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## 2018 AT-A-GLANCE

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2018 AT-A-GLANCE
(Highlights of Accomplishments)

This report speaks as of December 31, 2018, unless otherwise noted. We anticipate publishing an updated report as of December 31, 2019 during the fourth quarter of 2020.

Environmental

- Our Scope 1, 2, and 3 greenhouse gas (GHG) emissions decreased by 22 percent compared to 2017.
- Our emissions intensity decreased by 28.5 percent compared to 2017.
- Our total waste emissions decreased by approximately 10 MTCO₂e compared to 2017.
- Our electricity intensity decreased by 23 percent compared to 2017.

As a result of emission reduction activities, divestments, and other external factors between 2013 to 2018, we reduced greenhouse gas emission by a total of 6,458 metric tons of carbon dioxide equivalent (MT CO₂e).
Social

- Our employees donated **more than $236,000** to various disaster relief efforts and to colleagues affected by the disasters.
- 128 employees received tuition reimbursements totaling over **$378,000**.
- Approximately **49 percent** of our mid-management employees and more than **60 percent** of our supervisors are women.
- More than **27 percent** of our employees are minorities.
- Approximately **35 percent** of our employees have been with the company for over 10 years.
- According to our biennial employee engagement surveys, based on Great Places to Work’s Trust Index Survey, **89 percent** of employees at First American say it is a great place to work.

Governance

- Board of Directors Stats
  - Approximately **89 percent** of our directors are “independent,” as defined by the New York Stock Exchange for listed companies and our corporate governance guidelines.
  - Approximately **25 percent** of Board-level committees are chaired by women.

100

For the 3rd consecutive year in a row in 2018, we were named to the **Fortune 100 Best Companies to Work For®** list.

We received a perfect score of **100% on the Human Rights Campaign** Foundations’ Corporate Equality Index.

22

Approximately **22 percent** of the Board of Directors are women.
Company Profile
(DECEMBER 31, 2018)

NAME
First American Financial Corporation

INDUSTRY
Financial Services & Insurance

HEADQUARTERS
Santa Ana, California

WORLDWIDE EMPLOYEES
18,251 (full-time and part-time employees)
First American Financial Corporation is a leading provider of title insurance, settlement services and risk solutions for real estate transactions that traces its heritage back to 1889. First American also provides title plant management services; title and other real property records and images; valuation products and services; home warranty products; property and casualty insurance; banking, trust and wealth management services; and other related products and services. With revenues of approximately $5.7 billion in 2018, the company offers its products and services directly and through its agents throughout the United States and abroad.

We also provide products and services in a number of countries outside of the United States. Today we have direct operations and a physical presence in several countries, including Canada, the United Kingdom, South Korea and Australia, as well as in Hong Kong.

First American Financial Corporation was incorporated in the state of Delaware in January 2008 to hold the financial services businesses of the Company’s prior parent. On June 1, 2010, the Company’s common stock was listed on the New York Stock Exchange under the ticker symbol “FAF.” The businesses operated by the Company’s subsidiaries have, in some instances, been in existence since the late 1800s.

Our corporate offices are located at 1 First American Way Santa Ana, California, 92707-5913.
Real estate has always played a key role in the U.S. economy and continues to be an important driver of the national economy. In fact, housing’s combined contribution to gross domestic product (GDP) generally averages between 15-18 percent through residential investment (3-5 percent) and consumption spent on housing (12-13 percent).1

The most recent data reflecting the first quarter of 2019 shows that housing’s share of GDP stood at 14.7 percent.2 These transactions are never without risk, however. That’s why, in most instances, mortgage lenders and purchasers of real estate desire to be protected from loss or damage in the event of defects in the title of the subject property. Title insurance is a means of providing such protection. First American is proud to offer products and services, including title insurance and closing services, that play an important role in supporting and enabling home ownership and other real estate transactions.

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The Closing Process

In the United States, title insurance is essential to the real estate closing process in most transactions involving real property mortgage lenders. Owner’s policies are also used to cover owners when there are no lenders involved. The closing or settlement function is sometimes called an “escrow” in western states. Depending on the local custom in the region, the escrow function may be performed by a lawyer, an escrow company or a title insurance company or agent, generally referred to as a “closer.” Once documentation has been prepared and signed, and any required mortgage lender payoff demands are obtained, the transaction closes. The closer typically records the appropriate title documents and arranges the transfer of funds to pay off prior loans and extinguish the liens securing such loans. Title policies are then issued.

Title Policies

Title insurance policies insure the interests of owners or lenders against defects in the title to real property. These defects include adverse ownership claims, liens, encumbrances or other matters affecting title. Title insurance policies generally are issued on the basis of a title report, which is typically prepared after a search of one or more of public records, maps, documents and prior title policies to ascertain the existence of easements, restrictions, rights of way, conditions, encumbrances or other matters affecting the title to, or use of, real property. In certain limited instances, a visual inspection of the property is also made.

The beneficiaries of title insurance policies usually are real estate buyers and mortgage lenders. A title insurance policy indemnifies the named insured and certain successors in interest against title defects, liens and encumbrances existing as of the date of the policy and not specifically excepted from its provisions. The policy typically provides coverage for the real property mortgage lender in the amount of its outstanding mortgage loan balance and for the buyer in the amount of the purchase price of the property. In some cases, the policy might provide insurance in a greater amount or for automatic increases in coverage over time. The potential for claims under a title insurance policy issued to a mortgage lender generally ceases upon repayment of the mortgage loan. The potential for claims under a title insurance policy issued to a buyer generally ceases upon the sale or transfer of the insured property.
Homeownership is important to the economy and fostering first-time homebuyer demand is critical for the future growth of the housing market. In a 2015 study from the National Association of Home Builders (NAHB), the new construction of 1,000 average single-family homes generates 2,970 full-time jobs, $162 million in wages, $118 million in business income and $111 million in taxes and revenues. Commercial real estate development and operation of existing buildings, supported 8.3 million American jobs in 2018, contributed $1 trillion to U.S. GDP, and generated $329.9 in salaries in wages. Beyond the countless benefits of owning a home to the homeowners themselves, the positive economic impacts ripple across a host of industries, firms and countries, highlighting the important role housing plays in the economy and global marketplace.

