



CHICAGO TITLE
DC COMMERCIAL CENTER

FNTG Rated Highest by Demotech, Inc.

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Demotech, Inc. (www.demotech.com) is an independent financial analysis firm which for a number of years has produced financial stability ratings of insurance companies, including the 91 title insurance underwriters. Demotech analyzes data from publicly available filings, including the statutory filings of each underwriter.

Demotech's recently released *2008 Measurements of Operating Position/Situation – Financial Ratios and Analysis* includes the ranking of title insurance underwriters' Net Liquid Assets. In the insurance world, the Net Liquid Assets measurement represents one of the key financial strength factors – perhaps the most important – in determining the liquidity of an underwriter. The higher the ranking, the better.

Of the 91 title insurance underwriters operating in the U.S., our Fidelity National Title Group (FNTG) of underwriters proudly holds the premier position: Chicago Title & Trust is ranked number one, with a positive \$659,200,000; Fidelity National is number three, Chicago Title Insurance Company is number five, TICOR is number thirteen, and ALAMO is eighteen.

Of the total Net Liquid Assets of the 91 underwriters the FNTG group had 47% as of year end 2007.

Another startling revelation: Of the title industry as a whole, FNTG's statutory net income constituted 76% of the total net income earned by all title insurance companies. This is in stark contrast to our closest national competitor with a mere 3% of the total statutory net income.

With the flight to safety being now the mantra of all financial institutions, it is easy to see why our family of underwriters is the most trusted resource – offering our clients the demonstrated financial strength to insure commercial transactions of every size and complexity.