



Strength. Expertise. Service.

Fidelity National Financial, Inc. (NYSE:FNF), is a leading provider of title insurance, mortgage services, specialty insurance and information services. FNF is the nation's largest title insurance company through its title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title and Alamo Title - that collectively issue more title insurance policies than any other title company in the United States. FNF also provides flood insurance, personal lines insurance and home warranty insurance through its specialty insurance business and is a leading provider of global human resources, payroll, benefits and payment solutions through a minority-owned subsidiary, Ceridian Corporation.

The last twelve months made for a successful year for our company. The title insurance business experienced strong refinance volumes due to the low mortgage interest rate environment and we produced our strongest title earnings and pre-tax margin in a number of years. Collectively, our brands remain the largest and most profitable title company in the country, and despite a potentially more challenging environment, we are focused on continuing our legacy of financial strength and unmatched customer service in 2011.

We are proud of our accomplishments in 2010. The title business produced its best earnings and pre-tax profit margin in a number of years. We generated more than \$145 million in pre-tax gains from our investments and portfolio companies. We continued to strengthen our balance sheet, focusing on enhancing our longer-term liquidity profile.

As always, we remain committed to our ultimate goal of continuing to provide the best possible customer service to our clients and creating value for our shareholders.



For more information visit
www.fnf.com

Financial Information for the Twelve Months Ended December 31, 2010

\$5.7 billion
Total Revenue

\$370 million
Net earnings attributable to common shareholders

\$1.61
Net earnings per diluted share attributable to common shareholders

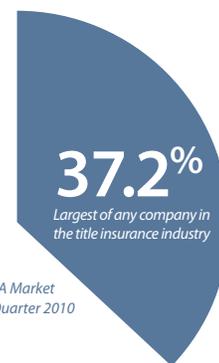
2.4 million
Direct Orders Opened

1.6 million
Direct Orders Closed

21.7%
Debt to Total Capital Ratio

\$2.2 billion
Claims Reserves

\$4.9 billion
Investment Portfolio



Source: ALTA Market Share 3rd Quarter 2010

Overall Market Share

1,100
Locations in the US and Canada

366
On the "Fortune 500" List