



COMMERCIAL SERVICES

NATIONAL EXPERIENCE
LOCAL **EXPERTISE**



MEET YOUR LEADERSHIP



“

Since the company's inception, it has been the hard-working and dedicated professionals who have made Old Republic Title the nation's most admired title insurer. We are proud of our company's unparalleled history of doing business with ethics and integrity. To maintain our position as a leader, we are committed to providing our customers with the best possible service and the highest quality products in the industry.

”

Carolyn Monroe

President & CEO

Old Republic National Title Insurance Company

OLD REPUBLIC TITLE'S MISSION

To protect property rights through market-responsive real estate transfer products and services for individuals, businesses and government through direct operations and independent title agencies resulting in planned, profitable growth; recognition as a title industry leader; and rewarding careers for our employees.

OLD REPUBLIC TITLE HISTORY

1907 1929 1938 1966 1978 1987

Real Estate Title Insurance Company was established in Minneapolis, Minnesota. Total assets of \$200,000.



Rebranded as Title Insurance Company of Minnesota, better known as Minnesota Title, with \$1 million in total assets.



Minnesota Title became one of the first title insurance companies to cross state lines, serving Minnesota, Florida, Georgia and Missouri, with \$2 million in total assets.



Recorded assets exceed \$11 million. Authorized to insure 31 states.



Minnesota Title is acquired by Old Republic International Corporation. Total assets exceed \$58 million.



Licensed in 48 states and the District of Columbia with total assets surpassing \$123 million.



Third-party trademarks displayed herein are the property of their respective owners.

1990 1992 2002 2012 2014 2024

Old Republic International's common stock is listed on the New York Stock Exchange (NYSE:ORI).



Old Republic Title Insurance Group is the first title insurer to receive claims-paying ability ratings from an independent rating agency and achieve A+ evaluation from Standard & Poor's. To date our financial strength ratings remain unsurpassed.



Single risk limit increased from \$25 million to \$100 million.



Total assets exceed \$1 billion.



Corporate Headquarters relocated to Tampa, Florida.



Old Republic Title celebrated its 117-year anniversary.



With a national network of more than 270 branches and subsidiary offices, approximately 4,300 employees and more than 8,000 independent title agents, Old Republic Title is one of the largest title insurance groups in the nation.

FORTUNE 500

500

**NEW YORK
STOCK EXCHANGE
(NYSE:ORI)**



OLD REPUBLIC TITLE

Success on Your Terms

Old Republic Title Insurance Group* and its underwriter Old Republic National Title Insurance Company, herein “Old Republic,” provide title and escrow products and services for individuals, businesses and governments. Our services are highly comprehensive and flexible to respond to changing market environments and to ensure your transaction is settled according to the most current industry standards. We’re committed to expediting the timely close of your real estate transaction by underwriting and managing each transaction with the highest levels of technical skill, client services and professional integrity.

Certainty Matters

When real estate ownership is transferred, the stakes are high and reputations are on the line. Our products and services protect our clients from judgments and liens, forged transfers, inconsistencies within a property’s title or misapplication of fiduciary funds. This is what makes title examination and insurance policies – like those provided by Old Republic – invaluable.

Reputation at Work

Old Republic is a subsidiary of Old Republic International Corporation, a multi-lined insurance corporation, which is one of America’s 50 largest shareholder-owned insurance businesses. The Old Republic Title Insurance Group** of companies have been issuing title insurance and providing peace of mind to its clients for over a century. We offer residential and commercial title insurance products as well as a variety of other title insurance related services through a national network of branch offices, subsidiaries and over 8,000 independent policy-issuing agents.

(*) Old Republic Title Insurance Group (ORTIG) underwriters are: Old Republic National Title Insurance Company and American Guaranty Title Insurance Company.

(**) Old Republic Title Company, Old Republic Title Insurance Agency, Inc., Old Republic Title of Nevada, Old Republic Title, Ltd., Old Republic Title & Escrow of Hawaii, Ltd., Old Republic Title of Oregon.

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FINANCIAL STRENGTH

In today's uncertain economy, it is important to choose an underwriter you trust.

