



CHICAGO TITLE
CANADA

Chicago Title Insurance
Company Canada

THE STRONGEST TITLE INSURANCE COMPANY IN CANADA



GET THE FACTS FROM US DIRECTLY!

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A nighttime photograph of a city street with light trails from cars and buildings in the background. A yellow rectangular box is overlaid on the right side of the image, containing the table of contents.

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John Rider

Senior Vice President, Retail and
Commercial Title Insurance

JOHN'S Message

I am pleased to share this document with you that showcases our financial strength and highlights the initiatives that have made a positive impact on the community and our environment.

Our vision at Chicago Title Insurance Company Canada is to be the most trusted, respected and sought-after title insurance company in Canada. We work tirelessly towards achieving our vision and are constantly guided by our core values of Customer First, Empowerment, Engagement, Integrity and Results Oriented.

We believe that apart from building a solid and profitable business, we are also responsible to be stewards of the communities where we operate, because a successful business relies on a strong and vibrant community. Over the years, we have fostered localized connections across our country through various philanthropic initiatives that strengthen the fabric of Canada from coast to coast. We have also taken concrete steps towards conducting our business in an environmentally responsible manner.

As we forge ahead to safeguard the Canadian real estate industry one property at a time, we will continue to make a positive difference in the lives of others in each of our communities.

CHICAGO TITLE INSURANCE COMPANY CANADA

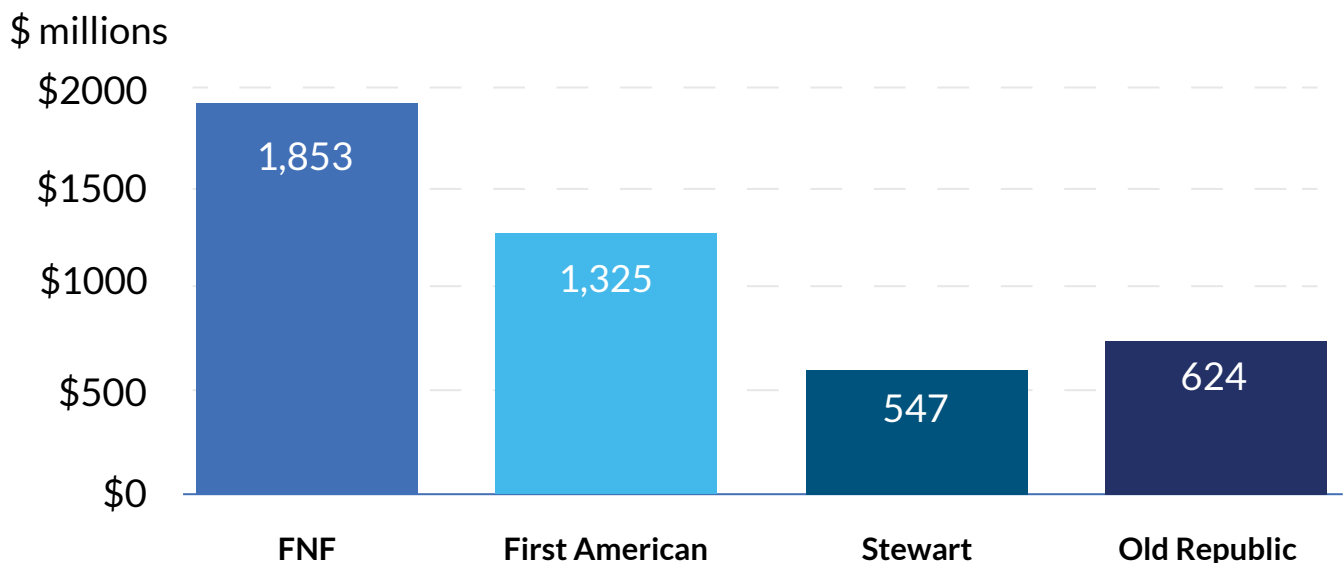
is a trusted and proven title insurance company **providing security for real estate transactions for over 70 years.**

Part of Fidelity National Financial (FNF), North America's largest title insurer, Chicago Title Insurance Company Canada (CTIC) is a top player when it comes to title insurance solutions, customer service, and real estate technology. We are the industry leader in all measures of financial strength, which includes the largest claims reserves in the industry.

