

**Ratings**

**Standard & Poor's**

(Financial Strength Rating)

FNF Family . . . . . A

**Moody's Investors Service**

(Financial Strength Rating)

FNF Family . . . . . A3

**Fitch Ratings**

(Insurer Financial Strength Rating)

FNF Family . . . . . A-

**A.M. Best Company**

(Financial Strength Rating)

FNF Family . . . . . A-

**Lace Title Rating Corporation**

(Claims Paying Ability Rating)

Fidelity National Title Insurance Company . . . . . B+

Chicago Title Insurance Company . . . . . A+

Ticor Title Insurance Company . . . . . A

Security Union Title Insurance Company . . . . . B

Alamo Title Insurance . . . . . A

**Demotech, Inc.**

(Financial Stability Rating)

Fidelity National Title Insurance Company . . . . . A'

Chicago Title Insurance Company . . . . . A''

Ticor Title Insurance Company . . . . . A'

Security Union Title Insurance Company . . . . . A'

Alamo Title Insurance . . . . . A'

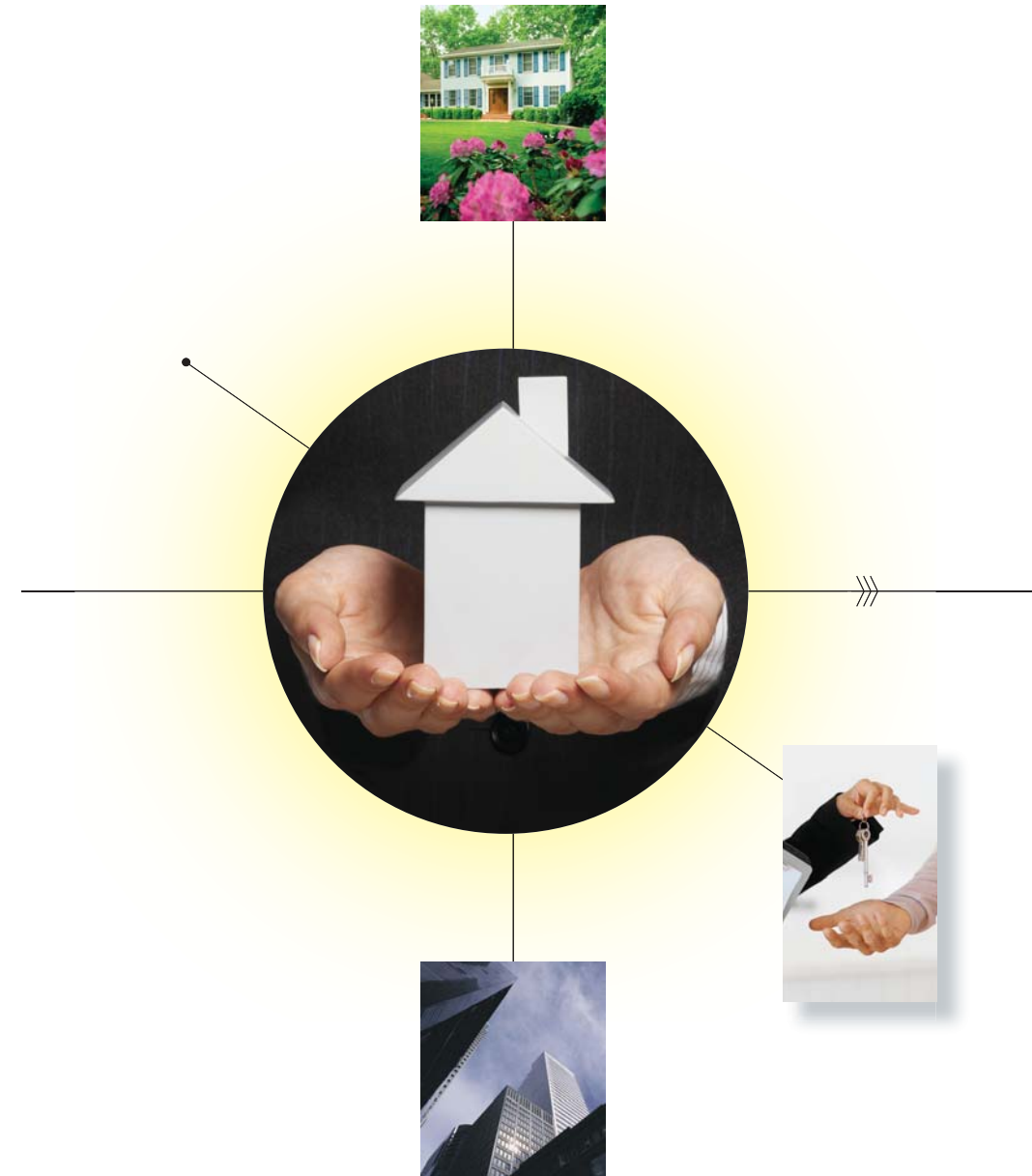
*\* Unless otherwise noted, ratings shown apply to the entire FNF family of underwriters*