- We set ourselves apart from the competition with unparalleled financial strength. **Our statutory reserves and surplus are 24.1 times the 5-year average claim payments*, placing Old Republic Title among the strongest of all the national underwriting families!** The title industry would have to add \$3.4 billion dollars in additional surplus and reserves to be as strong as ours.
- **From 2008 through 2023, our market share has gone up 168.9%!** Over that period, Old Republic Title has been the fastest growing national title insurance group in the nation.
- Our parent company, Old Republic International Corporation, is a **multi-billion dollar insurance holding company with \$27.1 billion in total assets and \$6.4 billion in shareholders' equity***.

Since 1992, no other title insurer has had higher overall financial strength ratings than Old Republic Title.

Since 1907, Old Republic Title has weathered challenging economic times, meeting obligations to policyholders no matter the conditions. With underwriting expertise, exceptional products and services, and a commitment to doing business with integrity, Old Republic Title is a name you can trust.

* Based on combined Form 9 Annual Statements for all insurers within each family, as compiled by the ALTA. December 31, 2023 | Old Republic Title's underwriters are Old Republic National Title Insurance Company and American Guaranty Title Insurance Company. Ratings as of 6/7/2024. Rating determinations made by rating agencies are subject to change. There are four main rating agencies: A.M. Best, Standard & Poor's, Moody's and Demotech. Each of these rating agencies use their own proprietary scale to rate an insurance company (A.M. Best: A+ to D; Standard & Poor's: AAA to D; Moody's: Aaa to Baa3; and Demotech: A" to S). While the Company attempts to show accurate information, it cannot assure the reliability of ratings referred to herein and assumes no obligation to monitor the ratings of any rating agency or to immediately incorporate any rating changes applicable to the Company.



**STRENGTH AND STABILITY
FOR OVER A CENTURY**

A.M. Best

A+

Moody's

A2

Standard & Poor's

A+

Demotech

A"

OLD REPUBLIC INTERNATIONAL

Providing Peace of Mind and Confidence

Our Chicago-based parent company, Old Republic International Corporation (ORI), and its subsidiaries offer a diversified array of insurance covering all 50 states and Canada. Primarily in the general and title insurance fields, ORI serves the insurance needs of a large number of organizations, including many of America’s leading industrial and financial services institutions.

- Founded in 1923, with its oldest subsidiary founded in 1887
- Member of the Fortune 500 listing of America’s largest companies
- One of the nation’s 50 largest shareholder-owned insurance businesses
- Listed on the New York Stock Exchange (NYSE) under ticker symbol ORI
- \$27.1 billion in total assets and \$6.4 billion in shareholder’s equity as of 03/31/2024
- *Mergent Dividend Achievers* – 1 of 111 publicly held companies, out of thousands considered, that have posted at least 25 consecutive years of annual dividend growth
- 43 consecutive years of dividend increases as of 03/31/2024
- Uninterrupted dividend payments since 1942 (83 years)

Managing for the Long Run

To ensure that ORI can meet long-term obligations to policyholders and their beneficiaries, the Company manages a focused book of insurance risks that represent a variety of coverages and products aimed at core sectors of the American economy. This diversification allows ORI to mitigate its market and economic exposure and gives the Company a stronger ability to counter the natural cycles in the insurance industry, while producing sustainable and balanced earnings growth with lower levels of volatility over time.

EXCEPTIONAL
CLIENT SERVICE

EMPLOYEE
COMPETENCY &
EXPERIENCE

UNSURPASSED
FINANCIAL STRENGTH
RATINGS

CORE COMPETENCIES



COMMERCIAL

For more than 100 Years, Old Republic Title has made the real estate transactions of our clients possible by underwriting and closing each deal with the highest standards of technical skill, client service and professional integrity. We recognize that commercial transactions are highly complex, requiring precision and attention to detail. Expect experience, knowledge and responsiveness when you work with Old Republic. Working with our extensive network of commercial offices and affiliates, our clients confidently rely on us for their escrow and title services.

Old Republic Title has a long history of insuring some of the largest commercial properties and the most complicated titles in the United States. Whether you're dealing with a single-site property or a multi-site portfolio, need national lender services, builder/developer transaction assistance or 1031 Exchange services, Old Republic is here to help. Our seasoned professionals provide the expertise and quality service you need for timely, accurate title insurance and closing services.

