



# FIRST IN FINANCIAL STRENGTH

FNF offers unmatched protection for residential and commercial properties with the largest claims reserves in the industry. Our financial strength and claims-paying ability are second to none for the security of our policyholders. Our reserve for claim losses is larger than that of any competitor, and our highly liquid investment portfolio — the largest in the industry — provides our policyholders with even greater protection.

Our financial strength, combined with a nationwide network of knowledgeable attorneys and title, escrow and closing professionals, along with an unwavering commitment to fighting fraud, have earned FNF national recognition as one of America's most financially sound, best managed and most admired companies.

#### RESPECTED TITLE INSURANCE BRANDS

### FIDELITY NATIONAL FINANCIAL INCLUDES RESPECTED TITLE INSURANCE BRANDS:

Fidelity National Title, Chicago Title, Lawyers
Title, Commonwealth Land Title, Ticor Title,
Alamo Title, and National Title Insurance of
New York. Each has established a reputation
in the real estate industry for superior service,
absolute integrity and unmatched professional
expertise. Employees at all FNF companies
take great pride in providing customers with
the highest quality of service and in protecting customers' property ownership rights.
Through extensive training programs and
employee ownership of the company via a
generous stock participation plan, management and employees work together to exceed
customer expectations.



**1,400**U.S. Locations

24,100

Employees



















www.fnf.com



# FIDELITY NATIONAL FINANCIAL

An Established Leader Recognized for Financial Strength



1997

2000



1871

## **WE ARE FNI**

1888

Fidelity National Financial (NYSE: FNF) is one of the nation's strongest and most respected providers of title insurance and transaction services to the real estate and mortgage industries. With a proud history dating back more than 160 years, we are the oldest title and escrow company in America, and the largest, as well. Through underwriters, FNF issues almost half of all title insurance policies in the U.S. In addition to title and escrow, FNF offers home warranty, disclosure reports, 1031 exchange, and premier technology and financial services.

1925

1981

#### FIDELITY NATIONAL FINANCIAL I MAJOR MILESTONES

#### 1847

### Edward Rucker develops a system of tracking recorded instruments

Chicago Title traces its roots to a young law clerk named Edward Rucker who developed a system of tracking every recorded instrument and legal proceeding affecting real estate titles. Rucker's system saves attorneys the painstaking task of searching official records for transfer of real property.

#### 1848

#### CV Gillespie launches company

C.V Gillespie, a notary public and record searcher in San Francisco, launches the company that will eventually become Fidelity National Title Insurance Company.

#### 1871

#### Employees save land records from Chicago fire

Employees of three predecessor companies of Chicago Title risk their lives to save land records from the Great Chicago Fire. When the blaze destroys the Cook County land records, the title companies' preserved records become the basis for Cook County's land record system.

#### 876

#### First Title policy issued

Commonwealth Land Title's predecessor company issues the world's first official title policy in Philadelphia, Pennsylvania.

#### 1888

#### Title Guarantee and Trust Company begins issuing policies

The Title Guarantee and Trust Company (later known as Chicago Title & Trust) issues the first guarantee policy in Illinois.

#### 1906

#### Title plant saved from San Francisco earthquake

During the devastating San Francisco earthquake and fire, employees of the predecessor company to Fidelity National Financial and their wives save the title plant and other important property records. The documents become a valuable resource when San Francisco's City Hall and the Hall of Records are destroyed in the disaster.

#### 1925

#### Lawyers Title Incorporated

Lawyers Title Insurance Company is incorporated in Richmond, Virginia and rapidly grows into a regional powerhouse.

#### 1961

1987

#### Chicago Title chartered

Chicago Title Insurance Company is formed and chartered to conduct national business.

1992

#### 198

### Fidelity National Title Insurance Company purchased

With Arizona agency operations in Maricopa and Pima Counties, Fidelity National Title Insurance Company (FNTIC) is purchased from CIGNA, and FNTIC's corporate offices are moved from Deriver, Colorado to Scottsdale, Arizona. At the time, FNTIC is the country's 48th largest title insurance company with just \$6.2 million in annual revenue. FNTIC's flagship operation was started in Tucson, Arizona.