**Single Risk Limits**

In accordance with various state regulations and prudent business practices, the Fidelity National Financial, Inc. family of title insurance underwriters have established a combined single risk liability limit of \$860 million per policy. For single risks exceeding this limit, additional protection is provided through the reinsurance of the policies with other major national underwriters pursuant to reinsurance agreements.

FIDELITY NATIONAL FINANCIAL, INC.

# Financial Strength



## Policyholders are our priority

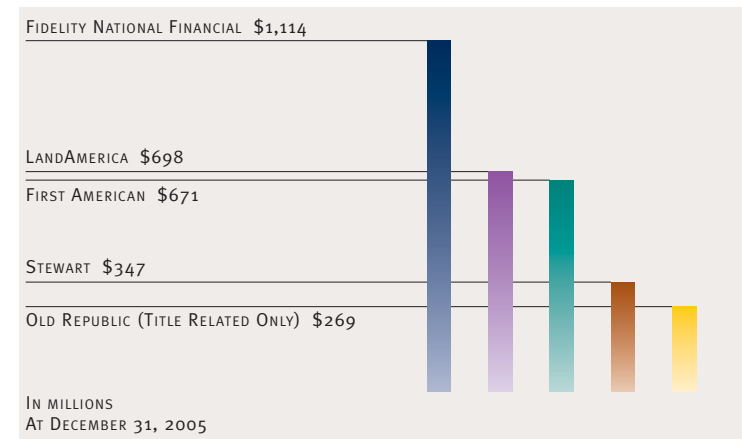
At Fidelity National Financial, Inc. (FNF), Fidelity National Title Group, Inc. (FNTG) and its title insurance subsidiaries – Fidelity National Title, Chicago Title, Ticor Title, Security Union Title and Alamo Title – the security of our policy-holders is always our main priority.

FNF is the clear industry leader in all measures of financial strength.

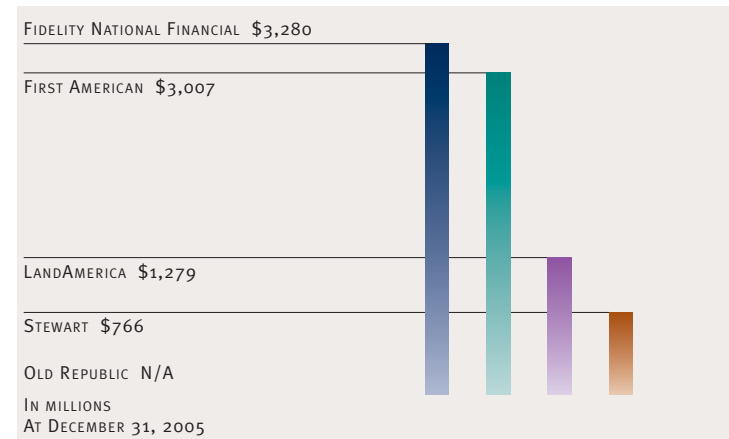
Our reserve for claim losses of \$1,114 million is significantly greater than any other title insurance competitor. FNF's reserves and

stockholders' equity combined give policyholders \$4.4 billion in protection. Additionally, FNF has a highly liquid investment portfolio of over \$5.0 billion that protects the future interests of our policy-holders. Our earnings power provides another advantage, as FNF's 2005 net earnings of \$964 million were greater than the earnings of the other four major title insurers combined. FNF provides an unrivaled level of security and protection to its policyholders.