Old Republic Title underwriters are ready to address impediments to closing, offer solutions and expedite underwriting approval. Old Republic Title Commercial Departments are empowered with a high level of underwriting authority so that most every title decision is made locally.

COMMERCIAL - AREAS OF SPECIALITY

National Commercial Services

Old Republic National Commercial Services (NCS) professionals are located from coast-to-coast. They skillfully handle the full scope and scale of commercial transactions including some of the largest, multi-state, multi-site transactions in the country. NCS projects consist of industrial properties, wind and solar farms, multifamily developments, LNG facilities, hotel and entertainment properties, affordable housing, office buildings, sports stadiums, mixed and multi-use developments and many other types of commercial real estate.

Our proactive teams are comprised of highly experienced attorneys, underwriters, closers and other national commercial title specialists who understand the importance and intricacies of each transaction. NCS has the breadth of knowledge and expertise to execute the underwriting and transaction management required for the variety of financial models associated with all types of commercial property transactions including, but not limited to:

- Construction, Bridge and Permanent Financing
- Bond-based and Tax Credit Loans
- Commercial Loan Modifications
- Mezzanine Financing and associated Uniform Commercial Code (UCC) Policies

Regardless of the size, complexity or geographic diversity of property in your projects, NCS staff are prepared to promptly deliver the solutions-driven underwriting, specialized title, settlement and other services needed to successfully close your commercial transactions nationwide.



COMMERCIAL - AREAS OF SPECIALITY

Builder/Developer Services

From land acquisition to the completion and sale of homes in your new development, the Old Republic Title Builder Services team can provide the expertise you need for the planning, development and public record process. Our experienced team is a valuable resource to builders and developers working on a variety of projects. Builder Services can help:

- Prepare the Preliminary Report or Title Commitment disclosing such matters as easements, mineral and oil reservations, taxes, bonds, assessments, existing restrictions and other recorded matters affecting title to the subject property.
- Aid in obtaining necessary lender consents and signatures on the map.
- Complete recordation of construction loans.
- Provide specialized settlement services for new home sell-outs.



COMMERCIAL - AREAS OF SPECIALITY

Commercial Lender Services

Small Balance/Multifamily Agency - Our centralized team provides a custom, bundled solution for the acquisition or refinancing of properties with at least five units, and a loan amount between \$1 million and \$7 million. We deliver standardized documentation and a streamlined workflow to close, fund and secure the loan in compliance with Fannie/Freddie's Small Balance Multifamily lending guidelines and within agency-mandated timelines.

Small Balance Commercial Real Estate (CRE)/Business Banking - We provide a centralized third-party due diligence package designed for CRE and business banking loans for properties throughout the country that are single-tenant, owner-occupied, income-producing, and with a loan amount less than \$5 million. Our services allow you to make a sound underwriting decision quickly, and your borrowers can get their needed capital without delay.

Small Business Administration (SBA) Lending - We help lenders meet the needs of growing small businesses looking to obtain an SBA 7(a) or 504 loan, and offer all the SBA-required environmental, inspection, appraisal, title and settlement services nationwide.

Specialized Commercial Services

Old Republic Specialized Commercial Services (ORSCS) is your single-source advantage for specialized title and settlement services nationwide. Our particular focus is on the multi-site investor; however, whether your project is one site, multi-site, or multi-state, ORSCS provides services to assist with a wide range of commercial property transactions, including: Cell Towers, Restaurants, Commercial Lending and more.

ORSCS simplifies the complicated and time-consuming process of ordering title products for commercial real estate transactions nationwide. The transaction is coordinated through one contact, at one location, using one platform, so we can assist in delivering a stress-free closing for your customers.

We offer centralized title and settlement solutions* with underwriting to provide quality products and timely delivery. Our full suite of title products includes: ALTA Owner's, Loan and Leasehold policies, customizable reports, recording services, Uniform Commercial Code (UCC) and Judgment Searches. We also provide full closing and settlement services, sub escrow/disbursement services and earnest money escrow management/disbursement meeting state requirements for the issuance of policies and endorsements.

*Not available in all jurisdictions.

1031 Exchange Services

ORSCS coordinates 1031 Exchanges through Old Republic Exchange Company, a wholly owned subsidiary of Old Republic International Corporation. Old Republic Exchange provides peace of mind with its professional Qualified Intermediary services, optimum security of funds and unsurpassed financial strength.

