



NEWS BRIEFS

February 28, 2002

Board of Directors
Elects New Executive
Officers. See Page 1.

Company's Growth
Continues with Lex
Terra Acquisition.
See Pages 1-2.

See Inserts for
>> insite <<
Ratings Comparison
Sheet and Self
Insurance Article.

The deadline for
the next *NewsBriefs*
is:
April 1, 2002.

New President and New COO Elected by Board of Directors



Rande K. Yeager has been elected President and Chief Operating Officer of Old Republic National Title Insurance Company and Old Republic National Title Holding Company. Rande, a 26-year veteran of the title

industry, joined our Company in 1987. In 1999, he was named Executive Vice President and President of our Central Operations. In January 2000, he became Chief Operating Officer with responsibility for Title Operations nationwide, Realty Services, Information Services and Legal Services. Effective with this promotion, the General Counsel, Finance and Administration, Human Resources, Internal Audit, Exchange Services and Relocation Services will also now report directly to him. **Dick Cecchetti**, Chief Executive Officer, states that he is confident Rande has the necessary leadership skills and is well prepared to assume these significant new responsibilities. Dick Cecchetti will continue to serve as CEO of the companies.



R. Wayne Shupe has been elected Executive Vice President and Chief Operating Officer of Old Republic Title Company and Old Republic Title Holding Company. Wayne joined Old Republic

Title in 1995 after 17 years in the title business where he managed operations for a competitor in California, Colorado and Texas. Since April 1997, Wayne has served as Executive Vice President and Manager of Santa Clara County (CA), as well as Region Manager for Arizona and Nevada.

Wayne, a graduate of the University of Arizona with a BA in Psychology, brings a broad background of knowledge and experience to his new position. His enthusiasm and understanding of our business and our Company make him well qualified to meet the challenges ahead.

"We are very fortunate to have the talent within our organization to fill these important positions," says Dick Cecchetti.

New Officers Elected at December Board Meeting

The following individuals were elected officers of ORNTIC at the December Board of Directors Meeting:

John J. Barnes Jr.	Vice President
Robert A. Macdonald	Vice President
Linda Hargreaves	Vice President

Lex Terra, Ltd. Acquisition Continues Company Growth

Steve Wilson, President, Old Republic Eastern Title, Inc. recently announced the acquisition of Lex Terra, Ltd., an agent based in New York City with a branch office in Hoboken, NJ. Lex Terra was formed more than 20 years ago and has been a major agency operation for several underwriters, including Old Republic Title, in the highly competitive Manhattan market.

The five partners of Lex Terra have more than 75 years of combined experience in the title insurance industry in both agency operation and with underwriters in New York/New Jersey metropolitan area. All five partners have agreed to remain with the new Old Republic Title subsidiary. **Richard Icklan** has been named President of Lex Terra, **Charles Jordan** will be Senior Vice President and General Counsel, **Richard Hausman** and **Aloysius Stork** will be designated Vice Presidents and Associate Counsels, and **Susan Icklan** will assume the position of Chief Operating Officer and General Counsel for the New Jersey operation, Lex Terra National Title Services, Inc.

The purchase of Lex Terra gives the Old Republic Title Insurance Group a full-service production operation in New York City staffed by professionals with a wealth of title insurance knowledge and a solid reputation for quality.

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The new acquisition will retain the Lex Terrae corporate identity and will continue to maintain offices at 331 Madison Ave., NY, NY 10017, and 89 Hudson St., Hoboken, NJ 07030. Please see the directory updates section for further information.

Old Republic Title Employees Give Generously to American Red Cross National Disaster Relief Fund Drive

A.C. Zucaro, President and CEO of Old Republic International Corporation, is pleased to report that through the generosity of Old Republic employees, an impressive \$104,479 has been collected for the American Red Cross Disaster Relief Fund. In light of the enormity of the Sept. 11th tragedy and the tremendous need, the Company's matching objective of \$250,000 will remain at a higher percentage than originally expected. Much appreciation goes to all employees throughout the Title Group who generously contributed to this worthy cause!

