First American

2025 Sustainability Report

FIRST AMERICAN®

First American

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2025 At-A-Glance

Social Responsibility

- For the tenth consecutive year, we were named to the **Fortune 100 Best Companies to Work For®** and the **Best Workplaces for Women™** lists.
- Named one of the **2025 PEOPLE® Companies that Care,** our fourth time to have earned a spot on the list.
- Approximately **41%** of our employees have been with the company for over 10 years.
- According to our 2025 survey, based on the Trust Index© survey by Great Place to Work®, **92% of respondents reported that First American is a great place to work**.
- We continued our commitment to gender, racial, and ethnic diversity in the workplace.
  - Approximately **31% of our employees self-identify as being from racial or ethnic minority groups**.
  - Growing membership in our ten employee resource groups that are engaged around particular interests, affiliations or affinities.

Environmental Responsibility

- Insourced GHG inventory, using a leading third-party software platform, which continues to support our efforts to enhance data integrity, transparency and overall sustainability reporting.
  - Expanded GHG inventory beyond U.S. operations to now cover the company's worldwide footprint.
  - Successfully completed a third-party verification audit of our GHG inventory to evaluate methodology and accuracy of results.
  - Maintained **100% facility coverage**, both owned and leased, in our energy and GHG inventory.
- Participated in the CDP Climate Change disclosure program for the **eleventh consecutive year**.

Governance

- The Governance Committee of the Board of Directors reviews and considers material sustainability trends that are applicable to the company and related company practices on an annual basis, including a review of this Sustainability Report.
- We have been publicly reporting on our corporate responsibility and sustainability performance in our proxy statement since 2018.
- First American continues to report the status of our efforts towards implementing the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) in this report, adding transparency to our efforts.
- 2025 Board of Directors composition:
  - **8 of 11 members of the Board of Directors** are "independent," as defined by the New York Stock Exchange.
  - **3 members** of the Board of Directors are women.
  - **1 member** of the Board of Directors self-identified as belonging to a racial/ethnic minority group.

About this Report

This 2025 Sustainability Report marks First American's ninth year publishing a public annual report on our actions related to sustainability matters.

This year's report continues to be aligned to the standards defined by the Sustainability Accounting Standards Board (SASB), which is under the authority of the International Sustainability Standards Board (ISSB) of the IFRS Foundation.

The SASB Standards define metrics for disclosure of sustainability-related risks and opportunities that could reasonably be expected to affect a company's prospects or be financially material within specific industry sectors. We believe that SASB Standards alignment adds an important level of validity and transparency to our reporting and supports consistent and comparable sustainability disclosures.

Our disclosures are aligned to two industry standards as defined by SASB. The primary is the Services Sector: Professional & Commercial Services Standard (SV-PS), and the secondary is the Financials Sector: Insurance Standard (FN-IN). The ISSB amended certain sections of the non-climate-related topics and metrics in December 2023, which have not been fully implemented in this report.

In addition, this report continues to summarize our efforts toward implementing the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). The recommendations provide a framework for companies to disclose their efforts on mitigating climate-related risks and realizing opportunities through four core elements: governance, risk management, business strategy and tracked metrics and goals.

Unless otherwise noted, this report is as of December 31, 2025. While the commentary contained in this report was prepared in the context of U.S. operations, it is generally applicable to the Company's worldwide operations. The GHG emissions inventory for scope 1 and 2 reflect our worldwide operations. Scope 3 emissions are focused on U.S. operations, however, a few categories include all or part of our worldwide operations as noted later in this report.

Letter from the CEO

I am pleased to share First American's 2025 Sustainability Report, which highlights our progress across environmental, social and governance priorities and reflects our continued commitment to transparency and accountability.

At First American, we are focused on building a company that can continue to grow, adapt, and lead in a changing market. While the business environment continues to evolve, our commitment to our people, our customers and the communities we serve remains constant.

During 2025, we continued to strengthen our sustainability reporting practices as regulatory requirements evolved. We began reporting to meet new requirements in California and Canada and completed our first third-party verification of our greenhouse gas emissions inventory. We also expanded our greenhouse gas inventory to include worldwide operations. All these efforts reflect our ongoing commitment to enhance the quality, consistency and transparency of our environmental reporting.

Our progress is made possible by the dedication and expertise of our employees. Even as market conditions continued to challenge the real estate industry, our people demonstrated resilience, adaptability and an unwavering commitment to serving our customers. We remain focused on investing in our workforce through leadership development programs, training opportunities, and initiatives that support employee growth and well-being.

Our People First culture continues to be one of our greatest strengths. In 2025, we were honored to again be recognized among the Fortune 100 Best Companies to Work For®, Fortune Best Workplaces for Women™ and Fortune Best Workplaces in Financial Services & Insurance™, while also being named one of the 2025 PEOPLE® Companies that Care. Just as meaningful, 92% of surveyed employees agreed that First American is a great place to work. These recognitions reflect the culture our employees create every day.

