

Fidelity National Financial is a leading provider of title insurance, mortgage services, specialty insurance, claims management services, and information services. Although 2009 was a challenging economic environment for everyone, this was a year of significant accomplishments and a test of our ability to manage our business effectively and provide unsurpassed value to our shareholders and service to our customers. We are proud of our accomplishments, our position in the market, the trust that our customers and partners place in us, our expert employees, and our financial strength - but we are never satisfied. As we look to 2010, we are well positioned and ready to meet the demands of the market and the needs of our customers.

## FINANCIAL INFORMATION FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2009

**\$5.83 billion**

Total Revenue

**\$222.3 million**

Net earnings attributable to common shareholders

**\$0.97**

Net earnings per diluted share attributable to common shareholders

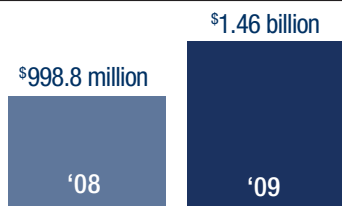
**\$380.3 million**

Cash flow from operations



Cash and Investment Portfolio

## FINANCIAL INFORMATION FOR THE THREE MONTHS ENDED DECEMBER 31, 2009



Total revenue comparison of the three months ended December 31, 2008 and 2009

**\$69.3 million**

Net earnings attributable to common shareholders

**\$0.30**

Net earnings per diluted share attributable to common shareholders

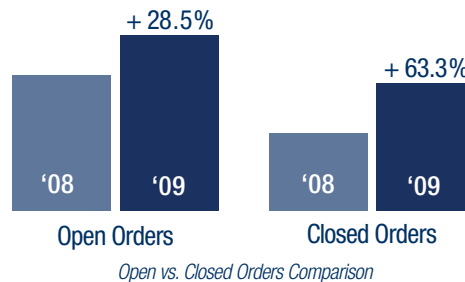
## DIRECT ORDERS IN Q4 2009

**550,600**

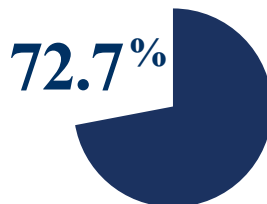
Direct Orders Opened

**400,600**

Direct Orders Closed



Open vs. Closed Orders Comparison



Direct Orders Closing Percentage

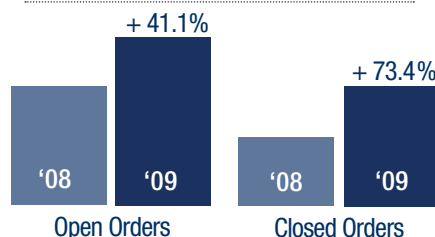
## COMMERCIAL ORDERS IN Q4 2009\*

**19,200**

Commercial Orders Opened

**13,700**

Commercial Orders Closed



Open vs. Closed Orders Comparison

## OTHER NUMBERS

**7**

Number of Major Underwriters

(Fidelity National Title, Chicago Title, Commonwealth Land Title, Lawyers Title, Ticor Title, Security Union Title, and Alamo Title)



FNF Claims Reserves

**21%**

Debt to Capital Ratio

(Through 2009 we reduced our outstanding debt by nearly \$490 million, while also growing our equity by almost \$460 million)

**\$265 million**

Overall cost reduction with the completion of the integration of Lawyers and Commonwealth

**45.8%**

Overall market share of all FNF underwriters nationwide

\*Activity from FNF's offices in the national commercial division and does not include commercial activity in local offices.

# Strength. Expertise. Service.

## FINANCIAL STRENGTH RATINGS

Standard & Poor's

Moody's

A.M. Best

*Fidelity National Financial*

A-

A3

A-

## CLAIMS PAYING ABILITY RATINGS

Lace Title Rating Corporation

*Fidelity National Title*

B

*Chicago Title Insurance Company*

B+

*Security Union Title Insurance Company*

B+

*Alamo Title Insurance*

B

*Ticor Title Insurance Company*

A

*Commonwealth Land Title Insurance Company*

C+

*Lawyers Title Insurance Company*

C+

## FINANCIAL STABILITY RATINGS

Demotech Inc.

*Fidelity National Title*

A'

*Chicago Title Insurance Company*

A"

*Security Union Title Insurance Company*

A

*Alamo Title Insurance*

A'

*Ticor Title Insurance Company*

A'

*Commonwealth Land Title Insurance Company*

A

*Lawyers Title Insurance Company*

A

## MARKET SHARE LEADERSHIP