ORTRIS Expands Product Offerings with New Bankruptcy Service Option

In order to meet the needs of their growing customer base, Old Republic Title, Residential Information Services (ORTRIS) has built a Bankruptcy Reports Service product. The Bankruptcy Reports Service provides bankruptcy status to customers who are seeking information on loans that may be in default. Bankruptcy information is returned with the debtor name, case type, jurisdiction name and date filed and current status. Additionally, this report is easily customized to include prior bankruptcy information or other collateral material, as requested by the customer. For more information, contact **John Axt**, Director of Sales & Marketing, at (888) 816-7638.

Professional Activities: A Wrap-Up

Old Republic Title employees continue to show their stuff, accomplishing great things for the Company, and in business and professional associations. In California, **Rich Paoli**, Sales Representative in the Concord office and a 30-year veteran of Old Republic Title Company, was presented with an Extraordinary Membership Achievement Award at the Home Builders Association of Northern California's annual meeting. He not only received a crystal trophy for outstanding membership contributions, but also free admission to any HBA of Northern California dinner meeting as long as he wishes to participate.

Sandy Rose, Southern California Regional Coordinator, was installed as 2002 President of the California Escrow Association at a conference in Costa Mesa, CA. The California Escrow Association is the largest escrow trade organization in the United States with over 1800 active members.

At Contra Costa County's first manager's meeting of 2002, two Escrow Officers/Branch Managers were recognized for major contributions in 2001. **Pat Cooper** of the Antioch office closed an imposing 796 transactions, bringing in over \$1,000,000 in gross revenue. **Donna Jones** of the Subdivision Department also brought in over \$1,000,000 in gross revenue, 724 transactions. In accepting the kudos of the office, Pat and Donna both acknowledged the support of their respective staffs in reaching those numbers. **Rande Yeager**, President and Chief Operating Officer, says, "I congratulate all escrow personnel throughout the country for their contribution to a successful 2001."

Linda Percynski, Director of Human Resources, in Fairlawn, OH, has passed the certification exam for her PHR (Professional of Human Resources) designation. Congratulations, Linda!

Employee Becomes U.S. Citizen

This should be an exciting year for **Engel Lacson**, an Escrow Assistant in the Antioch branch of Contra Costa County, CA. Engel was sworn in as a United States citizen on Jan. 24, 2002.

Practice, Practice, Practice! ORT Employee Gets to Carnegie Hall

Kansas City Sr. Vice President, HR & Escrow Supervisor, **Judy Maynard**, sang at Carnegie Hall over Thanksgiving weekend, 2001. Judy performed with a group of 108 alumni singers from her high school, Shawnee Mission South, located in Overland Park, Kansas. They performed Requiem by John Rutter, a contemporary composer from England, who was a member of the audience at their performance. The group was accompanied by the New England Symphony. The choral group's former high school conductor, Dr. Donald Donaldson, conducted the performance.

New Agent Discount Programs Introduced as Way of Showing Our Appreciation for their Business

Old Republic Title is pleased to announce two new value-added services we are able to offer our agents, New Discount Program on Dell™ Products and a Federal Express discount program. Our Company's agents may now purchase computer equipment at a price savings equivalent to Old Republic Title's national account volume discount. Further information can be obtained by visiting the Dell web site at www.dell.com/eppbuy or by calling (800) 695-8133. Old Republic Title's member ID number is LS14202034. In addition, FedEx and Old Republic Title have entered into an agreement that extends corporate discounts to the agent level. For information regarding the FedEx discounts, please contact **John Sherman**, Assistant Vice President and Facilities Manager, at jsherman@oldrepublictitle.com.

Web Site Update: The Power of the Press

By Paul Weiser, Web Communications Manager

In my Nov. 2001 update, I reported that the current Internet traffic flow to www.oldrepublictitle.com increased 40% from the first six months of the year and an even more impressive 260% increase in traffic from the previous year. This was due in part to the high ranking we receive in the popular search engines, MSN, Yahoo, and Google. Besides a strong search engine presence, there is a more visible and immediate method to drive traffic to our web sites - that is, get our web address mentioned in a newspaper article.