As we look to the future, we will continue to invest in technology and innovation that strengthens our business and enhances the experience we deliver to customers. I am confident in our ongoing success given the strength of our people. Their expertise, resilience and commitment to serving our customers continue to set First American apart. Together, we will keep building on our strong foundation while preparing for the opportunities ahead.

Sincerely,

Mark Seaton, CEO

Over 135 years of financial strength, stability and continuous innovation.

IN THIS SECTION

About First American

With over 135 years of history defined by financial strength, stability and continuous innovation, First American Financial Corporation ("First American") continues to fortify its place as a premier global provider of title, settlement and risk solutions for real estate transactions.

We believe that buying and selling property must be simple and safe, and that everyone should enjoy the freedom to own property and benefit from the economic strength that comes from ownership. **Our purpose is to deliver certainty and trust by powering seamless real estate transactions.** We help our customers to move forward with confidence.

We are leading the digital transformation of our industry through ongoing development of proprietary technologies, which leverage our unmatched data assets.

First American also provides data products to the title industry and other third parties; valuation products and services; mortgage sub-servicing; home warranty products; and banking, trust and wealth management services; and other related products and services.

Fast Facts

In 2025, the company issued approximately **530,000 title insurance policies** through our direct operations across the U.S. generating 44% of the company's title premiums and escrow revenue, with agent title policies accounting for the remaining 56%.

12,143 employees in the U.S. (19,102 worldwide).

Approximately **800 office locations** worldwide with our corporate headquarters in Santa Ana, California.

Total company revenue of **$7.5 billion**.

First American: The Standard Bearer

Since its establishment in 1889, **First American has remained dedicated to the values, standards and commitments by which we conduct business.** These values, along with our outstanding team of leaders and employees who embody them every day, guide us in our pursuit of growth and maintain our course as a leader in our field.

Our Vision

To be the premier title insurance and settlement services company – for customers, employees and shareholders.

Our Purpose

At First American, we deliver certainty and trust to power seamless real estate transactions.

Our Values

Integrity

We earn trust by conducting ourselves with uncompromising standards—simply put, we do what's right.

Commitment

We stand by our commitments in every transaction we insure, service we provide and agreement we make.

Service

We pursue operational excellence by leveraging our expertise and ingenuity to provide customers with high-quality solutions.

Leadership

We take a leadership role in our industry by anticipating customers' needs and developing innovative products to meet them.

Teamwork

We operate as a team: empowered, accountable, inclusive and respectful of each other, and mindful of our shared vision.

Our People First culture guides us to prioritize the human aspect in everything we do. Through a genuine care for our customers and our communities, our people bring our values to life through behaviors that make us uniquely First American and guide us to consistently deliver value for everyone we serve.

Supporting Homeownership

At First American, we value our role as a company that enables and supports people in their journey toward homeownership.

For many people, their home is their most valuable asset and a key driver of household wealth. We help people secure their investment with the provision of title insurance and closing services, which are essential in real estate transactions. Buying a home is never without risk, and therefore, most mortgage lenders and purchasers of real estate choose to be protected from loss or impaired value in the event of defects in the title of the subject property through the purchase of a title insurance policy. We also provide additional risk protection for homebuyers so they can have confidence that their ownership rights are secured for generations, including comprehensive policy options and access to a secure portal to help protect our customers from fraud related to fund transfers during the settlement process. At First American, we are committed to facilitating homeownership across all communities.

Leading in Innovation

First American is leading the digital transformation of the title industry with its long-standing focus on growing our data assets and technical capabilities.

Having developed a strong data foundation over the past decade, the company has built a competitive advantage in delivering products and services faster and with less risk to our customers as we continuously work to improve the customer experience through digital transformations. In 2023, we expanded the IT leadership team with the appointment of Jody Mulkey as Chief Technology Officer, to accelerate and enhance the company's technology product development efforts associated with improving the process of buying and selling real estate. Our Chief Strategy Officer, Paul Hurst, is focused on driving innovation throughout the company.

2025 Technology Innovation Awards include:

- First American named as a Most Innovative Company of the Year Winner by the American Business Awards® for a second time.
- First American's Data & Analytics division named one of the most innovative technology companies in the mortgage and real estate industries by HousingWire.
- First American's Docutech division recognized as a 2025 HousingWire Tech 100 Mortgage Winner.
- First American's SVP of Agency Product Development, Paul Bandiera, named a 2025 HousingWire Tech Trendsetter.
- First American's ServiceMac division earned Fannie Mae's 2025 STAR™ Performer Award for the third straight year.

