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\$

2,633.2

\$

5,354.7

Year Ended December 31, 2017:

Insurance Underwriting:

General Insurance Group

\$

318.9

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\$
2,234.4

\$
449.9

\$
506.8

\$
3,245.2

Title Insurance Group

37.3

20.8

—

2,067.0

1,827.6

RFIG Run-off Business

21.7

197.8

—

20.3

118.4

Corporate & Other (1)

31.4

25.7

4.1

10.3

18.8

Reinsurance Recoverable (2)

—

—

—

—

—

Consolidated

\$
409.4

\$
2,478.8

\$
454.0

\$
2,604.7

\$
5,210.1

Year Ended December 31, 2016:

Insurance Underwriting:

General Insurance Group

\$
312.1

\$
2,143.1

\$
389.1

\$
502.4

\$
3,005.3

Title Insurance Group

36.2

84.3

—

1,949.4

1,742.4

RFIG Run-off Business

23.2

102.6

—

20.8

165.6

Corporate & Other (1)

15.4

17.7

4.6

—

20.1

Reinsurance Recoverable (2)

—
—
—
—
—

Consolidated

\$
387.0

\$
2,347.9

\$
393.7

\$
2,472.8

\$
4,933.6

- (1) Includes amounts for a small life and accident insurance business as well as those of the parent holding company, its internal corporate services subsidiaries and consolidation elimination adjustments.
In accordance with GAAP, reinsured losses and unearned premiums are to be reported as assets. Assets and liabilities were, as a result, increased by corresponding amounts of approximately \$3.4 billion, \$3.3 billion, and
- (2) \$3.1 billion at December 31, 2018, 2017 and 2016, respectively. This accounting treatment does not have any effect on the Company's results of operations.

OLD REPUBLIC INTERNATIONAL CORPORATION AND SUBSIDIARIES
SCHEDULE IV - REINSURANCE

For the years ended December 31, 2018, 2017 and 2016

(\$ in Millions)

Column A	Column B	Column C	Column D	Column E	Column F
	Gross amount	Ceded to other companies	Assumed from other companies	Net amount	Percentage of amount assumed to net
Year Ended December 31, 2018:					
Life insurance in force	\$3,383.2	\$1,865.4	\$ —	\$1,517.7	— %
Premium Revenues:					
General Insurance	\$4,534.8	\$1,313.5	\$ 55.8	\$3,277.1	1.7 %
Title Insurance	1,883.3	—	2.3	1,885.6	.1
RFIG Run-off	75.9	—	—	75.9	—
Life and Health Insurance:					
Life insurance	11.9	5.0	—	6.8	—
Accident and health insurance	22.3	14.5	—	7.8	—
Total Life & Health Insurance	34.3	19.6	—	14.6	—
Consolidating adjustments	—	(3.4)	(3.4)	—	—
Consolidated	\$6,528.4	\$1,329.7	\$ 54.6	\$5,253.4	1.0 %
Year Ended December 31, 2017:					
Life insurance in force	\$4,860.6	\$2,552.5	\$ —	\$2,308.0	— %
Premium Revenues:					
General Insurance	\$4,307.5	\$1,246.4	\$ 49.7	\$3,110.8	1.6 %
Title Insurance	1,825.7	.2	2.0	1,827.6	.1
RFIG Run-off	123.5	.5	—	122.9	—
Life and Health Insurance:					
Life insurance	13.3	6.2	—	7.1	—
Accident and health insurance	26.4	14.7	—	11.6	—
Total Life & Health Insurance	39.8	20.9	—	18.8	—
Consolidating adjustments	—	(3.7)	(3.7)	—	—
Consolidated	\$6,296.6	\$1,264.5	\$ 48.1	\$5,080.2	.9 %
Year Ended December 31, 2016:					
Life insurance in force	\$5,825.9	\$3,005.6	\$ —	\$2,820.3	— %
Premium Revenues:					
General Insurance	\$4,005.3	\$1,119.8	\$ 50.8	\$2,936.3	1.7 %
Title Insurance	1,740.5	—	1.9	1,742.4	.1
RFIG Run-off	173.0	2.9	—	170.0	—
Life and Health Insurance:					
Life insurance	15.8	5.0	—	10.8	—