RESERVES

CHICAGO TITLE INSURANCE COMPANY CANADA RESERVES FOR CLAIM LOSSES

Chicago Title Insurance Company Canada **claims reserves are the largest in the industry.***






As of March 31, 2023

All amounts are in US Dollars

* Chicago Title Insurance Company Canada (CTIC) is owned by FNF. All CTIC policies are backed by FNF claim reserves.
FCT is a part of First American

CHICAGO TITLE INSURANCE COMPANY CANADA IS THE INDUSTRY LEADER IN ALL MEASURES OF FINANCIAL STRENGTH WITH EXEMPLARY RATINGS FROM LEADING AGENCIES.

	 CHICAGO TITLE CANADA		
STANDARD & POOR'S	A		
MOODY'S	A2		
	 FIDELITY NATIONAL FINANCIAL	 The First American Corporation	stewart
STANDARD & POOR'S	A	A-	NR
MOODY'S	A2	A2	NR

Ratings shown are for parent company . Chicago Title Insurance Company Canada (CTIC) is owned by FNF.

INDUSTRY RATINGS



COMPANY OVERVIEW



Fidelity National Financial, Inc. is the leading provider of title insurance and closing and settlement services to the real estate and mortgage industries.



- The nation's largest title insurance and escrow services company
- Most diversified competitor from a geographic, product, and revenue channel perspective
- #1 market share in the residential purchase, refinance, and commercial markets
- Largest provider of centralized settlement services through ServiceLink
- FNF holds either the #1 or #2 market share position in 44 states



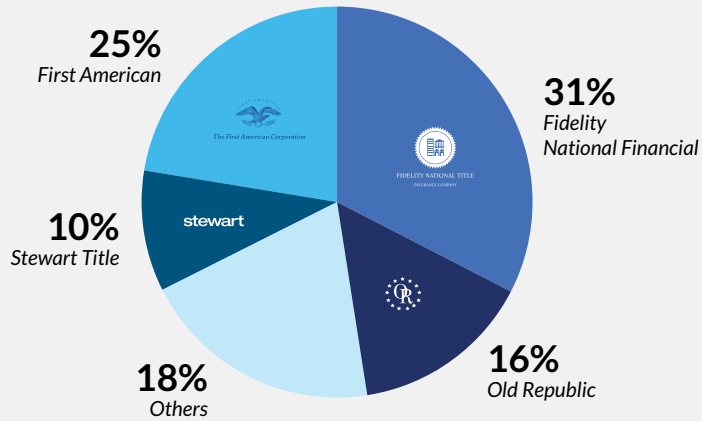
FINANCIAL STRENGTH RATING

TITLE INDUSTRY COMPARISON

	 Demotech, Inc.	
 CHICAGO TITLE CANADA	A''	A
 FIDELITY NATIONAL TITLE INSURANCE COMPANY	A'	A
	A'	A
	A'	A
National Title Insurance of New York Inc.	A'	NR
 The First American Corporation	A''	A
stewart	A''	A-
	A''	NR