Real estate plays an integral role in the U.S. economy. In terms of residential real estate, the market provides housing for families and represents a significant source of wealth and savings. On the other hand, commercial real estate creates space for jobs in retail, offices and manufacturing, thus establishing a source of income for the public. Changes in the real estate market have the potential to impact other economic activity such as national GDP, consumer spending and employment rates.

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3 Opinions, estimates, forecasts and other views contained in this section authored by First American’s Chief Economist, do not necessarily represent the views of First American or its management, and should not be construed as indicating First American’s business prospects or expected results, and are subject to change without notice. Although the First American Economics team attempts to provide reliable, useful information, it does not guarantee that the information is accurate, current or suitable for any particular purpose.


In a 2015 study from the National Association of Home Builders (NAHB), the new construction of 1,000 average single-family homes generates 2,970 full-time jobs, $162 million in wages, $118 million in business income and $111 million in tax revenue.
Elise Luckham
Vice President, Corporate Real Estate

“First American supports sustainability as a company and as individuals. At the corporate level, we’re committed to reducing energy, water, waste and greenhouse gas emissions across our offices. As employees, we give back to the communities where we live and work. We do this because sustainability supports our corporate values—it’s the right thing to do.”
First American’s Green Team and Planet First Council

In 2011, we established our Green Team to formalize our commitment to protecting the planet. This team, consisting of executive leadership from across the organization, is charged with identifying, managing and measuring the company’s environmental sustainability strategies, programs and practices that benefit the environment and support our business goals.

The Green Team directs the activities of the Company’s Planet First Council, which is comprised of members from various departments including facilities, corporate communications, strategic sourcing, investor relations, finance, human resources and more. The Planet First Council works together to reduce our carbon footprint and improve communications about our sustainability initiatives and corporate stewardship at the ground level. Established by the Green Team in 2012, the council has directed improvements in energy efficiency, water reduction, waste elimination and carbon management. To date, the council has implemented green cleaning, lighting retrofits, an energy-demand response program, restroom fixture upgrades, landscape upgrades, a recycling program and café upgrades. Bringing together employees from multiple business units, this council works collaboratively to reduce our operational impact on the environment and to increase our commitment to corporate social responsibility.

FINANCIALLY INCENTIVIZED TO IMPROVE ENVIRONMENTAL PROFILE

As part of the annual performance review process, our facility managers are evaluated on their progress against environmental goals. For example, facility managers at the Home Office Campus have an annual goal to reduce energy consumption compared to the previous reporting year. By tasking facility managers to reduce energy consumption compared to the previous year, First American incentivizes the energy-reduction initiatives that also drive the reduction of GHG emissions. If the goals are met, facility managers are awarded a bonus.
Environmental Risk Management

Environmental risks are identified and evaluated through Business Continuity Management (BCM) and Business Continuity Risk Assessment plans. Through the evaluation, we have determined that there are no environmental risks that would have a substantive impact on our company. If we were to identify an environmental risk that could be a top material risk to the consolidated financial performance of the company, that risk would be managed under our Enterprise Risk Management (ERM) program described in more detail in the Governance section below. The ERM program is overseen by our Board of Directors and Audit Committee. If we were to identify other environmental risks that could have a substantive impact on the company (but not rise to the level of a top material risk), we anticipate managing these risks under our BCM program, which would likely include specific procedures and actions to be implemented in the event of an emergency.

The determination that there are no environmental risks that would have a substantive impact on the company is consistent with and supported by the Sustainability Accounting Standards Board (SASB) Materiality Map, which indicates that environmental risks are generally not financially material for companies within the “Financials” industry, such as First American. SASB is an organization that develops and disseminates sustainability accounting standards intended to help public corporations disclose sustainability information to investors that may be financially material to the company. SASB’s approach to determining materiality for the purposes of standard setting is informed by the provisions of the federal securities laws, court opinions and the regulations, interpretations and guidance issued by the Securities and Exchange Commission.

The table below depicts sustainability issues that are likely to affect the financial or operating performance of a company within several industries: Consumer Goods, Extractives & Minerals Processing, Financials and Transportation.

<table>
<thead>
<tr>
<th>DIMENSION</th>
<th>GENERAL ISSUE CATEGORY</th>
<th>Consumer Goods</th>
<th>Extractives &amp; Minerals Processing</th>
<th>Financials</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environment</td>
<td>GHG Emissions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Air Quality</td>
<td></td>
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<td></td>
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<tr>
<td></td>
<td>Energy Management</td>
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<tr>
<td></td>
<td>Water &amp; Wastewater Management</td>
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<td></td>
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<tr>
<td></td>
<td>Waste &amp; Hazardous Materials Management</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ecological Impacts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

■ Issue is likely to be material for more than 50% of industries in sector ■ Issue is likely to be material for fewer than 50% of industries in sector □ Issue is not likely to be material for any of the industries in sector

The SASB information above about environmental risks for financial services companies confirms and supports the company’s conclusion that there are no environmental risks that are likely to have a material financial impact on the company.9

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Environmental Consultants and Data Management Systems

Since establishing our sustainability program, we’ve expanded our engagement with certified consultants to help improve our climate change mitigation performance, monitoring and reporting. With the help of these consultants, we collect emissions-related data from U.S.-owned facilities through established data management processes and methods, as well as implement assurance mechanisms and internal controls for greenhouse gas (GHG) reporting. In 2018, monthly data on electricity, gas, water and waste usage were collected for our owned assets, which includes the facilities at our Home Office Campus in Santa Ana, Calif. First American’s management team prioritizes energy efficiency and sustainability programs and improves sustainability reporting using this information and other relevant data.

Greenhouse Gas (GHG) Inventory

In 2015, we completed our first GHG Inventory following the GHG Protocol Corporate Standard, which provides standards and guidance for organizations preparing a GHG emissions inventory. A GHG emissions inventory is the foundation for developing, implementing and monitoring climate change mitigation and reduction initiatives. By collecting, standardizing and analyzing data on our GHG emissions, we are able to measure the impact of carbon reduction initiatives and changes in business operations.

By comparing 2017 and 2018 GHG emissions, we are expanding the collection and analysis of the emission sources included in our carbon footprint. Through this analysis, we have outlined relevant emission sources for Scopes 1 (natural gas), 2 (electricity) and 3 (waste) and accounted for potential sources of uncertainty in the emissions data. A summary of the results from the GHG Inventory is displayed below.