On Dec. 8, 2001, the *Minneapolis Star Tribune* ran an article in the "Home" section of the newspaper and on their web site, www.startribune.com, regarding Owner's Title Insurance and how it can protect the homebuyer. In his article, writer Neal Gendler, included quotes from ORNTIC's Vice President and Chief Underwriting Counsel, **Jim Uecker**, and made reference to information that can be found on our web site.

As a result of this article, there was an immediate and dramatic increase of traffic to www.oldrepublictitle.com. Normally, we see between 200-250 user sessions per day on weekends. However, the weekend the article ran, we saw traffic double to the 500 user sessions per day range. This increase carried over into the following week with an increase of 20%-30% in the number of unique visitors to our site.

After the article's run of two weeks on the *Minneapolis Star Tribune's* web site, the link to it was removed. However, even without the traffic from the *Minneapolis Star Tribune*, we still noticed a higher level of visitors coming to our site.

So what have we learned? Though having a high ranking in the major search engines is great for the long-term, having our Company and its web address mentioned in the press and on a newspaper's web site, is better for immediate recognition and a dramatic increase in visitor traffic. If one of our sites is mentioned in a positive light in the news, all of us stand to gain from it with the goal being an increase in our business.

Naturally, we always want to have positive versus negative press. If your operation and our web site are mentioned in a local newspaper in your location, please be sure to forward this information to me at pweiser@oldrepublictitle.com, so I can publish it on our web site. (If you want to see the article from the *Minneapolis Star Tribune*, it can be found at <http://www.startribune.com/stories/417/880358.html>.)

What's New on the Net

Here are some useful, ready-reference sites for your work life that might be worth bookmarking:

- www.checkfraud.org This is the site for the National Check Fraud Center, offering assistance and information.
- www.epa.gov/enviro A single point of access to select U.S. EPA environmental data and envirofacts.
- www.factfind.com/states.htm An investigative resource center offering links to state records.
- www.scambusters.org This site tells you about the latest Internet frauds and scams, as well as virus updates.

Boston Office Releases Quarterly Newsletter

Under the direction of **Gerry Swanson**, Director of Agency Operations, the Boston office has attained the goal of assembling and distributing *The Reporter*, a quarterly newsletter to its agents. This goal was accomplished through the combined efforts of the Legal Department, headed by **Marty Haller**, New England States Counsel, and the creative design talents of **Lisa Hemeon**, Assistant to New England States Sales Manager. Besides offering informative industry-related news and hot topics, the newsletter will provide marketing tips for conveyancing attorneys and will also feature an "Employee Spotlight" section to introduce agents to staff members, who they deal with on a regular basis.

The newsletter has also been made somewhat "interactive." A footnote states that a "free gift is just a click away!" and directs the readers to visit the Boston Office web site. When they visit the web site, a pop-up window instructs them to click on a gift icon to claim their free gift. But, first, they must complete a short, fun quiz, the results of which get sent to Lisa Hemeon. It's a great way to get people interested in visiting the web site and show them what we have to offer online. It is also a unique marketing tool for information gathering. We welcome you to check it out at www.oldrepublictitle.com/ma. Special thanks to **Paul Weiser**, Web Communications Manager, for his help with this project.

Keeping in Touch

The following is a list of new employees, as well as promotions and other news about our offices and people around the country.

New Hires and Promotions

Central Division

Houston Title Company

Stephen Streiff is a new Chief Title Officer and Assistant Plant Manager.

Central Division Agency Operations-Houston

Shannon Savage has been promoted to TX and NM Agency Manager.

David Rhodes was recently promoted to Senior Underwriting Counsel and Regulatory Officer.

Cheryl Adams has been hired as an Agency Representative.

Conroe, TX

Gary Griffith was elected to the position of Sr. Vice President at the Board of Directors meeting of the Old Republic Title Company of Conroe in November 2001.

Karen Jones-Smith has recently been promoted to Assistant Branch Manager.

Minneapolis

Mark Storey is a new Sr. Account Representative for ORBIT, located in Tallahassee, FL.