Data Assets

First American has the strongest data foundation in the industry having built the most comprehensive and up-to-date title and property record information database.

This data, together with the company's patented extraction technology which utilizes both AI and machine learning, has enabled the rapid expansion of our title plants (online databases) to a majority of U.S. counties covering approximately 82% of the U.S. population and related real estate transactions. Our technology now enables the collection of all key data fields on recorded documents for a modest incremental cost relative to previous manual methods of data collection of a more limited data set. It is this data that drives many of the company's other innovation initiatives, particularly automated title production, and enables First American to lead the digital transformation of the industry. A primary strategic focus of the company is to leverage AI across our business to amplify the talents of our team, better serve our customers and strengthen our operational capabilities.

Title Automation

Title automation for residential real estate refinance transactions is a practice implemented in recent years by leading companies in the title industry.

First American has achieved full or partial automation for the majority of refinance transactions it currently processes. The company is now in the early stages of rolling out its next generation AI-driven title underwriting platform that applies automation not only to refinance transactions but also to residential purchase transactions, which is a significantly more complex challenge. We refer to this initiative as Sequoia. Having launched the initial pilot in April 2024, we are on track for a national rollout in 2027. We are ultimately targeting Sequoia to deliver instant title decisioning for 70% of purchase and 80% of refinance orders in markets where we have title plants.

Digital Settlement

We have made significant investments over the past five years in customer-facing platforms aimed at digitizing and automating the settlement process.

The company's digital platforms - including Endpoint and FirstAm IgniteRE in residential real estate, ClarityFirst in commercial real estate and AgentNet in our agency channel - are examples of how the company is enhancing the real estate transaction experience.

ClarityFirst® is an innovative customer portal for our commercial business. First introduced in 2020, it is now an integral part of almost every commercial transaction on our national platform. New features were added in 2025 to enhance order, escrow and wire fraud management.

FirstAm IgniteRE is a secure, unified platform for our direct residential business providing a wide range of on-demand tools and functionalities for real estate professionals, buyers and sellers. Launched in 2022, the platform hosted approximately 250,000 buyers and sellers in 2025, helping to facilitate a significant percentage of the company's direct purchase and refinance transactions.

AgentNet is our comprehensive platform for title solutions, delivering transaction-based products and services that streamline the entire settlement lifecycle—from title production and escrow accounting to underwriting resources and compliance-focused banking. With the recent introduction of AgentNet Assist, our generative AI capability, we're redefining how title agents access trusted, real-time underwriting resources to drive efficiency while managing risk.

Endpoint® was initially a wholly owned startup, operating largely independently of First American with the goal of providing a fully digital closing process for customers while enhancing the company's productivity. We tested the concept in tech-forward Seattle in 2018 and quickly achieved a strong market response.

After expanding the business and further developing the process technology, we pivoted our efforts to implement the settlement technology at First American Title. We initiated a pilot in Washington state in late 2025 after rebuilding the platform to incorporate recent developments in generative and agentic AI. We are moving forward with an expanded pilot in 2026 to further optimize the Endpoint platform and related process changes with a planned nationwide rollout to our direct local branch network in 2027. Over time, we expect most of the tasks required to close a transaction will be automated, allowing our people to give added focus on customer-facing activities and more complex settlement issues.

eClosing is a type of mortgage closing in which the entire process of signing loan documents and funding the loan is completed electronically. The loan package is digitized, eSigned and eNotarized, including an eNote, which is an electronic promissory note.

The adoption of eClosings has been growing, however eClosings are still the exception for real estate transactions. Hybrid eClosings are more common, in which certain closing documents are signed digitally while others require in-person "wet signatures," primarily the mortgage loan document and related note. To execute a full eClosing, a remote online notarization (RON) is required, which is now legal in most states. However, lenders and other parties to the real estate transaction are in various stages of adoption of eClosings. We continue to increase the use of eClosings, primarily the hybrid approach, completing over 30,000 RON transactions in 2025, which positions First American at the forefront of market adoption.

We are committed to supporting our employees and the communities we serve.

IN THIS SECTION

Our Social Responsibility

Caring for Our Community

First American takes pride in supporting the communities where we live and work. Through our FirstAmCares program, employees contribute their time, talent and resources to initiatives that create meaningful impact and strengthen the communities we serve.

FirstAmCares focuses on three core areas:

- Community Development
- Human Services
- Women's Advocacy

The program supports national and local organizations including:

- American Cancer Society
- American Heart Association
- American Red Cross
- Feeding America
- Habitat for Humanity
- Team Rubicon
- YouGiveGoods

Community Development

First American remains committed to supporting underserved communities through initiatives that promote affordable housing, neighborhood revitalization and economic development.

