Valley Title Insurance Company*
 Madison, MS

North State Title Company
 Colusa, CA (Colusa County)
 Willows, CA (Glen County)
 Yuba City, CA (Sutter County)
 Marysville, CA (Yuba County)

Old Republic Title Company of Kansas City, Inc.
 Kansas City, MO

Old Republic Title Company of St. Louis, Inc.
 St. Louis, MO

Old Republic Title Company of Nevada
 Las Vegas, NV (Clark County)

The Title Company of North Carolina, Inc.
 Asheville, NC
 Charlotte, NC
 Kill Devil Hills, NC
 Raleigh, NC
 Statesville, NC
 Wilmington, NC
 Winston-Salem, NC

Lex Terrae Ltd.
 New York, NY

Lex Terrae National Title Services, Inc.
 Hoboken, NJ

Lex Terrae Service Corp.
 New York, NY

Old Republic Title Company of Northern Ohio, LLC.
 Elyria, OH

Network Title Agency, L.P.
 Elyria, OH

Kasparnet, Inc.
 Medina, OH

American Guaranty Title Insurance Company*
 Oklahoma City, OK

American Guaranty Title Company
 Oklahoma City, OK

Lenders Inspection Company
 Oklahoma City, OK

Troon Management Corporation
 Hatboro, PA

Compass Abstract, Inc.
 Hatboro, PA

Sentry Abstract Company
 Reading, PA

Old Republic Title Company of Tennessee
 Nashville, TN

Old Republic Title Company of Conroe
 Conroe, TX

Houston Title Company
 Houston, TX

Old Republic Title Company of Utah
 Provo, UT

Old Republic Title, Ltd.
 Seattle, WA (King County)
 Lynnwood, WA (Snohomish County)
 Puyallup, WA (Pierce County)

**denotes insurers*



**Old Republic National
Title Insurance Company**

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Minneapolis, Minnesota
55401-2499

(612) 371-1111
(800) 328-4441
(612) 371-1191 Fax
oldrepublictitle.com

**Old Republic General
Title Insurance Corporation**
c/o Old Republic Title Company

555 12th Street, Suite 2150
Oakland, California
94607-3695

(510) 465-0500
(800) 325-7711
(510) 208-5049 Fax
ortc.com

**Mississippi Valley
Title Insurance Company**

124 One Madison Plaza, Suite 2100
P.O. Box 2901
Madison, Mississippi
39130-2901

(601) 969-0222
(800) 647-2124
(601) 969-2215 Fax
mvt.com

**American Guaranty
Title Insurance Company**

4040 North Tulsa
Oklahoma City, Oklahoma
73112-2461

(405) 942-4848
(405) 942-6482 Fax
americanguarantytitle.com