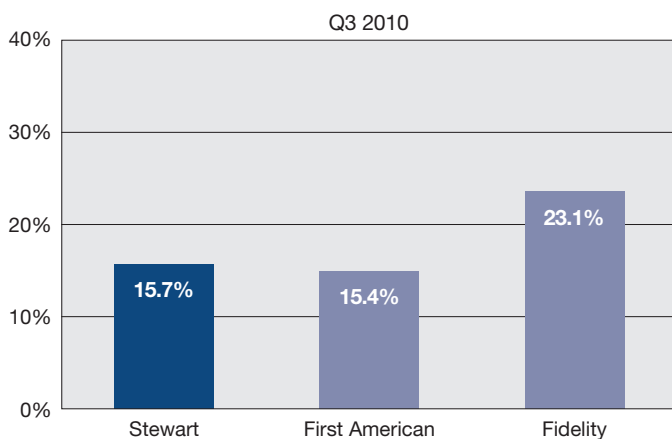


## why stewart?

### Because you can have confidence in your title policy and the company standing behind it.

When examining the financial strength of title companies, we believe the best way to do so is to examine the actual title underwriter rather than the parent company. Why? Because it is only the title insurance company that issues your title insurance policy that is responsible for paying any claim or providing you a defense under the terms of the coverages afforded by your policy. We understand, however, that many customers want to know about their title insurer's parent company.

#### Debt-to-Equity Ratios for Top Three Title Companies



In debt-to-equity ratios, the lower the percentage the better.

#### Our numbers show we are a company you can feel secure with

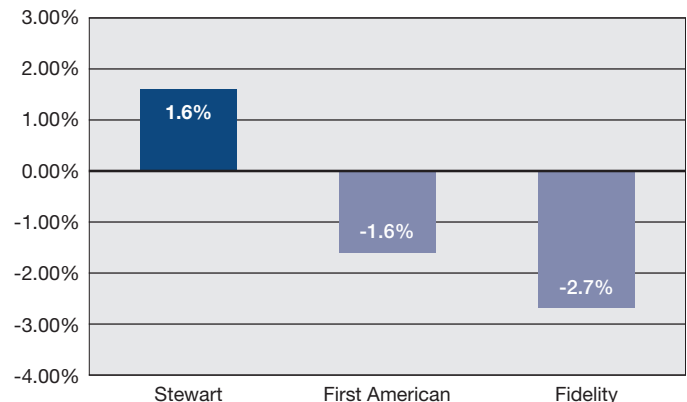
On a consolidated company basis, our debt-to-equity ratio is directly in line with our competitors.<sup>1</sup> Stewart has the financial ability to pay covered claims, so you and your customers can have confidence that your title underwriter will be there for you not only today, but tomorrow and into the future as well.

#### In tumultuous times, people are turning to a title company they can trust

Market share is indicative of the public trust placed in any organization. Stewart's combined family of title insurance companies experienced very nice growth in market share in 2009 while our larger competitors declined in market share. It is understandable

that the title insurance market is balancing out some and we are grateful for the trust our customers have placed in Stewart. Although this number is not directly related to our company's finances, it does show that during the recent hard times an increasing number of title insurance customers have been choosing Stewart to protect their investment in property.

#### Consolidated Company Market Share<sup>2</sup> Change From Year-end 2008 to 2009



Visit [stewart.com/why](http://stewart.com/why) or contact us today for more information on our financial strength and why Stewart Title is the right underwriter for you.

Source: <sup>1</sup>2010 Q3 10-Qs for leading title insurance companies which can be found at [fnf.com](http://fnf.com), [firstam.com](http://firstam.com), [oldrepublic.com](http://oldrepublic.com) and [stewart.com](http://stewart.com) or [sec.gov](http://sec.gov).

<sup>2</sup>2009 year-end ALTA® market share data which can be found at [alta.org](http://alta.org).

# stewart title

(800) STEWART [stewart.com/why](http://stewart.com/why)

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SISCO-1014-259-10 FINANCIAL STRENGTH