Habitat for Humanity

Since 2017, First American employees have participated in Habitat for Humanity build events and have contributed funding to support the organization's mission to bring people together to build homes, communities and hope.

This work closely aligns with our role in the real estate industry, where we help enable homeownership and the long-term stability it creates for individuals, families and communities.

Beyond financial contributions, employees across the organization participate in home builds, assemble resources for new homeowners and support community projects in meaningful ways. These efforts not only support Habitat homeowners but also strengthen collaboration and connection among employees.

Disaster Relief and Community Support

As part of our commitment to the communities we serve, First American provides coordinated support during times of crisis, with a focus on employee well-being, community recovery and clear communication.

In 2025, we responded to multiple natural disasters, including the Los Angeles wildfires and severe flooding in Texas, by mobilizing support across our organization to stand with impacted communities.

We supported frontline responders in Los Angeles and partnered with local organizations in Texas to assist recovery and rebuilding efforts. Through ongoing partnerships with national and regional relief organizations, including the American Red Cross, we extended support where it was needed most.

Employees also played an active role through individual donations and participating in giving initiatives aligned with their communities.

At the same time, we prioritized outreach to employees in affected regions, ensuring access to timely information, resources and support throughout recovery efforts. This coordinated response brought together Human Resources, Corporate Communications, and business leadership to act quickly and consistently when it mattered most.

Employee-Driven Impact

Our employees remain at the center of our community efforts.

Through initiatives such as National Volunteer Month, employees participate in food drives and volunteer activities across the country, reflecting a shared commitment to giving back and supporting the communities where we live and work.

Since 2018, 49 individuals and 22 teams have been recognized through the Caring Eagle Award, with donations supporting charitable organizations selected by each recipient. These efforts reflect a culture where community engagement and service are both encouraged and celebrated.

Investing in Our People

At First American, we believe our employees are the foundation of our success. We continue to invest in employee growth, engagement, well-being and leadership development to help create a workplace where employees can thrive personally and professionally.

Employee Engagement and Culture

Employee Engagement

Our People First culture continues to drive strong engagement across the organization. In 2025:

- **92% of employees reported that First American is a great place to work.**
- **94% – 97% of employees reported fair treatment across key dimensions including race, gender, age and sexual orientation.**

We believe that engaged employees deliver exceptional service to our customers, strengthen our business performance, and contribute to a culture built on trust, collaboration and accountability.

Growth and Development

We remain committed to fostering a culture of continuous learning and professional growth.

Some highlights from 2025:

- Employees completed **more than 180,000 hours of voluntary learning.**
- Approximately **500 employees participated in leadership development programs.**
- More than **2,200 managers, over 80% of our leadership team, enrolled in voluntary leadership development courses.**
- **Programs such as Women in Leadership, Situational Leadership Essentials, and Leading Through Others** continue to strengthen leadership capability, collaboration and adaptability across the organization.

Building Workforce Capabilities in Emerging Technologies

In late 2025, First American deployed ChatGPT Enterprise across the organization, supported by a comprehensive AI literacy program.

The program includes live and on-demand training, role-based learning tracks and self-paced courses designed to help employees build confidence in using emerging technologies responsibly and effectively.

As we continue into 2026, we will expand these efforts through additional learning resources and internal champions to support adoption and workforce readiness across the organization.

Employee Experience and Well-being

We support employee well-being through flexible work arrangements, encouragement of time off and a continued focus on psychological safety and supportive team environments.

In addition to competitive compensation, employees have access to comprehensive health and wellness benefits, retirement and financial wellness programs, paid time off, family-support benefits and employee assistance resources designed to support employees throughout their personal and professional journeys.

Together, these efforts reflect our ongoing commitment to building a resilient workforce prepared to navigate an evolving business landscape.

Inclusion & Belonging

At First American, we are committed to fostering a workplace where employees feel respected, supported and empowered to contribute fully. Our People First culture is rooted in fairness, integrity, accountability and belonging.

We believe our strength comes from embracing different perspectives, experiences and ideas, creating an environment where innovation and collaboration can thrive.

Employee Resource Groups

Our 10 Employee Resource Groups (ERGs) play an important role in strengthening connection, development and inclusion across First American.

These groups provide opportunities for employees and allies to build community, support professional growth and foster greater understanding across the organization.

Insights from our 2025 Trust Report helped us better understand the positive impact ERGs have on engagement and employee experience. In response, we expanded awareness and access opportunities, including hosting an ERG open house to encourage participation across the company.

These efforts contributed to a nearly 14% increase in ERG membership, compared with last year, which acknowledges the positive role ERGs play in fostering connection, engagement and belonging.

Inclusive Leadership and Accountability

We continue to strengthen leadership capability and accountability across the organization.

