

**MEMORANDUM**

March 23, 2020

***For Internal Distribution Only***

**To:** All Old Republic Associates  
**From:** Craig Smiddy – President & CEO, and Steve Oberst – Executive Vice President  
**Subject:** COVID-19 Update

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**This memorandum replaces the guidance provided in our memorandums of March 13<sup>th</sup> and March 16<sup>th</sup>.**

We continue to closely monitor the rapidly evolving developments relating to the Coronavirus pandemic. This update is in response to the numerous additional federal, state and local governmental recommendations and orders currently in effect to reduce the spread of the virus, and our efforts to implement recommendations and abide by all such orders so that we continue to contribute toward protecting our greater communities.

All SOC's have implemented contingency plans that enable a large percentage of our associates to work remotely. SOC's have deployed the technological capability such that, for most SOC's, approximately 90% of associates are able to work remotely. Each SOC has its own unique operational constraints, so SOC management will continue to individually manage their contingency efforts and advise accordingly.

Executive orders of the "shelter in place" variety currently cover numerous states, counties and cities. As the outbreak in the US progresses, there will be more orders issued in the coming days and weeks. In most all cases, insurance is either explicitly or implicitly declared an "essential business", which provides some relief from the orders' strictures. Nonetheless, to the extent that associates are able to execute the essential functions of their positions remotely, they should do so. If they are unable to do so and their responsibilities are essential to the continued operation of the insurance business, they may work from our offices with management approval.

Management should arrange work schedules to secure the physical plant and the technology resources needed to support those working remotely as well as those performing critical tasks that cannot be done remotely. Schedules should be arranged to avoid unnecessary interaction with others when traveling to our offices, and associates should maintain physical distancing while in our offices. Management should keep the number of associates working in our offices to the minimum necessary to meet the essential operational needs of the business. A written "permission slip" might also be appropriate in the event an associate is stopped by law enforcement or other authority.

We continue to ask all associates to avoid video conferencing when possible as it places a heavy burden on our technology processing systems at a time when so many associates are working remotely.

**Until further notice:**

- All associates will continue to be paid and will not be required to use their vacation/paid-time-off. However, for any unfortunate associate who contracts the virus or is exhibiting flu-like symptoms, such associate will continue to be paid for up to two weeks from the start of such symptoms and will not be required to use sick time during this two week period, but following this two week period, use of sick time, and as may be applicable short-term or long-term disability, is required.
- Sick associates are not allowed to come into our offices – zero tolerance.
- In-person meetings with customers, vendors, and any other third parties in our offices are not allowed without prior management approval.
- All airline business travel is eliminated unless there is prior management approval in extraordinary circumstances.
- All Old Republic sponsored events are eliminated, and associates are not to attend business gatherings; however, this does not apply to essential meetings with a small number of participants, e.g. a meeting with a claimant, a closing, etc.
- All of our offices will continue with enhanced cleaning protocols, especially touch points such as door handles, elevator buttons, light switches and restrooms.

Each office in our numerous businesses has its own unique considerations which must be taken into account when balancing the needs of our associates and the needs of our businesses. We will continue to communicate changes to you in response to circumstances that continue to evolve. As always, please do not hesitate to ask questions or express concerns to your manager or human resource representative.

Our associates - our intellectual capital providers as described in the Old Republic Lodestar, have always been of critical importance, and at times such as these, your health and safety is keenly in focus. We continue to appreciate and value all that you are doing to balance the needs of your family and the needs of our businesses. Please take care, and we continue to wish you and your family all the best in persevering through these challenges – together we will come out the other side of this crisis stronger, more resilient and more agile than ever before.