Participation in an annual GHG inventory demonstrates an important step forward with regards to sustainability and business transparency efforts. Our continued effort to reduce carbon emissions from Scopes 1, 2 and 3 sources is a strong indicator of our commitment to sustainability.

<table>
<thead>
<tr>
<th>Emissions by Scope (MT CO₂e)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scope 1: Natural Gas</strong></td>
</tr>
<tr>
<td>2016: 494</td>
</tr>
<tr>
<td>2017: 494</td>
</tr>
<tr>
<td>2018: 432</td>
</tr>
<tr>
<td><strong>Scope 2: Electricity</strong></td>
</tr>
<tr>
<td>2016: 112</td>
</tr>
<tr>
<td>2017: 93</td>
</tr>
<tr>
<td>2018: 83</td>
</tr>
<tr>
<td><strong>Scope 3: Waste</strong></td>
</tr>
<tr>
<td>2016: 6,142</td>
</tr>
<tr>
<td>2017: 4,892</td>
</tr>
<tr>
<td>2018: 3,737</td>
</tr>
</tbody>
</table>

In 2018, we reduced our combined (includes Scope 1, 2 and 3) absolute emissions at all participating U.S. facilities by 22 percent, compared to the previous year; these corresponding annual energy savings equate to enough energy to power 1,992 homes for one month.
Sustainability Goals and Targets

Our long-term goal is to continue to improve our sustainability management program, which includes setting long-term targets and implementing or maintaining corporate initiatives for reducing emissions and enhancing sustainability practices overall. By investing in emissions reduction strategies, we also hope to reduce costs and improve operational efficiency. In addition, our company culture encourages employees to incorporate sustainable solutions wherever possible.

We currently have a number of programs and initiatives in place directed at reducing environmental impacts through energy efficiency, water conservation and waste management. We set annual resource reduction targets for water, natural gas and electricity and our internal facilities teams and engineering groups work to implement projects that meet these targets. Our facilities management team strives to implement new or improved energy and fuel efficiency projects at the Home Office Campus on a regular basis. Potential projects are identified and prioritized by the facilities management team based on factors such as cost, energy savings and fuel savings. In addition, for the past few years, we have provided funding to collect and understand our emissions. As a result of the emissions reduction activities, the Home Office Campus reduced combined Scope 1 and 2 emissions by 62 percent between 2013 and 2018.
ENERGY EFFICIENCY

Projects at the Home Office Campus implemented for the purposes of increasing energy efficiency include:

- Energy-saving equipment replaced existing equipment (HVAC units) in three office buildings
- Various LED lighting replaced incandescent lighting along outdoor walkways and entry points
- Water heater units in two office buildings at the Home Office Campus replaced with more reliable and efficient ENERGY STAR® certified units
- Uninterruptible power supplies (UPS) units replaced to ensure a reliable backup power source should a primary power source become unavailable
- Energy-efficient equipment upgrades, such as an ENERGY STAR® certified steam cooking oven and a high quality water filtration system, installed as part of Café remodel

In 2018, First American reduced the quantity of electricity used at our facilities by 1,367,708.21 kWh (8 percent) compared to 2017, a savings equivalent to the energy use of 1,392 homes for one month.

2017-2018 Electricity Usage Comparison

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>kWh</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17,000,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Energy-efficient LED lighting installed along the outside rotunda entry points.
WASTE REDUCTION BY GOING PAPERLESS

We are committed to reducing our environmental footprint in part by shifting our business towards digitized operations. We utilize many software programs that conveniently streamline the paperwork process and reduce the overall amount of paper waste.

AgentNet®

AgentNet is an innovative underwriting and business resource software system that simplifies the title production process for title agents and attorneys. Through the AgentNet platform, title agents and attorneys can create standard documents contained in insurance policies, generate approved personal liability insurance, search back title history and calculate fees all online, reducing overall paper usage. AgentNet customers have convenient online access to invoices and statements and electronic remittance capabilities, reducing the amount of paper waste that may be generated.

myFirstAm®

We have driven innovation in our field operations by developing software and web applications used by real estate agents, brokers and the general public. myFirstAm allows users quick access to property information, estimates for title/escrow fees and more. In addition, we launched a mobile version for those in the real estate industry in order to provide users with the information they need when they need it and where they need it, whether it is in the office or in the field. With the use of myFirstAm, users can leverage cloud-based services that boost efficiency and productivity, while also going paperless.

EaglePro®

EaglePro is our web-based title policy delivery system designed for use by home building professionals. Users have 24-hour access to all information related to projects, including commitments, preliminary title reports, exception documents, assessor tax maps and more. With EaglePro, time spent making copies and manually searching for specific information is mitigated through this paperless system.

GreenFolders®

With GreenFolders, a digital office management solution, title and settlement agents, escrow companies and law practices can go more paperless by electronically enabling users to manage their business, create files, manage tasks, assign internal resources and more.

Secure Portal®

Secure Portal is a modern, secure communication tool between sellers, buyers, and borrowers within First American Title, that helps to facilitate faster closings and reduce the risk of attempted wire fraud. This online account will let buyers submit their opening packages, e-sign paperwork and use secure messaging to communicate about their transactions.
**WASTE MANAGEMENT**

We work with the public and our employees to follow best practices with regard to waste.

As part of our goal to reduce onsite waste, the Home Office Campus in Santa Ana has partnered with the local Southwest Community Center since 2015. Prepared, leftover food is collected and placed in sealed containers for collection twice a week by the center to provide daily meals to the homeless, low-income and economically disadvantaged, reducing landfill waste, while making a significant impact in our surrounding communities.

Additional waste-reduction initiatives include:

- Onsite and offsite recycling to decrease the amount of landfill waste produced at facilities
- Employee education about the 3Rs (recycle, reuse and repurpose) at the annual Sustainability Fair to promote sustainable waste management practices
- Automatic towel dispensers in restrooms to reduce paper use and waste
- Environmentally friendly plates, utensils and to-go boxes for the campus café to reduce waste and encourage recycling
- Partnership with secure paper shredding services to recycle paper waste

First American diligently manages the disposal of hazardous waste through partnerships with compliant hazardous waste disposal programs. Items that are safely disposed include e-waste materials and batteries.