#### 198

#### First employee-owned title underwriter

The Security and Exchange Commission approves the sale of Fidelity's stock to the employees of its various subsidiaries. FNF becomes the nations first and only employee-owned title insurance underwriter

#### 198

#### Chicago Title acquires Safeco Title

Chicago Title acquires Safeco Title, which has a history dating back to 1908. Safeco Title is now known as Security Union Title.

### FNF begins trading and makes first acquisition

Fidelity National Financial begins trading on the American Stock Exchange under the symbol FNF It also makes its first acquisition — Western Title Insurance Company — with locations throughout California.

#### 199

#### Chicago Title & Trust acquires Ticor Title

Chicago Title & Trust acquires Ticor Title Insurance Company. Ticor's heritage can be traced to 1893, with the merger of two Los Angeles abstract companies.

### Fidelity National establishes Premier Lenders Division

Fidelity National establishes Premier Lenders Division that performs all title work for various Southern California counties out of one regional office. The centralized title work is a unique concept to the title industry.

#### 1992

#### FNF makes two strategic acquisitions

FNF acquires Meridian Title Insurance Company as well as a Security Title and Guarantee Company. This expands FNF's direct operation base to include Florida, Michigan, Missouri, New Jersey, New York, North Carolina and Pennsylvania.

#### FNF moves to the New York Stock Exchange

#### 1996

#### FNF acquires Nations Title

Through another strategic acquisition, Nations Title, LLC, the eighth largest underwriter in the United States, FNTIC becomes the fourth largest title underwriter in the country and doubles its existing agency base.

#### 1997

#### FNF expands to the Southeast

FNF acquires First Title Corporation, a title company with offices throughout the southeastern United States.

#### 1009

#### FNF acquires Alamo Title

FNF acquires Alamo Title, the ninth largest title insurer in the United States, and as result FNTIC becomes the second largest underwriter in Texas.

#### 2000

#### FNF acquires Chicago Title

FNF completes the acquisition of Chicago Title Corporation and its insurance subsidiaries, Chicago Title, Ticor Title, and Security Union Title, making the largest title insurance company in the country.

#### 2001

#### FNIS formed

Fidelity National Information Solutions (FNIS) is formed; creating the premier services provider of real estate related information and technical solutions. FNFs revenue climbs to \$3.9 million.

#### 2002

#### FNF named to Fortune 500

FNF is named a Fortune 500 Company, and listed on Fortune magazine's "America's Most Admired Companies" list, is also listed on the Forbes "Super 500" list and for the second consecutive year, FNF is one of the Forbes "Platinum 400" list of companies.

#### Property Insight launched

2002

Property Insight is launched to provide real estate property information services to all title companies, creating a nationwide capability to standardize and automate title research.

#### 2003

#### **FNF Canada formed**

FNF Canada is formed upon acquisition of LandCanada Financial Services. FNF Canada provides FNF with an immediate and meaningful presence in the rapidly expanding Canadian title insurance market.

### FNF makes several strategic acquisitions and moves headquarters

FNF Acquires Lender's Service, Inc. (LSI), a leading national provider of appraisal, title and closing services to residential mortgage originators. FNF also acquires the financial services division of ALLTELL information Services, renamed Fidelity Information Services, and moves headquarters to Jacksonville, Florida. FNF also acquires ANFI, Inc. and Key Title Insurance to strengthen the Ticor brand in Western U.S., particularly in California, Arizona, Nevada and Oregon and Mutual of Omaha's flood insurance business.

#### FNF reaches 262

FNF reaches number 262 on the "Fortune 500" list and is selected by Forbes as America's best-managed insurance company.

#### 2004

#### FNF acquires American Pioneer

FNF acquires American Pioneer Title Insurance Company (APTIC). This acquisition boosts FNF status of largest title insurer in Florida.

### FNF receives industry accolades and reaches record revenue

FNF is selected by Forbes as one of the "26 Best Managed Companies in the U.S." and selected for Barron's list of "Best Companies for Investors." FNF total annual revenue climbs to more than \$8.3 billion.

#### 2005

#### FNF acquires ServiceLink

FNF acquires ServiceLink, the nation's largest centralized closing management and residential real estate title services company, providing services for financial institutions and institutional lenders.