East Central Division

Fairlawn, OH

Tania Toomey has been promoted to Pre-Closing Supervisor.

Shannon Moore has been promoted to Escrow Closer.

Diane Giovannelli is a new Escrow Closer.

Corporate-Minneapolis

Mark Harrison has recently been hired as a Sr. Project Manager.

Ryan Marschke has been promoted to Sr. Internal Auditor.

South Central Division

St. Louis

Debra Singleton has been promoted to Escrow Manager.

Kansas City, MO

Mary Peterson has been hired as a new Escrow Office Manager.

David Simon is the newest Examiner.

Western Division

San Francisco

Ruth Berube was recently promoted to Asst. Vice President and Associate Counsel.

Contra Costa

Contra Costa's "Employees of the Month" for the fourth quarter are:

October **Michele Daly**, Escrow Officer, Danville Branch

November **Jim Austin**, Asst. Plant Mgr. /Advisory Title Officer, Title Plant

December **Laura RoseHaley**, Escrow Assistant, Orinda Branch

San Diego County

Will Rheas has returned to ORTC as the County Manager for San Diego.

Santa Clara County

Jacquelyn Chai has been promoted to Escrow Operations Manager.

Laura Wasilewski was hired as the Almaden Branch Manager.

King Snohomish Counties, WA

Benilda Leyva was recently hired as Branch Manager.

Placer/EI Dorado Counties

Employees of the month for October, November, December and January are as follows:

Roseville

October **Jan Calkins**, Title Officer

November **Mark Ghalamkar**, System Support

December **Debbie Olson**, Escrow Asst.

January **Melissa McCulloch**, Administrative Assistant

Placerville

October **Nick Sorrenson**, Title Officer
November **Mary Hair**, Recording Clerk
December **Entire Team**
January **Kim Dawson**, Escrow Secretary

El Dorado Hills

October **Entire Office**
November **Jo Hamilton**, Recording Clerk
December **Angela McShane**, Escrow Asst.
January **Cheryll Blanton**, Sales Representative

Auburn

October **Jan Calkins**, Title Officer
November **Kerri Ringe** and **Teri Tait**, Sales Representatives
December **Jackie McLain**, Escrow Asst.
January **Sheryl Holben**, Escrow Asst.

South Lake Tahoe

October **Janet Field**, Escrow Asst.
November **Judy Kim**, Escrow Asst.
December **Candy Ealy**, Branch Manager
January **Kathy Williams**, Escrow Officer

Marin/Sonoma

Bob Sutter, Executive Vice President and Regional Manager, is interim County Manager of Marin and Sonoma Counties.
Elizabeth Cary has been promoted to Escrow Manager.
Sharon Strahlendorf has been hired as Branch Manager.

Las Vegas NV

Alisa Brilman was promoted to County Manager for the Clark County, NV operations. She was previously the County Manager for Marin & Sonoma Counties.

Eastern Division

Georgia State Operations

Tracey Buckalew has been hired as a Marketing Representative.

New Hampshire State Operations

Heather Blake has been promoted to Title Officer.

Tennessee State Operations

Ronald Moser has been hired as a Title Examiner.

Virginia State Operations

Karen Gordon is a new Title Officer.

Delaware State Operations

Joseph Firlein, Jr. has joined us as the Agency Representative for the new Wilmington office.

Pennsylvania State Operations

Richard Harvey has been hired as Associate Counsel and Maryland State Agency Manager.

Tampa, FL

Brenda Waldecker has been promoted to Plant Manager.
Laurette Pickerill is Tampa's newest Title Examiner.
Tanya Bennett is a new Title Examiner in the Lakeland office.
Susan Charlebois is a new Agency Account Manager.

Orlando, FL

Tracy Stancil is a new Title Examiner.

ADI Reporting Services

John Heenan has recently assumed the Sales Manager position at ADI.

Oklahoma

Kristal Beard has recently been hired as a Closer.

Southern Division

Mississippi Valley Title

Chad Alford and **Ronald Anderson** have joined the Company as Abstractors.
Thomas Marvin has been promoted to Alabama State Manager.