FNF - TITLE INSURANCE MARKET SHARE

Total



27%
First American

12%
Stewart Title

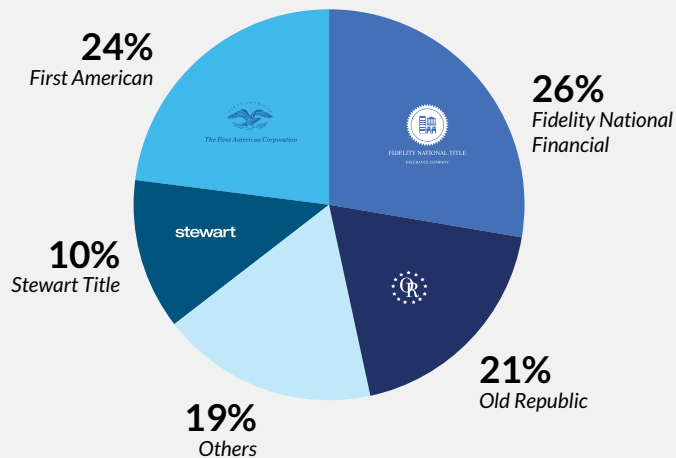
15%
Others

5%
Old Republic

41%
Fidelity National
Financial

Direct

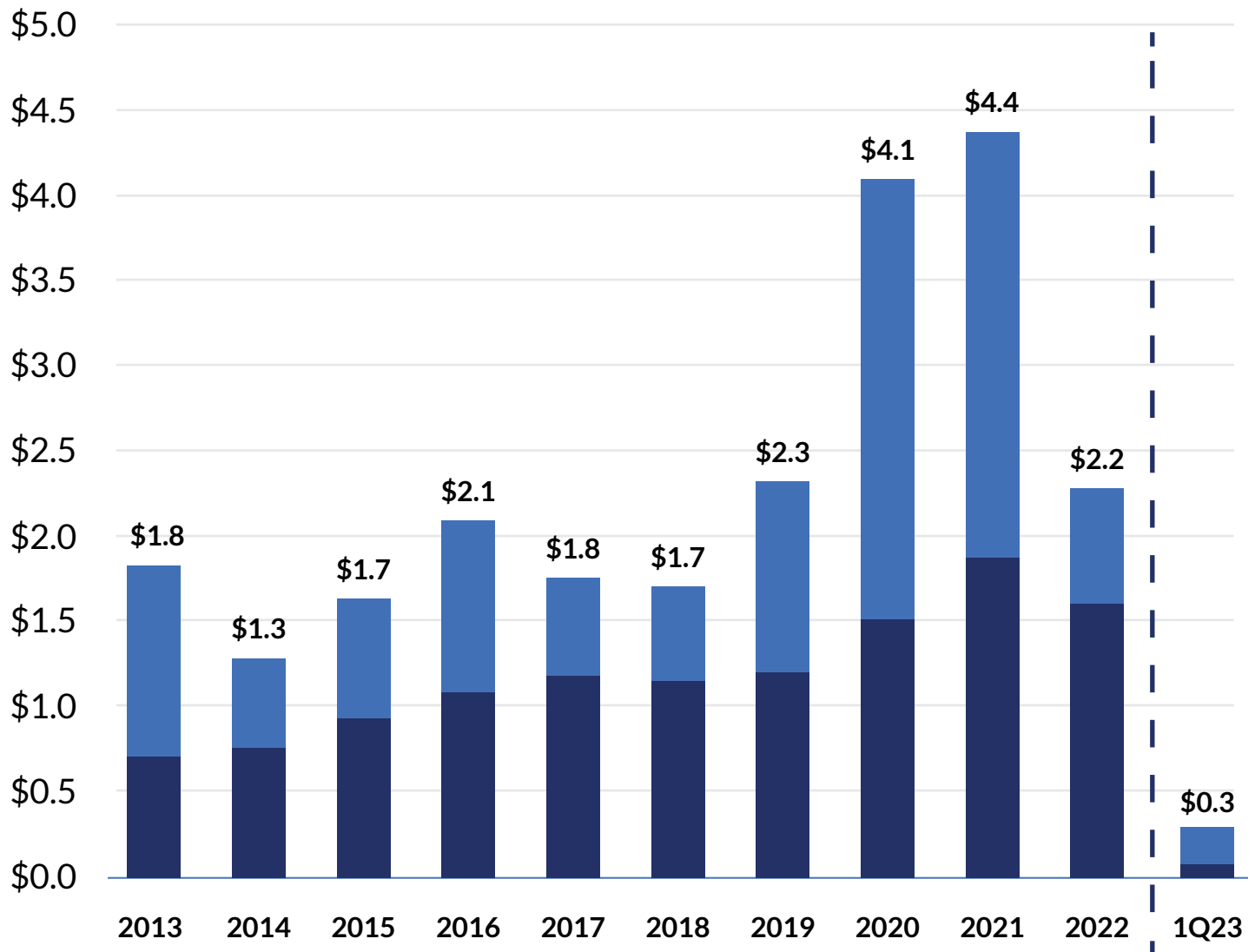
Agent



Source: ALTA Market Share - FY2022 Market Share

TITLE OPERATING PERFORMANCE

Trillions



Industry Mortgage Originations (\$Trillions)