#### Fidelity National Title Group is formed

2008

Fidelity National Title Group, Inc. a separate holding company that serves as the parent company for FNFs title insurance operations, is established (NYSE: FNTG).

#### 2008

2004

### **FNF acquires Mercury Title Colorado Operations** FNF acquires the Colorado title operations of Mercury

#### FNF acquires LandAmerica Companies

Title, who have 30% market in Colorado.

FNF acquires many of the LandAmerica Financial Group companies, including Lawyers Title Insurance Corporation and all its subsidiaries, Commonwealth Land Title Company and all of its subsidiaries, and United Capital Title Insurance Company.

#### 2009

### FNF acquires of LoanCare Servicing Center Inc.

LoanCare, founded in 1983, provides subservicing services on more than 100,000 loans for ninety companies in all fifty states, making it approximately the seventh largest sub-servicer in the nation.

LoanCare, which generated 2008 revenue of approximately \$19 million and adjusted pre-tax earnings of approximately \$44 million, provides traditional subservicing, outsourced loss mitigation and other servicing related products and services.

### FNF invests \$7.5 million in Ecosphere Energy Services, LLC

EES is a provider of proprietary water purification and management services to the energy industry.

#### 2011

FNF sells flood insurance business

FNF sells an 85% interest in its personal lines business to WT Holding Inc.

#### 2012

FNF acquires O'Charley's Inc.

FNF merges O'Charley's into American Blue Ribbon Holdings

#### FNF acquires J. Alexander's Corporation

J. Alexander's Corporation operates 33 J. Alexander's restaurants in 13 states: Alabama, Arizona, Colorado,

### Florida, Georgia, Illinois, Kansas, Kentucky, Louisiana, Michigan, Ohio, Tennessee and Texas.

2013

#### FNF Acquires Digital Insurance Inc.

Digital manages more than 20,000 employer clients, 250 broker partnerships and more than \$1 billion in annual premiums. Digital's largest division, Digital Benefits Advisors, is a rapidly growing health benefits brokerage agency that utilizes Digital's highly scalable benefits technology platform to successfully target the SMB marketplace on a direct basis. Digital will generate approximately \$50 million in revenue in 2012 and is expected to achieve approximately \$70 million in revenue in 2013.

#### 2013

2011

FNF forms J. Alexander's, LLC a restaurant company focused on the upscale dining segment

FNF acquires Lender Processing Services, Inc. FNF takes an additional 8% ownership of Ecosphere Energy Services, LLC (EES)

#### 201

FNF forms Black Knight Financial Services

FNF distributes FNFV tracking stock

FNFV sells Comdata to FLEETCORE for approximately \$3.45 billion

#### FNF acquires BPG Holdings, LLC

A recognized leader in home warranty, home inspection services and commercial inspections.

### Black Knight Financial Services files initial public offering

#### 2015

### FNF increases ownership stake in ServiceLink to 79%

Fidelity National Financial, Inc. announces the completion of a recapitalization of ServiceLink Holdings, LLC ("ServiceLink") through a conversion of \$505 million of the \$566 million intercompany note principal and interest into additional equity ownership in ServiceLink.

### FNFV distributes J. Alexander's shares to FNFV holders

#### 2016

of Black Knight

2015

FNF ranked #311 on the 2016 FORTUNE 500® list

2017

FNF acquires Commissions, Inc.

#### FNF announces tax-free plan to distribute shares

FNF announces tax-free plan to distribute shares of Black Knight Financial Services common stock and redeem and exchange shares of FNFV tracking stock, with end result being an independent, publicly-traded FNFV stock.

#### 2017

FNF successfully redomesticated its three major underwriters (Fidelity National Title Insurance Company, ChicagoTitle Insurance Company, and Commonwealth Land Title Insurance Company) to the State of Florida.

FNF acquires Hudson & Marshall

FNF ranked #293 on the 2017 FORTUNE 500® list

FNFV closes sale of One Digital for \$560 million

FNF acquires majority ownership stake in Title Guaranty of Hawaii

FNF acquires Real Geeks

FNF spins off Black Knight Financial Services

FNF acquires of majority interest in SkySlope

FNF and Cannae Holdings, Inc. announce completion of FNFV tracking stock split-off