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**2016-2018 Waste to Landfill Comparison**

<table>
<thead>
<tr>
<th>Year</th>
<th>Tons</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
</tr>
</tbody>
</table>

The chart above illustrates our year-over-year waste reduction comparison for 2016-2018 in total tons of waste sent to landfills. This figure demonstrates a decrease in landfill waste at First American facilities by approximately 4 tons in 2018, compared to 2017 and a decrease of approximately 18 tons in 2018, compared to 2016.

**2016-2018 Net Waste Comparison**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mixed Municipal Solid Waste</td>
<td>114</td>
<td>110</td>
<td>108</td>
</tr>
<tr>
<td>Net Waste</td>
<td>112</td>
<td>93</td>
<td>83</td>
</tr>
</tbody>
</table>

Our waste summary year-over-year comparison for 2016 through 2018. This figure demonstrates a decrease in landfill waste at First American facilities, in addition to an increase in recycling. The carbon emissions associated with waste is offset by recycling activity, shown as net waste. The average vehicle emits 4.6 MTCO₂e per year (EPA 2019); therefore, these efforts in 2018 have offset emissions equivalent to more than two and a half vehicles.
WATER CONSERVATION

Beginning with the creation of the Planet First Council and Green Team, numerous water-related projects have been implemented at the Home Office Campus.

Water efficiency projects that have been implemented in the past include:

- Updating water fixtures in the bathrooms, cafeteria and landscaping to reduce water consumption by 177,000 gallons in one year.

- Installing a WeatherTRAK system to measure rain, wind and solar temperature, which adjusts water output depending on outside conditions and specific plant requirements, saving more than 1.2 million gallons of water (equivalent to roughly two Olympic-sized swimming pools) and $50,000 in water costs every year.

- Installing soft water filters and EZ-Float technology for cooling towers in Buildings 4 and 5 were installed to reduce the amount of water needed to treat and cycle for its Santa Ana data centers.

### 2017-2018 Water Usage Comparison

<table>
<thead>
<tr>
<th>Building 6</th>
<th>Building 3</th>
<th>Building 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>2017</td>
<td>2017</td>
</tr>
<tr>
<td>2018</td>
<td>2018</td>
<td>2018</td>
</tr>
</tbody>
</table>

In 2018, water use in Buildings 2, 3, and 6 remained relatively the same, with a less than 1 percent increase. Water-related mitigation activities or emission reduction activities were not implemented in the reporting year, however, previously implemented water mitigation measures have contributed to a decrease in total usage of water for these buildings.
TRANSPORTATION STRATEGIES

Electric Vehicle Charging Stations

We installed four electric vehicle charging stations at the Home Office Campus to encourage our employees to drive electric vehicles to lower their carbon footprint. Through the use of these charging stations, we have reduced approximately 21.5 MT CO2e, the equivalent of planting 551 trees and watching them grow for 10 years.

Ride Sharing

We implemented an Off-Peak Rideshare program that encourages carpooling and utilization of public transport to help reduce our Scope 3 emissions associated with employee commuting. Employees are eligible if they carpool to work (at least two people), use public transportation, walk or ride a bike. Eligible employees receive a monetary reward for participating and are entered into quarterly raffle drawings to win additional prizes. Since the inception of the rideshare program in 2016, employees have reduced the total number of commuting trips by over 800,000 vehicle trips.

EMPLOYEE ENGAGEMENT

We host an annual Sustainability Fair to engage our employees in sustainable practices. Through the Sustainability Fair, we share the latest information on the Home Office Campus’ conservation and sustainability practices and activities, such as e-waste disposal, document shredding and battery recycling. Employees also learn about energy efficiency, water conservation, recycling and other sustainability topics that encourage their own conservation efforts.
Since 2015, we have been formally responding to the CDP, the globally recognized organization responsible for measuring the improvement of participating organizations’ environmental risk. In January 2018, the latest CDP submission results were released.

We received a score of Management B-, which demonstrates our commitment to environmental stewardship and coordinated action on climate change issues. The scoring level potentials range from a Disclosure (D-, D), Awareness (C-, C), Management (B-, B), and Leadership (A-, A).

For the overall score comparison of our CDP Climate Change performance for the 2017 reporting year, we surpassed the averages for the CDP Program (General), Region (North America), Sector (General), and industry activity group (Banking & investment services).

The CDP Climate Change results for the 2018 reporting year is anticipated to be released in January 2020.
First American has a rich legacy of serving the communities where our employees live and work. Employees have shared their passion, time and resources to fill needs wherever they arise. From the local and regional level to the national and global level, First American’s employee philanthropy program, Caring for Our Community, helps to focus efforts and make the greatest impact by supporting three core causes:

- Community Development
- Women’s Advocacy
- Human Services
COMMUNITY DEVELOPMENT

First American and our employees support organizations that work to create and sustain affordable housing, revitalize low-to moderate-income neighborhoods and support community services and economic development.

Habitat for Humanity

In collaboration with Habitat for Humanity, a nonprofit organization dedicated to building and repairing homes for displaced people worldwide, we support community development through building and renovating homes in the communities where our employees live and work.

In 2018, we sponsored 33 build events across the country and donated almost $60,000 to the organization. Employees who volunteer their time at a build receive regular pay for the days they work.

“I’m glad to be a part of a company that invests in organization such as this. I am grateful to have been involved. Even though I am a little sore, it was well worth it.”

Drew O.,
Mortgage Solutions Division,
Irving, Texas
Disaster Relief

Natural disasters can have devastating consequences for many communities and it can often be difficult for communities to recover. We have supported relief organizations, such as the American Red Cross and Kids Around the World, raising over $56,000 for victims affected by Hurricanes Florence and Michael and impacted by wildfire damage in Butte County, California, in 2018.

In 2018, we donated over $116,000 to the American Red Cross organization’s relief efforts and to our employees who were impacted by these disasters, with $21,000 of that given to employees who were specifically impacted by Hurricane Michael. Across all disaster relief efforts, First American employees collectively donated over $236,000.

Our employees also provided financial support to those impacted by the Parkland, Florida shooting in 2018. We provided resources to those affected and donated $10,000 to the Florida Victims Fund.

WOMEN’S ADVOCACY

As women make up approximately 70 percent of First American employees, we support charities that provide benefits, programs and services that promote and bring awareness to women’s health, professional growth and quality of life.

Breast Cancer Awareness

In partnership with the Susan G. Komen Race for the Cure and the American Cancer Society’s Making Strides Against Breast Cancer, we have had the opportunity to significantly give back to organizations that benefit women’s health.