Refinance



Purchase

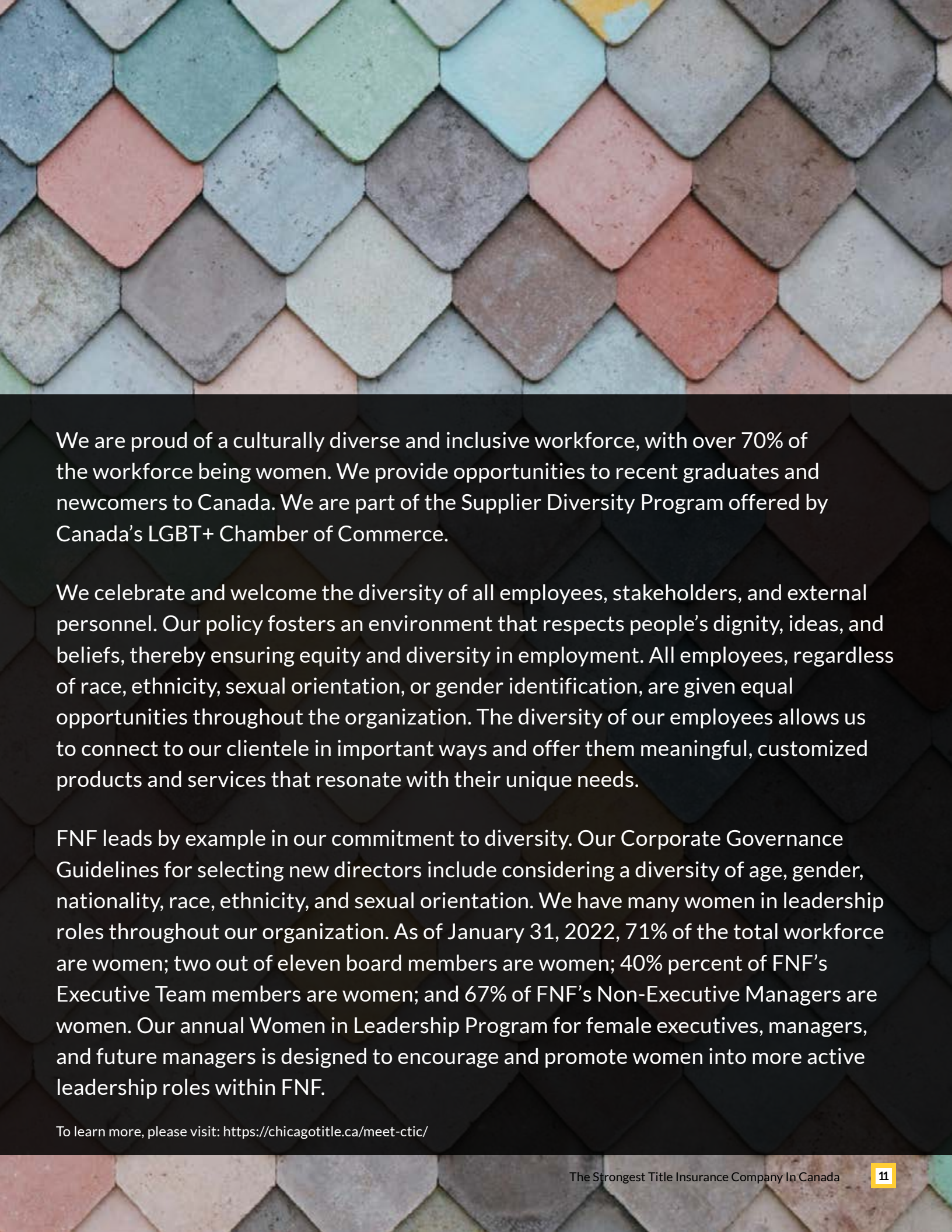
*MBA Mortgage Finance Forecast April 2023



DIVERSITY

CHICAGO TITLE INSURANCE COMPANY
CANADA IS DEDICATED
TO PROVIDING AN
ATMOSPHERE FREE FROM
BARRIERS TO PROMOTE
EQUITY AND DIVERSITY.