In 2025, 250 leaders participated in the Inclusive Leadership Program, with participation exceeding program capacity. The program focuses on equipping leaders with practical tools and strategies to foster inclusive teams, encourage collaboration and support meaningful employee engagement.

Building on this momentum, we enhanced our performance review process to include reflection on how employees demonstrate our Signature Behaviors, including how they collaborate, communicate and support one another in their work.

These enhancements reinforce accountability for how we lead and create space for more transparent, respectful and inclusive conversations across the organization.

Women in Leadership and Development

Our Women in Leadership (WIL) program continues to support the professional growth and advancement of women leaders across the company.

In addition, our SPARK leadership initiative has supported more than 700 alumnae, expanding leadership development and networking opportunities for women and early-career professionals throughout the organization.

These programs reflect our commitment to creating opportunities for growth, leadership and connection across our workforce.

Our Commitment Moving Forward

Our People First approach continues to guide how we support employees, strengthen communities and operate our business.

By continuing to invest in our people, foster inclusion and belonging and support the communities we serve, we are building a stronger, more resilient organization for the future.

First American. Always People First.

Striving to improve our environmental performance through energy efficiency investments and sustainability initiatives.

IN THIS SECTION

Our Environmental Responsibility

Since establishing our sustainability program, First American has worked to continuously improve its environmental performance, monitoring and reporting.

Each year, we collect and analyze environmental metrics for our operations to support the development of an inventory of our scope 1 and 2 GHG emissions, select categories for scope 3, and water and waste for certain company facilities. Depending on the quality and availability of data, calculations may be based on actual utility bills or modeled using estimates related to square footage.

First American's management team strives to improve environmental performance, through energy efficiency investments and sustainability initiatives, where possible, and continuously looks to improve our sustainability reporting using GHG, environmental information and other relevant data.

The company insourced the development of its GHG inventory last year, and the 2025 GHG inventory again utilized a leading third-party sustainability software platform to complete the necessary data collection and emission calculations. This year's GHG inventory for scope 1 and 2 emissions has expanded to include worldwide operations, which is consistent with the new California Air Resources Board (CARB) GHG emissions reporting regulations that go into effect for the 2025 reporting year.

Key Disclosures: CDP Climate Change and TCFD

This year marks the eleventh consecutive year we have participated in CDP's Climate Change Program, a global disclosure platform that highlights the environmental impact of reporting companies, which is aligned with the Task Force on Climate-related Financial Disclosures (TCFD) framework.

First American continues to report publicly to CDP as a commitment to climate-related issues and incorporating sustainability in our core business values. We strive to incorporate ongoing improvements in our sustainability reporting and management processes in our annual CDP submission.

For more information about our TCFD reporting, see the TCFD Index on pages 43-51.

Energy Efficiency

We are committed to continuously evaluating opportunities to reduce energy consumption and related GHG emissions at our owned facilities where we have operational control. Purchased electricity is the largest component of our energy and GHG emissions footprint.

This year, **24 owned facilities are included in our inventory, compared with 26 in 2024, however, total square footage of owned facilities grew by 17%. As a result, electricity use increased by approximately 1700 MWh, or 24%.** The growth in electricity use was largely attributable to expansion in the GHG inventory boundary from U.S. to worldwide operations and the related addition of our international division's HQ campus located near Toronto, Canada. This increase was partially offset by ongoing energy reduction projects at our corporate headquarters campus in Santa Ana, California.

Sustainability and energy efficiency remain important priorities in our facilities management team's approach to planning and executing capital projects.

Waste Streams

As a professional services company, First American does not generate significant amounts of waste compared to a company with manufacturing operations. However, we are cognizant that our business still creates an environmental footprint through our operations and purchasing decisions. To minimize impacts, we strive to partner with companies that also share our passion and commitment to sustainability.

First American continues to support an **organic waste program** that was launched in 2023 at the headquarters office campus. Employees are now able to divert waste in three separate streams, enhancing the trash and recycling program. In addition, the company collects and recycles "green" waste from landscape maintenance activities, which is turned into mulch by a recycling partner. **In 2025, we recycled approximately 75 tons of green waste through this program, which would have otherwise gone to landfill.**

We also continued efforts to help ensure that materials from First American offices are recycled properly. **In 2025, First American recycled over 1.5 million pounds of paper from company facilities.** In 2025, approximately 1,200 pounds of batteries were recycled as part of our battery recycling program, with battery recycling stations located in every breakroom throughout our corporate headquarters campus. We also recycle spent dry cell batteries, ballasts, fluorescent lamps, incandescent lamps and LED lamps at our corporate headquarters campus. Approximately 1,400 computers and other electronic devices were recycled, and 2,400 similar units were redeployed within the company as part of our e-waste program in 2025, which resulted in reduced GHG emissions.

Committed to integrity, expert leadership and sound governance.