In 2018, thousands of our employees participated in 28 races across the nation, raising more than $78,000 in total. Additionally, COO Chris Leavell sponsored a Ragnar team to raise money for breast cancer. Not only did our COO sponsor the event, but he also joined the team as a runner, raising over $14,000 by the race team.

“My son knows a young man at his junior high who recently lost his mother to cancer. This friend was wearing a Komen Race for the Cure shirt the other day and my son noticed First American as a platinum sponsor on the back. He told him I work for First American, and his friend said to tell “us” thank you. I am grateful to work for a company, and be surrounded by fellow employees, who give back to their communities with their generosity and caring.

Erin W.,
Title Division, Santa Ana, Calif.”
HUMAN SERVICES

First American supports organizations that provide access to services, benefits and opportunities for the disadvantaged, including programs that promote direct access to health services for patients and their families.

Change for Charity

With the premise of making a social change through local impact, the Change for Charity program offers our employees the opportunity to donate money to selected local charities each month. The program began in Santa Ana, raising more than $6,000 for local charities in 2017, increasing to $8,500 in 2018. Since the start of this program, many other regional offices across the country, such as Tempe, Arizona; Dallas and Westlake, Texas; Cleveland, Ohio; and Grand Rapids, Michigan have implemented this program, raising over $34,000. Since the start of the program in 2015, we raised approximately $177,000.

“I’m humbled and proud to be part of such a caring community of co-worker. The Ragnar relay is fun, heartwarming and emotional. Sure, it can be exhausting, but it was worth every ache and pain I had the next day.”

Terry R.,
Direct Division, Federal Way, Wash.

National Family Volunteer Day

Each November, we promote National Family Volunteer Day for our First American employees, family and friends. In 2018, 240 of our First American employees, family and friends spent their Saturday packing food at the local Orange County Food Bank. In total, 90 tons of nutritionally balanced food boxes were packed and distributed to those in need.

Regional Efforts

In November 2018, the Santa Ana Campus’ IT department partnered with Illumination Foundation to start a food drive for the homeless. More than $8,000 was raised and 200 Thanksgiving meal kits were prepared.

Our National Commercial Services Atlanta team kicked off their Give (make a monetary donation), Go (volunteer your time), Get (bring in your donations) Campaign by raising money for the Best Friends Animal Society, a non-profit animal welfare organization dedicated to protecting the lives of homeless pets. As a result of the employees’ collective efforts, the office was able to raise over $3,000 in support of this organization.

“I was impressed by my team and their enthusiasm to help a great cause. The first Give, Go, Get campaign was successful in both motivating our employees and encouraging people to come together as a team.”

Nicole T.,
National Commercial Services Division, Atlanta, Ga.
First American employees give their time to charity events, such as National Family Volunteer Day.
We believe in recruiting, developing, promoting, and retaining individuals who best fit our job positions and corporate culture, exclusive of any artificial barriers to entry. We have an abundance of talented, skilled, and unique employees that represent our organization’s value of diversity.

At First American, diversity is a key characteristic of the business and we are committed to creating and promoting a diverse and inclusive workplace. Employees who took the 2018 Great Place to Work® Trust Index Survey overwhelmingly agreed that they are treated fairly regardless of age, race, gender, or sexual orientation.

"First American’s customers are a diverse and dynamic community, and we believe they are best served by employees who are equally diverse. The collective experience, skill and knowledge that can only be gained by working with people from all backgrounds is a vital part of our success. As a leader in the communities in which we live and work, First American is committed to providing an inclusive workplace where all viewpoints are valued and respected.

Dennis Gilmore,
CEO, First American Financial Corporation"
DIVERSITY POLICY

As an equal opportunity employer, we are committed to an active nondiscrimination policy for our employees. We have a written nondiscrimination policy that is distributed to all employees as part of our employee handbook.

Our Nominating and Corporate Governance Committee recognizes the value of having a diverse board and takes this into consideration when identifying and evaluating candidates for board membership. The committee utilizes a broad conception of diversity, including professional and educational background, prior experience on other boards of directors (both public and private), political and social perspectives, as well as race, gender and national origin. The committee’s diversity position is detailed in the Company’s proxy statement available online on our website.

The following programs and initiatives are supported to maintain diversity and inclusion within First American:

Diversity & Inclusion Task Force

To ensure that diversity and inclusion practices are facilitated throughout our company and business operations, First American developed the Diversity & Inclusion Taskforce. This taskforce evaluates and manages the operational processes, training models, and programs to foster continued diversity and inclusion. This task force is led by the head of HR and the group represents a variety of human resource disciplines.

The following are important components of the Diversity & Inclusion strategy:

- Continuing diversity job fair participation.
- Targeting outreach to universities with highly diverse populations.
- Partnering with veterans’ organizations.
- Educating experienced leaders, emerging leaders and new hires through formalized diversity training.
- Supporting female leadership by continuing premier partnership with the Women in Leadership Institute™.
- Increasing LGBTQ-related diversity outreach.

Since its inception, the taskforce has created many initiatives and guidelines to help support First American’s diverse team. Examples include instilling a cross-generational collaborative mindset amongst the team, also known as “Three Generations-One First American,” and supporting employees of the transgender community by creating the Workplace Gender Transition Guidelines.
Diversity and Leadership Training

Our employees’ long-term tenure rates can inhibit the ability to move up through the ranks as positions don’t become available. To address this roadblock in career advancement, we established leadership-training programs to develop and prepare our diverse middle-manager pipeline for future leadership roles. Since the launch of those programs in 2010, the message of diversity and inclusion has been integrated as follows:

Our company-wide Emerging Leader program has two training modules that promote the significance of diversity and inclusion in our workplace:

1. **Becoming an Employer of Choice**: This two-hour module focuses on the role managers play in creating and maintaining a supportive work environment for our employees. We cover the importance and advantages of encouraging and supporting diversity and inclusion by defining what it means, discussing the various dimensions of diversity (personality, internal, external, and organizational), discussing workforce trends, showing how diversity contributes to our core strategic initiatives, and focusing on the role of managers in supporting a positive work environment.