70%
WOMEN



We are proud of a culturally diverse and inclusive workforce, with over 70% of the workforce being women. We provide opportunities to recent graduates and newcomers to Canada. We are part of the Supplier Diversity Program offered by Canada's LGBT+ Chamber of Commerce.

We celebrate and welcome the diversity of all employees, stakeholders, and external personnel. Our policy fosters an environment that respects people's dignity, ideas, and beliefs, thereby ensuring equity and diversity in employment. All employees, regardless of race, ethnicity, sexual orientation, or gender identification, are given equal opportunities throughout the organization. The diversity of our employees allows us to connect to our clientele in important ways and offer them meaningful, customized products and services that resonate with their unique needs.


















FNF leads by example in our commitment to diversity. Our Corporate Governance Guidelines for selecting new directors include considering a diversity of age, gender, nationality, race, ethnicity, and sexual orientation. We have many women in leadership roles throughout our organization. As of January 31, 2022, 71% of the total workforce are women; two out of eleven board members are women; 40% percent of FNF's Executive Team members are women; and 67% of FNF's Non-Executive Managers are women. Our annual Women in Leadership Program for female executives, managers, and future managers is designed to encourage and promote women into more active leadership roles within FNF.

To learn more, please visit: <https://chicagotitle.ca/meet-ctic/>

COMMUNITY

CHICAGO TITLE INSURANCE COMPANY CANADA STRONGLY BELIEVES IN STRENGTHENING LOCAL COMMUNITIES THROUGH VOLUNTEERISM AND PHILANTHROPY.

Over the past few years, we have supported many notable charities like:

	 Canadian Cancer Society	 Food Banks Canada
	 YOUTH WITHOUT SHELTER	 WOOD'S HOMES SERVING CHILDREN AND THEIR FAMILIES SINCE 1914
	 Alzheimer Society CANADA	 SickKids®
	 kidney FOUNDATION	 Covenant House
	 BC CANCER FOUNDATION	 Alberta Children's HOSPITAL RESEARCH INSTITUTE
 CULTURE DAYS	 THE LAWYER SHOW	... and many more



Chicago Title Insurance Company Canada is proud to partner with World Housing to help solve homelessness around the globe.

The contributions Chicago Title Insurance Company Canada provides will transform the lives of women and families living without safe and secure housing. When protecting your real estate assets with Chicago Title Insurance Company Canada you will also be helping to fund families and communities in need. This is the amazing impact that you share when you are a client.

Since becoming World Housing Ambassadors in 2019, Chicago Title has contributed:

- 1 home in the 3D Printed Housing Village
- 1 home in the Girls to Grannies Village
- The library in the Girls to Grannies Village
- An apartment in the Women & Families Centre for a woman and her children

\$63,450
TOTAL GIFTS

To learn more visit chicagotitle.ca/worldhousing

- 200+ lives transformed
- Five women and girls now have a safe and secure place to call home in Cambodia's Girls to Grannies Village.
- 200 women and girls have a library filled with books and learning opportunities in Cambodia's Girls to Grannies Village.
- A mother and her children now have a safe apartment to recover on Vancouver's Downtown Eastside. A new family moves into this suite every 4 to 5 years.
- Three communities funded:



Women & Families Centre:
*Downtown Eastside, Vancouver,
British Columbia, Canada*



3D Printed Home Village:
Tabasco, Mexico



Girls to Grannies Village:
Phom Pehn, Cambodia





SUSTAINABILITY

CHICAGO TITLE INSURANCE COMPANY
CANADA RECOGNIZES ITS DUTY TO CONDUCT
ITS BUSINESS IN AN ENVIRONMENTALLY
RESPONSIBLE MANNER.

“ I’m fighting climate change
for my kids and future
grandkids (and for yours) ”

John Rider

Air travel accounts for about 2.5 percent of global carbon dioxide (CO₂) emissions, according to a report by Intergovernmental Panel on Climate Change (IPCC). That is a huge climate impact for a comparatively small industry.

Leading from the front, **John Rider** has taken a pledge to make a donation to Gold Standard projects for every flight he takes, personally or professionally. His contribution will help mitigate the impact of the travel emissions.

You can learn more about John’s Carbon Offset Progress by clicking on this link
<https://bit.ly/335llyW>

To find out more about Chicago Title, please contact your Regional Manager.

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