

Performance that highlights the financial strength of our title insurance business

Company Fact Sheet
Mid Year 2016

Heritage Title Company is the nation's largest title insurance company through its title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title and National Title of New York - that collectively issue more title insurance policies than any other title company in the United States.

This was a strong quarter for our title operations, as our title operations again led the title industry with a 16.5% adjusted pre-tax title margin. Our adjusted pre-tax title earnings of \$300 million were a \$17 million increase over the strong second quarter of 2015. The mix of business toward purchase transactions was approximately 57% and 58%, respectively, for open and closed orders during the quarter.

Our title operations had another strong quarter in our commercial business, generating \$244 million in total commercial revenue. National commercial revenue accounted for \$144 million of all commercial revenue during the quarter. The commercial market remained strong during the first half of 2016 and we also expect good commercial performance in the back half of year.

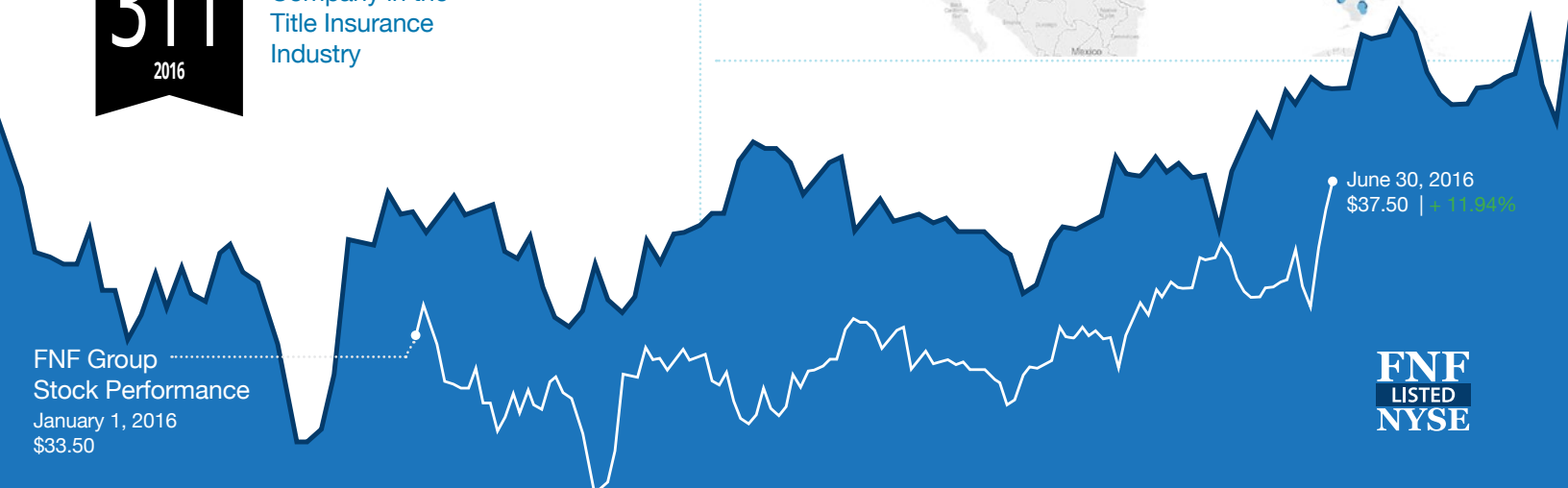
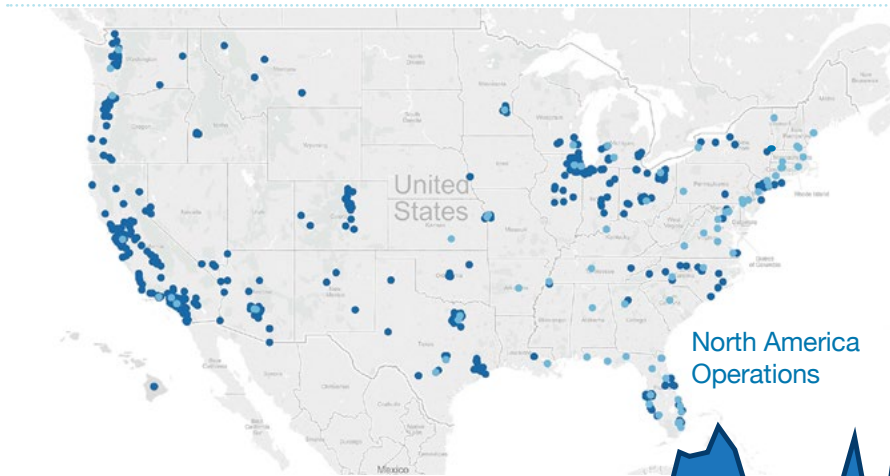
Financial Information for the Six Months Ended June 30, 2016



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2016

Highest Ranked
Company in the
Title Insurance
Industry



FNF
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