Types of Exchange Services:

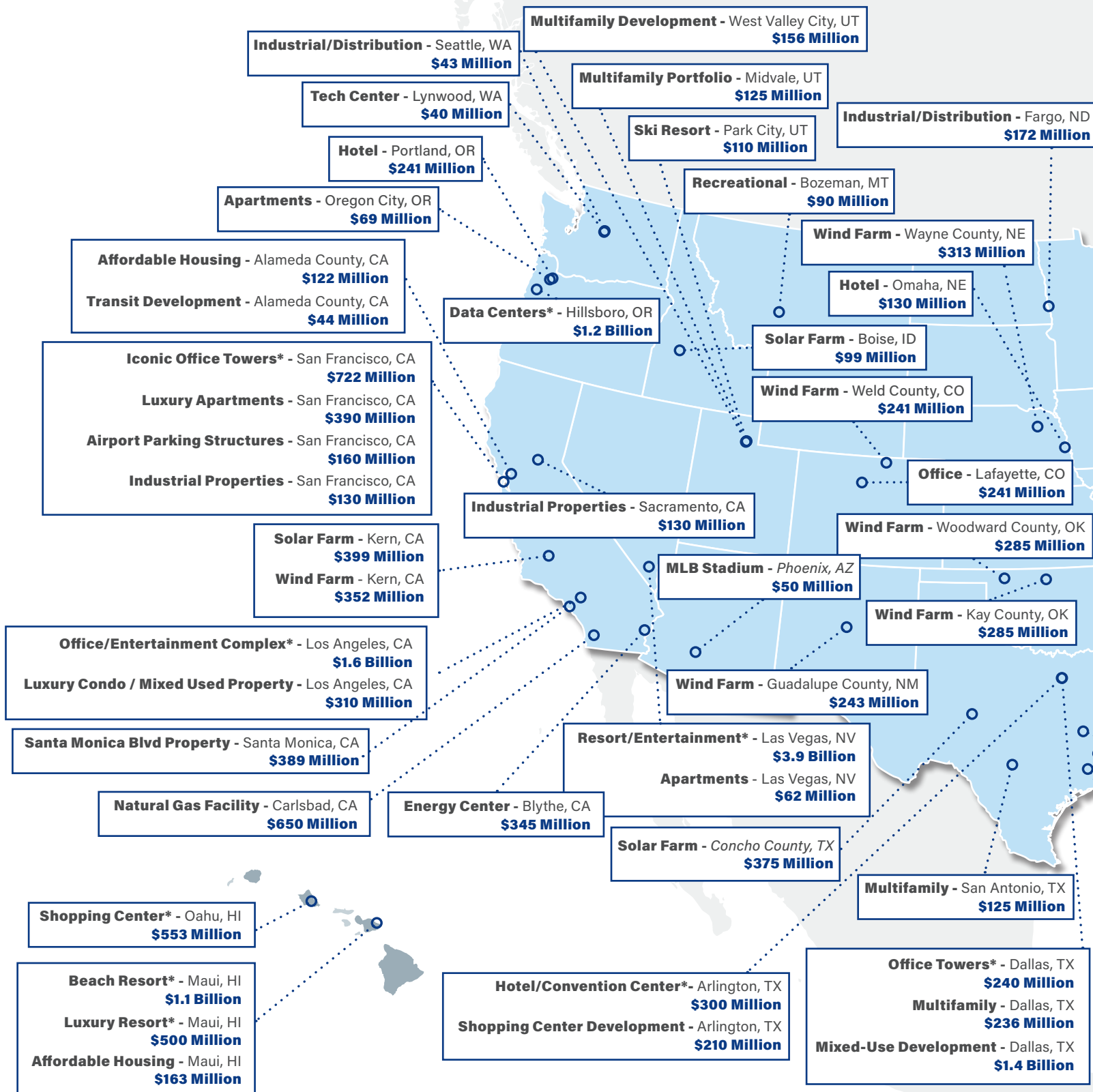
- Real Property Exchange
 1. Delayed Exchange
 2. Simultaneous Exchange
 3. Reverse Exchange
 4. Improvement Exchange
- Provides both in-person and online educational courses for 1031 exchange training for CE and CLE credit upon request.