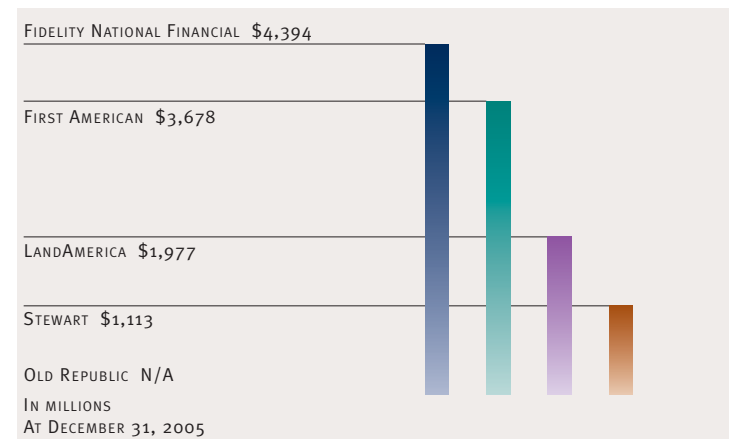
## Claims Reserve



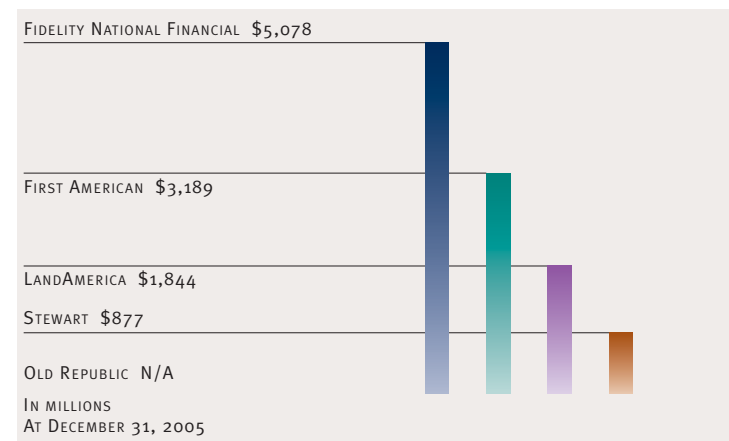
## Stockholders' Equity



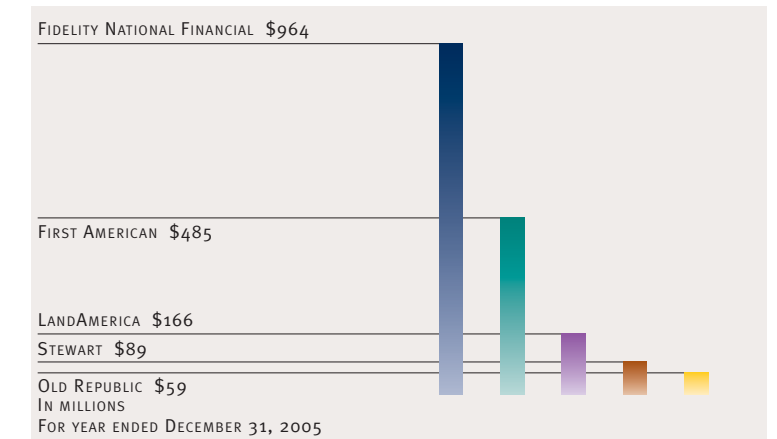
## Claims Reserves and Stockholders' Equity



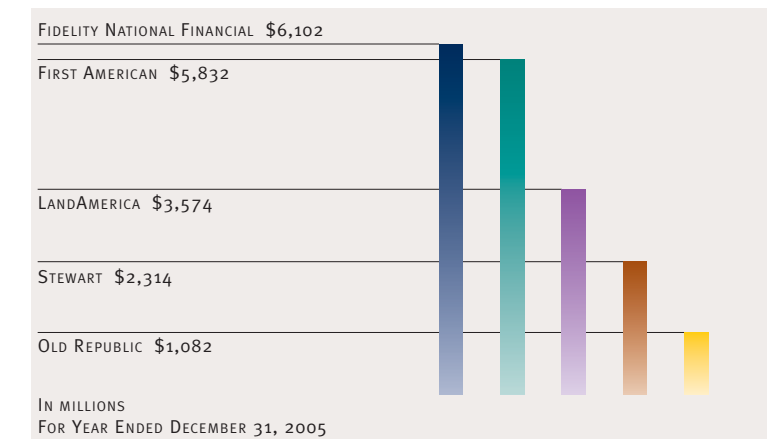
## Investment Portfolio



## 2005 Net Earnings



## 2005 Title Insurance Related Revenue



## Cash Flow from Operations

