



December 31, 2012

Fidelity National Financial, Inc. Announces Acquisition of Digital Insurance, Inc.

Jacksonville, Fla. -- (December 31, 2012) -- Fidelity National Financial, Inc. (NYSE:FNF), a leading provider of title insurance, mortgage services and restaurant and other diversified services, today announced the acquisition of Digital Insurance, Inc. ("Digital"), the nation's leading employee benefits platform specializing in health insurance distribution and benefits management for small and mid-sized businesses ("SMB").

Digital manages more than 20,000 employer clients, 250 broker partnerships and more than \$1 billion in annual premiums. Digital's largest division, Digital Benefits Advisors, is a rapidly growing health benefits brokerage agency that utilizes Digital's highly scalable benefits technology platform to successfully target the SMB marketplace on a direct basis. Digital will generate approximately \$50 million in revenue in 2012 and is expected to achieve approximately \$70 million in revenue in 2013.

"Digital Insurance serves a fragmented market with significant organic growth and consolidation potential and the company has a demonstrated record of success in efficiently distributing health benefit plans to the SMB marketplace," said Chief Executive Officer George P. Scanlon. "Digital has a unique business model and provides FNF with a growth opportunity in an industry undergoing major change. We are excited to welcome Digital to the FNF family."

About FNF

Fidelity National Financial, Inc. (NYSE:FNF), is a leading provider of title insurance, mortgage services and restaurant and other diversified services. FNF is the nation's largest title insurance company through its title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title and Alamo Title - that collectively issue more title insurance policies than any other title company in the United States. FNF also owns a 55% stake in American Blue Ribbon Holdings, LLC, a restaurant owner and operator of the O'Charley's, Ninety Nine Restaurant, Max & Erma's, Village Inn, Bakers Square and Stoney River Legendary Steaks concepts. In addition, FNF also owns a majority stake in Remy International, Inc., a leading designer, manufacturer, remanufacturer, marketer and distributor of aftermarket and original equipment electrical components for automobiles, light trucks, heavy-duty trucks and other vehicles. FNF also owns a minority interest in Ceridian Corporation, a leading provider of global human capital management and payment solutions. More information about FNF can be found at www.fnf.com.

Forward-Looking Statements

This press release contains forward-looking statements that involve a number of risks and uncertainties. Statements that are not historical facts, including statements regarding our expectations, hopes, intentions or strategies regarding the future are forward-looking statements. Forward-looking statements are based on management's beliefs, as well as assumptions made by, and information currently available to, management. Because such statements are based on expectations as to future financial and operating results and are not statements of fact, actual results may differ materially from those projected. We undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise. The risks and uncertainties which forward-looking statements are subject to include, but are not limited to: changes in general economic, business and political conditions, including changes in the financial markets; weakness or adverse changes in the level of real estate activity, which may be caused by, among other things, high or increasing interest rates, a limited supply of mortgage funding or a weak U. S. economy; our potential inability to find suitable acquisition candidates, acquisitions in lines of business that will not necessarily be limited to our traditional areas of focus, or difficulties in integrating acquisitions; our dependence on distributions from our title insurance underwriters as a main source of cash flow; significant competition that our operating subsidiaries face; compliance with extensive government regulation of our operating subsidiaries; and other risks detailed in the "Statement Regarding Forward-Looking Information," "Risk Factors" and other sections of the Company's Form 10-K and other filings with the Securities and Exchange Commission.

SOURCE: Fidelity National Financial, Inc.

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