2. **Understanding Your Leadership Style**: This four-hour module uses the Workplace DiSC Profile assessment to create an awareness and understanding of the four behavioral styles that managers deal within the workplace. Understanding and appreciating the differences and similarities between employees’ work behaviors and personalities in the workplace, and then adjusting managerial styles to be more effective, is a key learning outcome. After going through their own DiSC training, many managers request DiSC training for their teams.

Our Experienced Leader program (senior-level leadership program) has a four-hour module on talent management designed to create an understanding of how our similarities and differences affect how we interact, evaluate others and achieve business results. We do this through discussion of:

- The different aspects of diversity: relational, occupational, cognitive, societal, physical, and values.

Women in Leadership

We are especially proud to support our Women in Leadership (WIL) Institute, which promotes professional growth opportunities for women within the First American organization. Each year, a WIL project team addresses business challenges and opportunities identified across the organization and presents their recommendations to senior management. To date, 30 percent of the women involved were promoted as a result of taking part, with retention of 88 percent since the program’s inception in 2013.

"There are a lot of well-qualified women in leadership positions in this company which is very encouraging as a woman to see that competence, regardless of gender, is supported and rewarded."

Anonymous, 2019 Trust Index® Survey
HUMAN RIGHTS CAMPAIGN

In 2018, First American Financial Corporation earned a perfect score of 100 percent on the Human Rights Campaign Foundation’s 2019 Corporate Equality Index (CEI), a national benchmarking survey and report that evaluates corporate policies and practices related to lesbian, gay, bisexual, transgender, and queer (LGBTQ) workplace equality. The CEI evaluates four main criteria: nondiscrimination policies across business entities, equitable benefits for LGBTQ workers and their families, internal education and accountability metrics to promote LGBTQ inclusion competency, and public commitment to LGBTQ equality.

We were one of 571 businesses that earned a perfect score in 2018. We have implemented the following changes in support of the Human Rights Campaign and the Corporate Equality Index:

• Updated company policy in the employee handbook to include equal opportunity for gender identity and expression, as well as edits to the policy against harassment, discrimination and retaliation to include gender identity and expression
• Updated supplier diversity information to include LGBT Business Enterprise (LGBTBE) certified suppliers
• Sponsored local Orange County LGBTQ Center event
• Provided transgender inclusion benefits effective January 1, 2017
• Created gender transition guidelines
• Implemented a supplier diversity policy to promote fair opportunities for minority and women-owned businesses to compete
• Developed quantitative metrics to evaluate workforce diversity and inclusion efforts

“Our people are the stewards of our culture and I’m continually impressed by their efforts to maintain an inclusive workplace,” said Dennis Gilmore, CEO, First American Financial Corporation. “We’ve found that a positive, inclusive culture fosters engaged employees and that engaged employees serve our customers well. That combination, along with the efficient operation of our business, ultimately benefits shareholders as well.”
Employee Demographics

First American has a dynamic workforce, which helps to maintain our vibrant and experienced work environment.

Employee Age

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<tr>
<th>EMPLOYEES BY BIRTH YEAR</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>1981 - 1997</td>
<td>10%</td>
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<tr>
<td>1965 - 1980</td>
<td>20%</td>
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<td>40%</td>
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</table>

Employee Gender

Gender equality is very important to First American. More than two-thirds of our employees are women, many of whom hold a management position. We are proud to be named to the *Fortune®* magazine Best Workplaces for Women list in 2018.

MID-LEVEL MANAGEMENT

- 51% male
- 49% female

FRONT LINE/SUPERVISOR

- 61% female
- 39% male
Workplace Diversity

We pride ourselves in our diversity and environment of inclusiveness. More than a quarter of our employees are minorities.

Employee Tenure

While we continue to grow and add employees, we make sure our employees grow with the company. About 35 percent of our workforce has been with the company for more than 10 years.
Dennis Gilmore,
CEO, First American Financial Corporation

“I strongly believe that engaged and empowered employees do their jobs well and provide an outstanding experience to our customers. Combining superior employee performance with the efficient running of our business results in returns that satisfy our shareholders. Being an employee-centric company is built into our fabric. It’s what makes us unique, and it’s who we are as a company.”
Employee Engagement

It is our strong belief that engaged employees will serve our customers well and that, along with our efficient operation of the business, will result in satisfied shareholders. First American’s People First culture is named so because it celebrates all members of our team and places value on the qualities each employee brings to the company.

We are proud to have been included on the Fortune 100 Best Companies to Work For® list since 2016. Also in 2018, we were recognized on the Fortune lists Best Workplaces in Texas, Best Workplaces in Financial Services & Insurance for the second consecutive year, Best Workplaces for Women for the third consecutive year and Best Workplaces for Diversity for the third consecutive year.

Striving to continually improve the company and wellbeing of employees, employee engagement surveys have proven meaningful for our upper management to acknowledge where and how we as a team can do better. While previously conducting a survey every two years, we recently adopted the Great Places to Work’s Trust Index® Survey to systematically conduct employee engagement surveys on a more frequent basis. This survey found that:

89 percent of employees say First American is a great place to work
94 percent feel welcome when joining the company
92 percent are proud to tell others they work at First American
10.2 percent Voluntary employee turnover
BENEFITS AND PERKS

First American provides a number of benefits to our employees to promote overall wellbeing and success with the company.

FA Wellbeing & Fitness

We offer a comprehensive wellbeing program that offers a variety of services and support to help our employees get and stay healthy physically, mentally and financially. FA Wellbeing helps employees improve in the areas they care about with interactive technology that’s fun and easy to use. As part of this program, employees can earn points for taking steps to improve their overall wellbeing, such as personal health coaching, online health programs, biometric screenings, and more. We also provide incentives, such as fitness discounts and gym reimbursements to encourage healthy lifestyles for employees.

Professional Development

With the mentality that a company is only as strong as the people who support it, we have implemented many professional development programs to build and strengthen the skill set of employees. Along with diversity and leadership training and our Women in Leadership program, we also offer an Excellence in Underwriting Program. This three-day workshop is dedicated to strengthening underwriters’ soft skills, such as decision-making and problem-solving and is a valuable opportunity for underwriters to network with professionals and learn skills for career development.

Our two-track internship program focuses on introducing new faces and perspectives into the First American culture, creating professional opportunities for young talent, and helping build the capacity of the company’s workforce.

Other professional development in-house training programs include First American Eagle Academy™, Database Solutions University training, Mortgage Solutions University, Strategic Markets Certification, Data Boot Camp and First American’s online training portal (KnowledgeSPOT).

