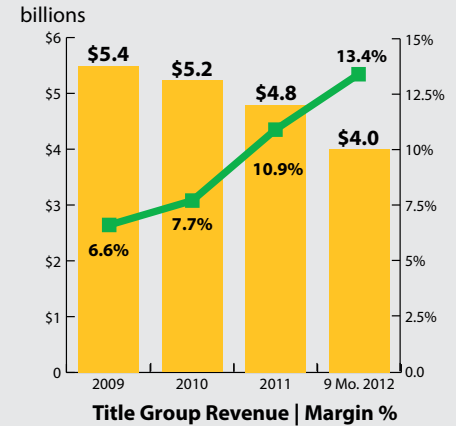


## Focused on Creating Value

The fourth quarter was a great finish to a very strong year for our company. We are proud of the 16% pre-tax margin our title business generated this quarter, a margin rivaling the highest title margin in the history of our company. As we enter 2013, we remained focused on our overriding goal of creating value for our shareholders.

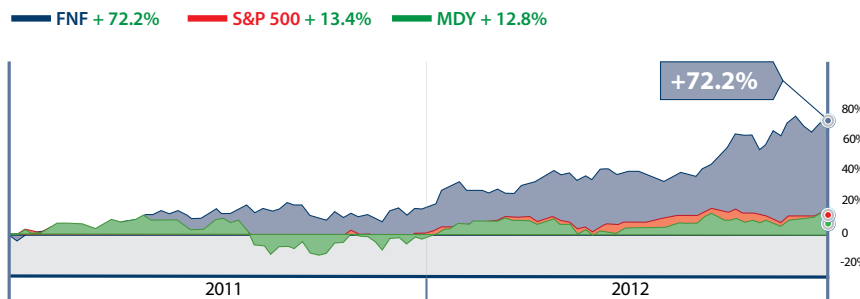


Chicago Title Insurance Company is a member of the Fidelity National Financial family of companies and part of the nation's largest group of title companies and title insurance underwriters - Fidelity National Title Insurance Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company and Alamo Title Insurance. As a group, our underwriters issue more title insurance policies than any other title company in the United States.

In what remains a sluggish residential real estate market, this was a successful year for our company on a number of fronts. Our title business performed extremely well, generating a 14.1% pre-tax margin for the full-year 2012 and 16% pre-tax margin during the fourth quarter. That margin is nearly equal to the peak title margin we earned in 2003, a year that saw total mortgage originations more than double the projected totals for 2012. Our commercial title business also had a tremendous fourth quarter, generating nearly \$143 million in revenue, by far the strongest commercial quarter in the history of our company.

### Parent Company Stock Performance

Stock Performance: January 1, 2011 through December 31, 2012



FNTG Financial Information for the Twelve Months Ended December 31, 2012

**\$5.63 billion**  
Total Revenue

**\$783.1 million**  
Net earnings attributable to common shareholders

**\$2.68**  
Net earnings per diluted share attributable to common shareholders

**2.70 million**  
Title Group Direct Orders Opened

**1.87 million**  
Title Group Direct Orders Closed

**34%**  
Overall Title Group Market Share  
Largest market share of any company in the title insurance industry  
Source: ALTA Market Share 2012

**\$1.75 billion**  
Title Group Claims Reserves

**\$5.2 billion**  
Investment Portfolio

A "Fortune 500" Company