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Accident and health insurance	31.9	22.5	—	9.3	—
Total Life & Health Insurance	47.7	27.5	—	20.1	—
Consolidating adjustments	—	(7.0) (7.0) —	—
Consolidated	\$5,966.7	\$1,143.4	\$ 45.7	\$4,868.9	.9 %

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OLD REPUBLIC INTERNATIONAL CORPORATION AND SUBSIDIARIES
 SCHEDULE V - VALUATION AND QUALIFYING ACCOUNTS
 For the years ended December 31, 2018, 2017 and 2016
 (\$ in Millions)

Column A	Column B	Column C	Column D	Column E	
Description	Balance at Beginning of Period	Additions		Deductions - Describe	Balance at End of Period
		Charged to Costs and Expenses	Charged to Other Accounts - Describe		
Year Ended December 31, 2018:					
Deducted from Asset Accounts:					
Reserve for unrecoverable reinsurance (1)	\$ 15.9	\$ —	—\$ (15.9)		\$ —
Year Ended December 31, 2017:					
Deducted from Asset Accounts:					
Reserve for unrecoverable reinsurance	\$ 15.9	\$ —	—\$ —		\$ 15.9
Year Ended December 31, 2016:					
Deducted from Asset Accounts:					
Reserve for unrecoverable reinsurance	\$ 15.9	\$ —	—\$ —		\$ 15.9

(1) Reflects the reduction of allowances for unrecoverable reinsurance no longer deemed necessary.

OLD REPUBLIC INTERNATIONAL CORPORATION AND SUBSIDIARIES
 SCHEDULE VI - SUPPLEMENTAL INFORMATION CONCERNING
 PROPERTY-CASUALTY INSURANCE OPERATIONS

For the years ended December 31, 2018, 2017 and 2016

(\$ in Millions)

Column A	Column B	Column C	Column D	Column E
Affiliation With Registrant (1)	Deferred Policy Acquisition Costs	Reserves for Unpaid Claims and Claim Adjustment Expenses (2)	Discount, If Any, Deducted in Column C	Unearned Premiums (2)
Year Ended December 31:				
2018	\$ 314.1	\$ 5,756.0	\$216.5	\$1,696.4
2017	294.3	5,495.3	240.7	1,597.3
2016	266.4	5,443.4	231.9	1,455.8

Column A	Column F	Column G	Column H
Affiliation With Registrant (1)	Earned Premiums	Net Investment Income	Claims and Claim Adjustment Expenses Incurred Related to Current Year Prior Years
Year Ended December 31:			
2018	\$ 3,278.6	\$ 341.9	\$2,350.2 \$(6.4)
2017	3,123.8	320.2	2,383.8 (34.5)
2016	2,952.1	313.3	2,172.5 2.5

Column A	Column I	Column J	Column K
Affiliation With Registrant (1)	Amortization of Deferred Policy Acquisition Costs	Paid Claims and Claim Adjustment Expenses	Premiums Written
Year Ended December 31:			
2018	\$ 488.4	\$ 2,083.0	\$3,382.0
2017	449.9	2,297.5	3,257.2
2016	389.1	1,939.9	3,021.8

Includes consolidated property-casualty entities. The amounts relating to the Company's unconsolidated (1) property-casualty subsidiaries and the proportionate share of the registrant's and its subsidiaries' 50%-or-less owned property-casualty equity investees are immaterial and have, therefore, been omitted from this schedule. (2) See note (2) to Schedule III.

EXHIBIT INDEX

An index of exhibits required by Item 601 of Regulation S-K follows:

- (3) Articles of incorporation and by-laws.
- (A) * Restated Certificate of Incorporation. (Exhibit 3(A) to Registrant's June 30, 2014 report on Form 10-Q).
- (B) * Restated By-laws. (Exhibit 99.2 to Form 8-K filed August 23, 2013).
- (4) Instruments defining the rights of security holders, including indentures.
- (A) * Amended and Restated Rights Agreement dated as of June 26, 2017 between Old Republic International Corporation and Wells Fargo Bank, NA. (Exhibit 4.1 to Registrant's Form 8-A/A filed August 28, 2017).
- (B) * Agreement to furnish certain long-term debt instruments to the Securities & Exchange Commission upon request. (Exhibit 4(D) to Registrant's Form 8 dated August 28, 1987).
- (C) * Form of Indenture dated as of August 15, 1992 between Old Republic International Corporation and the Wilmington Trust Company, as Trustee (refiled as Exhibit 4.1 to Registrant's Form 8-K filed April 22, 2009).
- (D) * Supplemental Indenture No. 1 dated as of June 15, 1997, supplementing the Indenture. (Exhibit 4.3 to the Registrant's Form 8-A filed June 16, 1997).
- (E) * Supplemental Indenture No. 2 dated as of December 31, 1997 supplementing the Indenture. (Exhibit 4.3 to the Registrant's Form S-3/A filed January 7, 1998).
- (F) * Fifth Supplemental Indenture dated as of September 25, 2014 between Old Republic International Corporation and the Wilmington Trust Company, as Trustee. (Exhibit 4.1 to Registrant's Form 8-K filed September 25, 2014).
- (G) * Sixth Supplemental Indenture dated as of August 26, 2016 between Old Republic International Corporation and the Wilmington Trust Company, as Trustee. (Exhibit 4.1 to Registrant's Form 8-K filed August 26, 2016).
- (10) Material contracts.
- ** (A) Old Republic International Corporation Key Employees Performance Recognition Plan.
- ** (B) * Amended and Restated Old Republic International Corporation 2006 Incentive Compensation Plan. (Exhibit 10(a) to Registrant's March 31, 2014 report on Form 10-Q).
- ** (C) * Amended and Restated Old Republic International Corporation Executives Excess Benefits Pension Plan. (Exhibit 10(F) to Registrant's Annual Report on Form 10-K for 2008).
- ** (D) * Old Republic International Corporation 2016 Incentive Compensation Plan. (Exhibit 99.1 to Registrant's Form 8-K filed May 28, 2015).

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- ** (E) * Forms of Agreement for Old Republic International Corporation to use as a Sign-On Restricted Stock Award or as a Restricted Stock Award for awards granted to certain employees or officers of the Registrant or its Subsidiaries. (Exhibit 10(F) to Registrant's Annual Report on Form 10-K for 2017).
- ** (F) Form of Indemnity Agreement between Old Republic International Corporation and each of its directors and certain officers.
- (H) * Form of Tax Sharing Agreement between Old Republic International Corporation and each of its subsidiary companies. (Exhibit 10(a) to Registrant's March 31, 2013 report on Form 10-Q).
- (21) Subsidiaries of the registrant.
- (23.1) Consent of KPMG LLP.
- (24) Powers of attorney.

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(Exhibit Index, Continued)

- (31.1) Certification by Aldo C. Zucaro, Chief Executive Officer, pursuant to Rule 13a-14(a) and 15d-14(a), as adopted pursuant to Section 302 of the Sarbannes-Oxley Act of 2002.
- (31.2) Certification by Karl W. Mueller, Chief Financial Officer, pursuant to Rule 13a-14(a) and 15d-14(a), as adopted pursuant to Section 302 of the Sarbannes-Oxley Act of 2002.
- (32.1) Certification by Aldo C. Zucaro, Chief Executive Officer, pursuant to Section 1350, Chapter 63 of Title 18, United States Code, as adopted pursuant to Section 906 of the Sarbannes-Oxley Act of 2002.
- (32.2) Certification by Karl W. Mueller, Chief Financial Officer, pursuant to Section 1350, Chapter 63 of Title 18, United States Code, as adopted pursuant to Section 906 of the Sarbannes-Oxley Act of 2002.
- (101.INS) XBRL Instance Document
- (101.SCH) XBRL Taxonomy Extension Schema
- (101.CAL) XBRL Taxonomy Extension Calculation Linkbase
- (101.DEF) XBRL Taxonomy Extension Definition Linkbase
- (101.LAB) XBRL Taxonomy Extension Label Linkbase
- (101.PRE) XBRL Taxonomy Extension Presentation Linkbase

*Exhibit incorporated herein by reference.

** Denotes a management or compensatory plan or arrangement required to be filed as an exhibit pursuant to Item 601 of Regulation S-K.