Directory Updates

Please update your directories with this information:

New Offices

Lex Terrae, Ltd.

331 Madison Ave.
New York, NY 10017
T (212) 599-1300
F (212) 983-2791
E ricklan@lexterrae.com
Richard M. Icklan, President

Lex Terrae National Title Services, Inc.

89 Hudson St. - 4th Floor
Hoboken, NJ 07030
T (201) 610-9455
F (201) 610-9195
E susanicklan@ltnational.com
Susan S. Icklan, Chief Operating Officer & General Counsel

Lex Terrae Service Corp.

331 Madison Ave.
New York, NY 10017
T (212) 599-1300
F (212) 983-2791

Wilmington, DE

One Commerce Center
1201 North Orange Street Suite 704
Wilmington, DE 19801
T (302) 884-6736
F (302) 884-6737

Columbia, MD

10015 Old Columbia Road Suite B-215
Columbia, MD 21046
T (410) 309-3309
F (410) 309-3312

The Dover office now has a toll-free number, (800) 722-0784.

After Work: A Remarkable Story

Since his retirement as the Old Republic National Title Insurance Company's General Counsel, **Harold Pilskaln, Jr.** has been very active in working to raise awareness and funding to find a cure for Huntington's Disease (HD). HD is a hereditary, degenerative, neurological disorder that results in progressive loss of control of both mind and body. Each child of an affected parent has a 50% chance of inheriting the disease. At this time, there is no effective treatment or cure for HD. Two of Hal's adult children are afflicted with HD, the disease to which their mother succumbed.

Since 1998, Hal has been a member of the Board of Trustees of Huntington's Disease Society of America (HDSA), the primary sponsor of HD research today. For their efforts, Hal and his wife Isabelle, earned their Pilskaln Family & Friends Research Fund a Generation 2000 national award for the year 2001 at the HDSA's annual convention. The HDSA National Awards are presented to outstanding individuals for their service and dedication to both HD and HDSA. If you'd like to learn more about HD and HDSA, please visit the web site at www.hdsa.org.

To: Our Employees

From: Corporate Human Resources & Communications

Re: New Web Site for Corporate Human Resources & Communications Department

Date: 2/28/02

After months of planning, construction, and then some reconstruction, Corporate Human Resources & Communications is proud to announce its new Web site at <http://hrweb.oldrepnatl.com>. The HR site is designed to provide employees of Old Republic National Title Insurance Company and its affiliates, with electronic access to the most current and approved documents regarding employee benefits, Company policies and procedures and human resource related forms. This is our latest tool in providing HR and communications solutions to our employees throughout the enterprise.

The HR site is currently open only to employees who can access the Company's internal wide area network. External persons will not have access to this site. The first time that you access the site, you should save it in your "Favorites" file for ease in future reference, then click on the section that you need. Access is that simple!

The HR site is divided into five main sections:

Internal Phone List - Shows phone numbers and extensions of employees based in the Twin Cities.

Forms - Click on this section to access, download and print forms commonly used in HR and Payroll, e.g., Performance Appraisal(s), the Payroll/Human Resources Action Notice Form, Orientation Checklist, Medical Claim Form, Timecard, Benefits Enrollment Card, Direct Deposit Form, Commission Request Form, etc.

Company Policies To Be Given To All New Employees - Click on this section to access the Company policies that **must** be downloaded, printed and given to new employees during their orientation. New employees are required to read and be in compliance with these Company policies.

Employee Benefits - Click on this section to access, download and print the most current benefits package available in your location. Click on your city and the benefits package associated with your location will be revealed based on your network logon ID and Password. Employees can read, download and print any of the benefit programs available in their location. **All new employees should be given copies of the benefit summaries that apply in their location.**

Company Policies and Procedures Manual - This section of the HR site is currently under construction but it will allow access to the Company Policies and Procedures primarily related to HR administration issues. The thick, white and orange, or blue Company Policies and Procedures Manual will be painstakingly converted into a digital format. Each section of the manual will have a table of contents to help you quickly and conveniently find a policy or guideline.