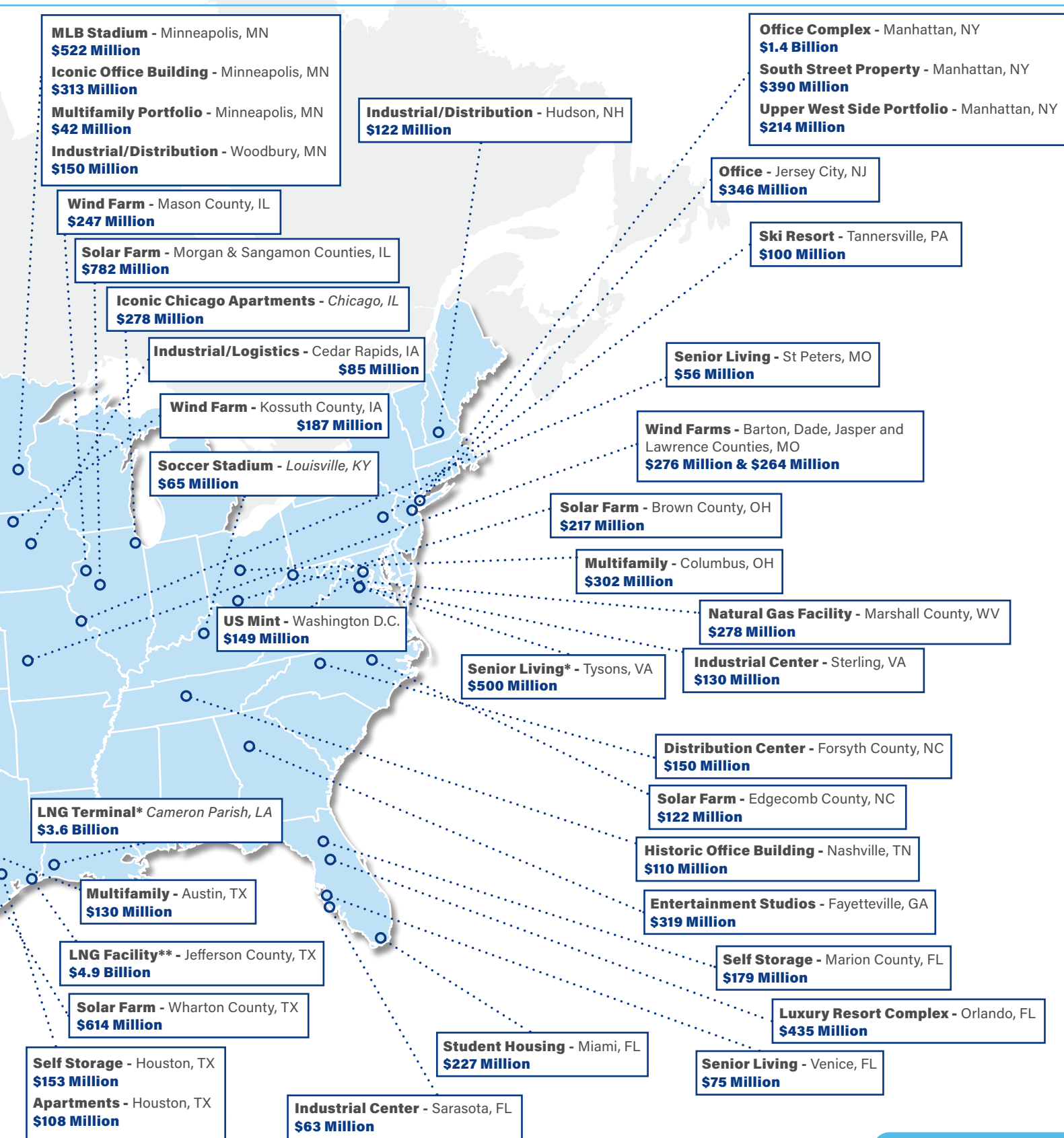


COMMERCIAL PROJECTS

This map represents some of the diverse transactions insured by Old Republic Title.

Visit oldrepublictitle.com/NCS to learn more. | Click [here](#) to see more Notable Commercial Transactions





* Coinsurance
** Reinsurance



VISIT US ONLINE AT:
OLDREPUBLICTITLE.COM/NCS

