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OLD REPUBLIC INTERNATIONAL CORP  
Form 8-K  
January 29, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report: (Date of earliest event reported) January 29, 2004

OLD REPUBLIC INTERNATIONAL CORPORATION

-----  
(Exact name of registrant as specified in its charter)

|   |                             |   |
|---|-----------------------------|---|
| Delaware  | 001-10607                   | 36-2678171                              |
| -----   | -----                       | -----                                   |
| (State or other jurisdiction<br>of incorporation) | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |

307 North Michigan Avenue, Chicago, Illinois 60601  
-----  
(Address of principal executive offices) (Zip Code)

(312) 346-8100  
-----  
(Registrant's telephone number, including area code)

N/A  
-----  
(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition  
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On January 29, 2004, Old Republic International Corporation announced the

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results of its operations and its financial condition for the quarter ended December 31, 2003. The full text of the earnings release is included as Exhibit 99.1 hereto.

Exhibits

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99.1 Earnings Release dated January 29, 2004.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

OLD REPUBLIC INTERNATIONAL CORPORATION  
Registrant

Date: January 29, 2004

By: /s/ John S. Adams

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Senior Vice President  
and Chief Financial Officer

INDEX TO EXHIBITS

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Exhibits

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