IN THIS SECTION

Our Governance

At First American, we are committed to integrity, expert leadership and sound governance in the daily conduct of our business.

First American Financial Corporation complies with corporate governance requirements and practices as a publicly listed company trading on the New York Stock Exchange (NYSE: ticker symbol "FAF"). The company is subject to the rules and regulations promulgated by the United States Securities and Exchange Commission (SEC) as both an insurance holding company and a savings and loan holding company. Our corporate governance practices are periodically reviewed by the SEC and NYSE, and our Board of Directors and Committees undergo annual performance evaluations.

Our Corporate Governance Guidelines, Code of Ethics and Conduct, Committee Charters and information about our Board, Executive Management and Committee Composition are available on our website at firstam.com/investors. To ensure that our committees are guided by fairness towards the interest of our stakeholders, our Audit Committee, Compensation Committee and Nominating and Corporate Governance Committee are composed entirely of independent directors guided by the written charters.

Sustainability Oversight

Our Sustainability Committee's charter is to provide strategic oversight, direction and execution support for our sustainability program. The executive-level committee is sponsored by Matt Wajner, our Chief Financial Officer, and spans cross-functional teams including investor relations, human resources, risk management, facilities, legal, finance and marketing and communications. The Committee focuses on building audit quality GHG inventories for our operations and comprehensive ISSB standards reporting, primarily oriented towards reporting in compliance with environmental and climate-related disclosures.

The Sustainability Committee also prepares the company for the implementation of upcoming regulations in the U.S. and Canada.

At the board level, our Board's Nominating and Corporate Governance Committee reviews sustainability issues and topics relevant to First American and the financial sector. We evaluate the board competence on sustainability experience through annual self-reporting. **In 2025, 91% of our directors said they were "experienced to highly experienced" in sustainability issues.**

Sustainability in Executive Compensation

Our Compensation Committee oversees our executive compensation program. Designed to enhance stockholder value, a significant portion of our executives' compensation is "at risk," linked to First American's financial performance. Non-financial performance metrics can also be considered by the Committee in recognition of the relevance of sustainability issues in driving long-term growth and business reputation. Sustainability-related considerations can include employee engagement, talent and governance actions, initiatives or omissions.

SASB Disclosure Topics & Metrics

Two SASB sector standards most closely align with our business operations as follows: Primary - Services Sector: Professional & Commercial Services Standard (SV-PS) and Secondary - Financials Sector: Insurance Standard (FN-IN). This report uses the 2023-12 version of the SASB Standards. Unless otherwise noted, the SASB metrics are as of December 31, 2025, and exclude certain disclosures specific to the company's international operations, which accounted for approximately 7% of the company's 2025 revenue.

Professional and Commercial Services

Data Security

SASB Metric	SASB Code	Response
Description of approach to identifying and addressing data security risks.	SV-PS-230a.1	**Protecting Your Data and Privacy** **Fraud Prevention** At First American, we know that buying a home is an exciting and important life milestone. For many people, their home will be their most valuable asset. Unfortunately, property and real estate transactions are increasingly targeted by opportunistic criminals looking to divert fund transfers or sales proceeds to their own accounts. First American is committed to minimizing fraud risks through effective and strategic internal controls that detect and prevent fraud. We do a significant amount of training for employees, including: • “Flash” trainings and enterprise-wide education campaigns on general and targeted fraud schemes; • Annual Fraud Awareness Week, which has a heavy focus on education and training on procedures; • Phishing email reporting to First American’s information security department; and • Wire fraud prevention recognition programs for employees. For phishing-specific training, any employee who fails is required to complete additional training and persistent failures may lead to disciplinary action. First American continuously advances a company-wide fraud prevention strategy with a goal to help protect every real estate transaction across both our direct and agent operations. We utilize a combination of real-time risk analytics, automated transaction file analysis, contact validation, identity verification, wire transfer validation, secure document sharing, and on-going education to keep our employees and agents vigilant and informed of potential risks. Our goal is to enable transaction participants to identify risk earlier, verify key parties and payment instructions more confidently, and escalate suspicious activity before it becomes a loss. These efforts reflect a layered approach to evolving fraud threats, including seller impersonation, business email compromise, phishing, wire transfer diversion, and emerging AI-enabled schemes. Through integrated tools in our various settlement platforms, enhanced support resources, preferred fraud prevention vendor arrangements, and ongoing training, the company continues to strengthen awareness, engagement, and fraud prevention throughout the real estate closing process. First American continues its focus on improving fraud awareness and prevention with consumers by providing information and guidance on our website. IgniteRE, our direct residential settlement platform, offers a secure transaction portal that reduces the risk of email compromise and related funds diversion, and in most residential transactions the company sends a property owner notice letter to help ensure the owner on property record is aware of a pending transaction. Recently, the company began offering customers who close their real estate transaction with First American Title a free title monitoring service, in 25 eligible states. First American also offers FraudGuard® – a service platform for mortgage lenders to help quickly identify potential fraud risk and errors in mortgage applications, comply with regulations, improve the application review process, and increase loan quality.