Launching the HR site is the first, big step. The next steps in this site's development will involve edits, corrections and copy additions to the site, as necessary. We expect the HR site will grow and "morph" as more documents and information become available to publish in the future. To that end, if you find an error in a document or copy found on the HR site, we encourage you to bring it to our attention, so that it can be quickly corrected. We'd also appreciate an e-mail from you, if you would like to give us some feedback on how you like the new HR site. E-mails may be sent to: cjones@oldrepnatl.com.

As for the future, there is potential to publish the NewsBriefs only on the HR site and not in paper form and to create interactive forms, e.g., the Application for Employment, the Payroll/Human Resources Action Notice Form (PAN form), Timecards and TOP Report, to list a few forms. Most of the forms used in HR are candidates to be converted into interactive formats for completion and electronic submission to Corporate HR or Payroll for processing. More customization of the HR site is a future vision we have for this site.

Special "thank yous" are extended to each of the staff members in Corporate Human Resources for all their help on this project and especially to **Paul Weiser**, Web Communications Manager, and **Rob Chapman**, CIO, for: creating the vision for this project, articulating the site's potential, functionality and benefits, providing the technical expertise, backing and support for the project, and finally, for helping us to publish a tremendous volume of information on the site.

Visit <http://hrweb.oldrepnatl.com> for quicker, easier access to contact information, Company policies and procedures, benefit programs offered in your location and human resource related forms. If you cannot find your answers on the HR site, or you need help navigating on the site, call Corporate Human Resources & Communications at 800-328-4441.

Self-Insured Health Plans: Less Risk, More Benefit for the Buck

By Lisa Bissen, AVP-Corporate Benefits Administrator

Old Republic Title Insurance Groups' goal is to provide comprehensive health care coverage that is affordable for both employees and the Company. Due to our size and increasing health care costs, the Company must be able to continue to provide comprehensive benefits, while keeping the costs associated with them from spiraling out of control. Several years ago, the Company began to self-insure health care benefits in order to help accomplish this critical goal.

What does it mean to be self-insured? Basically, it means that the Old Republic Title Insurance Group pays the cost of health care claims for employees and dependents covered under the Company-sponsored medical and dental plans – not an outside health care insurance company. Under our self-insured health care plan, Old Republic Title Insurance Group also purchases re-insurance for health care claims above certain levels, thus reducing the Company's financial risk. Because the Company pays only claims that are actually incurred by covered persons, the total cost of the plan depends on how much and how frequently covered employees and dependents use their health care benefits.

Typically, smaller companies (those with 200 employees or less) have fully insured health plans for their employees. Under these plans, the company shifts its risk to an outside insurance carrier. To do this, the company pays the carrier a set premium dollar for each employee, every month regardless of how often covered persons actually use medical/dental services. In other words, the company can be paying the carrier for people who are not using their health care benefits. Being fully insured can be more costly to the company over time.

Not only is there a financial benefit for both employees and the Company in being self-insured, the Company can also design benefit plans that specifically address the needs of our employees based on our own demographics. Recruitment and benefit surveys show that the most valuable benefit to employees is comprehensive and affordable health care benefits. Staff in Corporate Human Resources in Minneapolis and the Payroll/Benefits Department in Concord, CA, work closely with senior management and our outside insurance broker to ensure that the health care plans we offer continue to be comprehensive and affordable for both employees and the Company.

Annually, the total amount of Old Republic Title's health care claims will directly impact the Company's ability to provide future levels of coverage, and will determine the portion of the premium that employees will be asked to contribute in the future. It is in the best interest of covered employees and their dependents to be prudent users of their health care benefits. For example, when getting a prescription, ask your doctor if there is a generic equivalent that can be substituted for the more costly brand name version of the drug. Avoid using emergency room services for routine health care matters. If you feel a procedure or service is excessive, talk to your doctor about alternative forms of care. If you feel you have been incorrectly or excessively charged for a service or procedure, or billed for a service in error, contact your doctor to get it corrected. These are a few good examples of ways covered employees and their dependents can participate with the Company in reducing health care costs.

If you have any questions about this information, please contact Corporate Human Resources at (800) 328-4441.