Employees can also take advantage of tuition reimbursement, which can cover the costs of books, fees, and other supplies. In 2018, 128 employees received reimbursements totaling more than $378,000.
FA Appreciation

First American finds it important to recognize the collective hard work and dedication employees have put in throughout the year. Each year, offices hold special celebrations during Employee Appreciation Week to instill a culture of support and camaraderie amongst the First American team. In 2018, the companywide theme was “Mahalo,” the Hawaiian word to express gratitude and admiration. Employees are given pineapple-shaped thank you cards and encouraged to “pass the pineapple” by writing to fellow employees.

Along with this, managers and peers can also nominate employees for their commitment to the team, customers, and their communities they serve through the People First Awards and FA Recognition program.

ADOPTION ASSISTANCE

We want to help and encourage those employees who choose to adopt. First American financially supports employees through our reimbursement program which provides up to $6,000 per child with a $10,000 max. The reimbursement applies for all aspects of adoption, including application fees, legal fees, lodging and transportation.

“People think of us as a big corporation on a big campus. It’s not like that here. Everyone knows each other and their stories. Feels family-oriented.”

Ricky P.,
Property Real Estate Services Division, Irvine, Calif.
EMPLOYEE ASSISTANCE PROGRAM

This program helps employees with a number of work/life services and best of all, the program is complementary. Examples of the services provided include counseling services, home services and elder care assistance.

ONSITE AMENITIES

Our home office campus offers a range of onsite amenities to ease stress, help with time management and encourage healthy lifestyles. Examples of these amenities include:

- Campus Café
- Starbucks® Café
- Herb garden with seasonal collection of produce
- Shoe shine and repair service
- Dry-cleaning service
- Car wash service
- Massage therapy
- Discount ticket sales
- Tech Bar
FIRST AMERICAN SPOTLIGHT: CAFÉ REMODEL AND UPGRADES

Servicing more than 50 percent of the employees at our Home Office Campus, our campus Café offers daily, economically-priced breakfast and lunch selections, at a cost savings of approximately 45-65 percent. Our breakfast and lunch selections are made with locally sourced food products and seasonal produce. Additionally, we use locally raised, antibiotic-free and hormone-free beef and chicken in the Café’s grill and deli offerings.

In 2018, we completed our Café remodel, which includes energy-efficient equipment upgrades in our kitchen and additional food and beverage stations for our employees. In our kitchen, we upgraded to an ENERGY STAR® steam cooking oven and accompanied high quality water filtration system. We also installed a new sandwich bar where employees can customize made-to-order sandwiches and a beverage bar that offers a variety of options, including juices, soda, and ambient, sparkling and still water.

In addition to the Café remodel, we introduced the new Starbucks Café and Tech Bar upgrades, which was developed in a previously open nook of the Café. With the development of the Starbucks Café, we continuously foster a community environment where employees can relax and meet with fellow employees. The introduction of the Tech bar provides an avenue for employees to quickly and conveniently access IT services, which includes technology training, IT repairs, and pick-up equipment requests.
Political Advocacy

The company supports our employees, as private citizens, taking an active interest in current issues and supporting the interests of sound government and healthy communities. Our approach remains entirely non-partisan, and employees are welcome to participate in civic and political activities, so long as it is not on behalf of the company. As a corporation, First American follows applicable laws when engaging in political activities or making political contributions.

Anti-Corruption

We make readily available our Anti-Bribery and Foreign Corrupt Practices Act (FCPA) policy to employees through the employee handbook and our intranet. U.S.-based employees in roles with international duties and/or related to procurement must complete extensive training every two years. Employees can report anonymously to First American’s Financial Accuracy and Compliance Hotline. In addition, both the Internal Audit and Corporate Compliance teams periodically perform audits related to anti-corruption and FCPA compliance.

Occupational Health and Safety

We strive to maintain a clean, safe and healthy environment for all employees. Employees are expected to become familiar with the First American safety guidelines, available through the employee handbook and through our HR portal, which cover a range of safety topics, including general safety rules, ergonomics, hazard identification, accident reporting and procedures for medical emergencies, fires, earthquakes and bomb threats.
First American Financial Corporation is a public company trading on the New York Stock Exchange (NYSE) under the ticker symbol “FAF.” As such, the company is subject to rules and regulations promulgated by the United States Securities and Exchange Commission (SEC) and the NYSE, each of which requires the company to comply with rigorous corporate governance practices. A few of such practices include the following:

- The company is governed by a board of directors, a majority of whom are independent as defined by SEC and NYSE rules.
- The company operates consistent with its publicly-disclosed certificate of incorporation and bylaws, which among other matters define the permissible number of directors, quorum and voting requirements, and corporate officer roles.
- The company is guided by a written, publicly-disclosed set of corporate governance guidelines and a code of ethics discussed below.
- The company’s board of directors has an audit committee, a compensation committee, and a nominating and corporate governance committee, each of which is made up entirely of independent directors and is guided by a written, publicly-disclosed charter.
- The company makes quarterly, public disclosures regarding the financial performance of the company, risks that may impact the company, and other required information. The company’s chief executive and chief financial officers publicly file each quarter a certification regarding the company’s internal controls over financial reporting.
- The company is required to hold an annual meeting of its stockholders and in connection therewith to make public disclosures regarding the company’s corporate governance practices, such as the independence of directors, the stock ownership of directors and certain officers, related-party transactions, board and committee meetings, director criteria and nominations, and the availability of a hotline for accounting and auditing matters.
• The company on a more current basis is required to disclose certain events and transactions material to the company, such as the departure or appointment of directors and certain officers, changes to its governing corporate documents, and material transactions.

• The company maintains an extensive and formal enterprise risk management program discussed below.

The company's public filings made with the SEC can be found on the SEC's website at [www.sec.gov](http://www.sec.gov) or on our website at [www.firstam.com](http://www.firstam.com). Our most recent proxy statement is available online on our website and describes in detail the company’s corporate governance practices, including those relating to executive and director compensation.

The following publicly disclosed documents are essential to understanding the company’s corporate governance. Each of these documents can be found in the corporate governance section of our website at [www.firstam.com](http://www.firstam.com):

- Corporate Governance Guidelines,
- Nominating & Corporate Governance Committee Charter,
- Audit Committee Charter,
- Compensation Committee Charter, and
- Code of Ethics and Conduct.