Data Security (cont’d)

SASB Metric	SASB Code	Response
Description of approach to identifying and addressing data security risks.	SV-PS-230a.1	**Information Security Program** **Structure and Oversight** First American has an established executive-level Information Technology & Security Oversight Committee (ITSO) that regularly reviews identified information security risks, vulnerabilities, and remediation actions. With our Audit Committee, the ITSO also oversees the management of our information security program led by our Chief Information Security Officer (CISO), who reports twice a year to our Board of Directors on information security matters. Regular reports from our information security department, business technology groups, and Chief Risk Officer (CRO) are also reviewed by our Audit Committee, alongside information security reports from internal and external auditors. We also maintain insurance coverage for costs associated with information security risk exposure. **Rigor and Assurance** First American’s information security program is based on the National Institute of Standards and Technology (NIST) Special Publication 800-53, and NIST Cyber Security Framework 2.0, which guide organizations on how to select security controls based on their level of risk. Our offshore entities are certified to the ISO 27001 standard for information security management. Selected entities have undergone Service Organization Control (SOC) audits and generated SOC1 and SOC2 reports to provide an extra level of assurance. We align with these recognized frameworks and allocate significant resources in these endeavors to protect non-public personal information and ensure confidentiality. We implement intrusion prevention (firewalls, endpoint protection, behavior analysis tools), vulnerability identification (vulnerability scans and penetration tests), remediation, and logical access controls. In the event of a data breach, we activate our crisis management plan. The plan is periodically reviewed by our executive team, and we perform tabletop exercises to assess the effectiveness of our incident response measures. One of the key risks we take into consideration are events that compromise the availability of our critical technology systems and infrastructure, which would trigger the enactment of our Disaster Recovery Plans to restore operations. We also have our Information Security Helpline, which was designed to detect, deter, and respond to threats to First American’s data, property, physical security, infrastructure, or information in a professional and consistent manner. We are subject to laws and regulations that enact standards to protect the confidentiality and security of customer non-public personal information (NPPI). Our Internal Audit and Compliance team conducts audits to the regulations. First American’s records retention policy and schedule are informed by laws, regulations, statutory requirements, audit requirements, and other operational requirements. First American’s data privacy policy outlines our commitment to the protection of personal information. This comprehensive privacy policy discusses how we

Data Security (cont'd)

SASB Metric	SASB Code	Response
Description of policies and practices relating to collection, usage, and retention of customer information.	SV-PS-230a.2	collect, use, and share data across our businesses, and provides greater detail on the types of data we collect. The company's data privacy program provides governance around our privacy principles and standards. **Safeguarding Privacy** Data privacy is immensely important to First American given the breadth and diversity of information we collect and manage. To comply with current privacy regulations and provide guidance on our privacy principles and practices, we developed our Data Privacy Program and data privacy policy. Several controls are present to protect consumer privacy, including adherence to our information management policy and records retention schedule, data encryption during transit and rest, and data management of NPPI data throughout the product (process or data) life cycle. We are taking advantage of leading-edge technologies and data science techniques to detect, highlight, and mask NPPI data across our historical archives and new documents. We conduct in-depth business process reviews on key platforms that include analyzing data, as well as document ingestion and retention practices, with a focus on reducing or avoiding ingestion, storage, and retention of NPPI data and limiting its use only when necessary to conduct business or to adhere to customer, legal, or product requirements. These business process reviews, when practicable, also include the modification or enhancement of technology platforms so that NPPI data is not allowed to be introduced if not needed. Additionally, maintenance schedules are developed so that data and documents can be periodically redacted or deleted. The company also maintains a comprehensive records and information management policy, which details the record retention schedule for different types of information. **Reference** First American Privacy Policy
(1) Number of data breaches, (2) percentage that (a) involve customers' confidential business information and (b) data breaches and (3) number of (a) customers and (b) individuals affected	SV-PS-230a.3	Except as a matter of public record, the company does not disclose information concerning data security breaches. In accordance with SEC requirements, First American discloses all material cybersecurity incidents. **Reference** 2025 Annual Report: **Cybersecurity, Pgs. 24-25**

Workforce Diversity & Engagement

SASB Metric	SASB Code	Response
Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, and (c) all other employees.	SV-PS-330a.1	See below

Employee Demographics

First American has a dynamic workforce, which helps us maintain our vibrant and productive work environment. We track demographics for almost all regular employees in our U.S. workforce.

