



PROFITABILITY

We believe that focus is what makes the title insurance operations of Fidelity National Financial, Inc. the best in the United States. We are focused on providing our customers with the highest quality service through superior knowledge, expertise, underwriting, accuracy, quality, reliability and financial strength. This focus translates into the unmatched discipline with which we manage our title insurance operations. Open orders, closed orders and headcount metrics are monitored weekly and adjustments to staffing are made as often as those metrics dictate. We don't believe any other title insurance company holds their operations to such a level of operating discipline. The combination of focus and discipline makes Fidelity National Financial the most efficient and profitable title insurance company in the industry. Our operating margins have consistently exceeded those of our competitors for many years and we believe that our focus and discipline are the key elements to this unrivaled efficiency and profitability.