Compliance with SEC rules and regulations is evidenced in the company's public filings made with the SEC. Compliance with NYSE rules is also evidenced by public filings made with the SEC and by information available on the corporate governance section of the company’s website.

In addition to the SEC and the NYSE, the company is subject to regulation as both an insurance holding company and a savings and loan holding company. The corporate governance practices of the company are routinely reviewed by these regulators. The company’s board and each committee of the board evaluate their own performance at least annually.

**Compensation Practices**

The Company's executive compensation program is overseen by the Compensation Committee of the Board of Directors, which is comprised entirely of independent directors. The program is designed to enhance stockholder value by providing that a substantial portion of the executive officer's total compensation be at-risk and related to the Company's consolidated financial performance. The director and executive compensation programs and the Company's pay practices are described in detail in the Company's proxy statement available online on our website.

**Code of Ethics and Conduct**

We uphold our commitment towards promoting ethical business practices and compliance through our established Code of Ethics and Conduct. The Code of Ethics and Conduct has the primary objective of guiding First American’s employees to comply with the laws and regulations impacting the business. The Code of Ethics and waivers to the Company’s Code of Ethics for directors and certain executive officers are publicly disclosed on the company’s website. Employees who witness violations of the laws, regulations, and rules of the Code of Ethics are advised to report the offense to their direct supervisor or appropriate personnel. Alternatively, violations may also be reported to First American’s Financial Accuracy and Compliance Hotline.

We also have a separate Code of Ethics for our Chief Executive Officer and Senior Financial Officers.
Financial Accuracy and Compliance Hotline

We maintain a financial accuracy and compliance hotline, so that our employees and other stakeholders can anonymously report financial impropriety without fear of reprisals or recrimination. Employees can use the hotline to report violations in the code of conduct, company policy and the laws and regulations that apply to the financial services and insurance business. The hotline is available toll free, 24 hours a day, seven days a week. Reporting to the hotline is confidential and can be made on an anonymous basis, if desired.

Risk Management

We maintain an extensive and formal enterprise risk management (ERM) program. With direct oversight by our Board of Directors and its Audit Committee, the company’s ERM hierarchy/structure encompasses senior executive leaders from all facets of the business, including operations, finance, accounting, treasury, information technology, legal/regulatory, internal audit, compliance, underwriting and human resources. The ERM executive committee and the ERM leadership committee meet quarterly. Our ERM Director also administers an exhaustive biennial company risk survey that ultimately enables management to determine and prioritize its risk priorities, while subsequently integrating appropriate controls to mitigate identified risks. Our ERM program is assessed regularly via internal reviews by Internal Audit and/or Corporate Compliance. The Board of Directors reviews the ERM program, including top risks, mitigation efforts and monitors, at least annually, and the Audit Committee, which consists solely of independent members of the Board of Directors, performs a similar review biannually.

Portfolio Management

Our Investment portfolio activities, such as policy setting, compliance reporting, portfolio reviews, and strategy, are overseen by an investment committee made up of certain senior executives. ESG (Environment, Social, and Governance) factors may be considered in our investment decisions.

Business Continuity

Our Audit Committee receives regular reports regarding our Business Continuity Management (BCM) Program. This program includes maintaining plans to address operational disruption (business continuity), technology disruption (disaster recovery), mass absenteeism (infectious disease management), and crisis management to properly manage risks to our business operations. Plans detail specific procedures and actions to be taken to address events and emergency situations to minimize impact and ensure business operations and services can continue. A primary objective of all planning is to minimize economic loss resulting from operational disruption.
Fraud Prevention Awareness

In 2016, the Fraud Council was created to address issues related to fraudulent transactions with our customers. The council consists of approximately 20 council members with sub-committees focused on:

- Wire fraud procedures and training—communication campaigns and early warning solutions
- Phishing email reporting to First American’s information security department
- Secure Message Center usage
- Property owner letters—First American sends these to ensure the property owner is aware of the transaction
- Data analytics, including fraud monitoring
- Newsletters, flyers, e-blasts to customers

Along with this, First American implemented employee recognition programs for identification and avoidance of fraud.

Supplier Code of Conduct and Diversity

It is our intention to select and retain suppliers that share and embrace our commitment to integrity. Though suppliers are independent entities, we expect all suppliers who conduct business with, or on the behalf of, First American to adhere to standards of business conduct and compliance that are similar to what we expect from our employees. Our suppliers are expected to comply with applicable laws and regulations while conducting business with, or on the behalf of, First American. While engaging in employment practices, our suppliers are expected to uphold our same commitment to diversity, equal employment opportunity and a safe and harassment free workplace. For more information please refer to our Supplier Code of Conduct available on our website at [https://www.firstam.com/supplier-code-of-conduct/](https://www.firstam.com/supplier-code-of-conduct/).

In addition, we have a written supplier diversity policy that encourages the use of certified diverse suppliers (including minorities, women, disabled persons, veterans, disabled veterans, small and LGBT business enterprises) that can provide competitive and high-quality services that are aligned with our business needs.
Financial Strength

First American’s businesses are committed to providing quality information backed by a culture of integrity and the confidence that we stand behind our products and services. This commitment gives customers the peace of mind needed to complete their valuable transactions.

A number of independent agencies regularly perform rigorous quantitative analysis in order to assign financial strength ratings to First American Title Insurance Company. These ratings stand as a testament to the leadership position that we hold among our peers. As one of the largest single brand names in the title insurance industry, First American Title knows that with leadership comes responsibility. We believe these ratings support our leadership position and reflect our commitment to customer service – not only for homeowners but also for real estate and title agents alike. It is our aim to continue to maintain the financial strength to be entrusted with our customers’ most important investments.

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<th>RATING AGENCY</th>
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<tbody>
<tr>
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<tr>
<td>Insurance Financial Strength</td>
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<td>Standard &amp; Poor’s</td>
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<td>Financial Strength Rating</td>
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<td>Demotech, Inc.</td>
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Based on the most recent evaluations, First American Title Insurance Company’s financial strength ratings can be found at https://www.firstam.com/title/about/company-information/financial-strength-ratings.html:

Detailed information about us, our financial performance and our investments can be found in our public filings on the SEC’s website at www.sec.gov or on our website at www.firstam.com, including information regarding regulatory compliance, litigation, and claims reserves.