

ORI Privacy Guidelines and Principles

Effective 1 July 2004

ORI is committed to the highest level of integrity in all of our dealings with our clients, employees, and service partners. This commitment extends to any personal information about our customers that we might possess or acquire. ORI is committed to respecting personal privacy, and safeguarding individual record confidentiality and system security. Accordingly, ORI and its affiliates adhere to the following Privacy Guidelines and Principles:

ORI has developed policies and programs for the protection of customer information.

ORI strives to maintain the accuracy of customer information and will promptly respond to any questions or concerns customers may raise with respect to the accuracy of such customers personal information.

ORI employees are responsible for the protection of customer information, and each ORI employee with access to personal customer information is responsible for compliance with our privacy policies and procedures.

ORI expects all of its service partners and service providers to adhere to ORI's high ethical standards as to the confidentiality of personal information.

ORI will only use personal information in compliance with applicable law.

ORI has appointed compliance officers within each business unit who are responsible for ensuring that their respective business units are in compliance with each of these principles.

ORI may collect user information for its Web sites via cookies, alphanumeric identifiers transmitted from a Web site to a visitor's browser. ORI collects such information solely for the purposes of better customer service, enabling our ability to identify users and create content to meet their needs. While it is possible to disable cookies via your browser settings, doing so may not allow ORI to enhance your Web experience.

Visitors should check this Web site regularly to learn of any changes to these Guidelines.