Employee Age

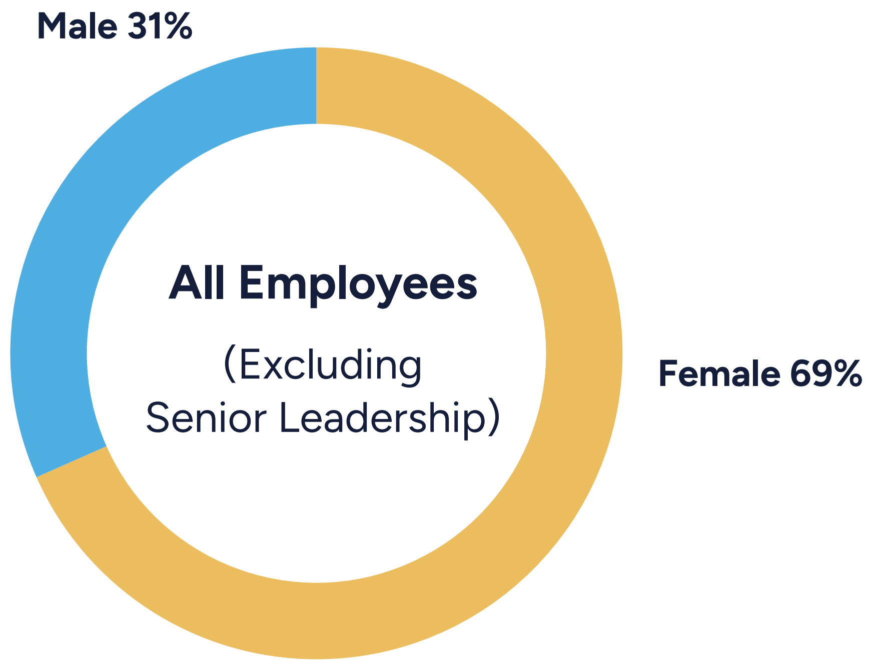
Although the majority of our workforce was born before 1982, we are witnessing a remarkable shift. Our Millennial and Gen Z employees have grown from 15% of our workforce in 2015 to 35% in 2025.

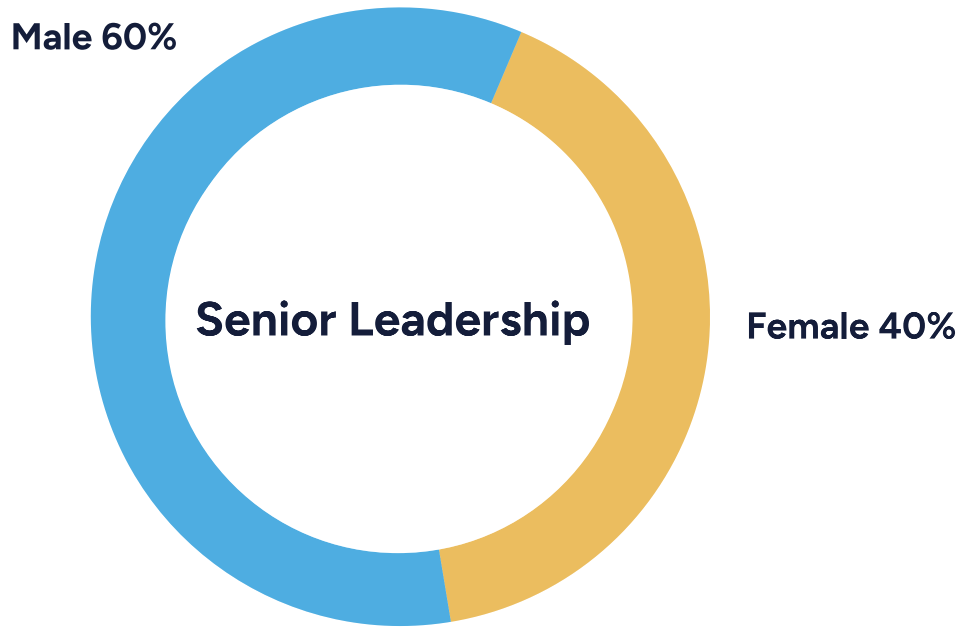
	Number of U.S. Employees[1]	Percentage of Total
1942 or earlier	6	0%
1943-1960	886	7.1%
1961-1981	7,138	57.4%
1982-2000	4,256	34.2%
2001 or later	160	1.3%
Grand Total	**12,446**	**100%**

[1] Includes employees on leave.

Employee Gender

Gender equality is important to First American. Approximately 67% of our employees are women (69% excluding senior leadership). Also, 62% of mid-level management positions and 40% of senior leadership positions are held by women. We are proud to again be named among Fortune Magazine's Best Workplaces for Women™ in 2025.

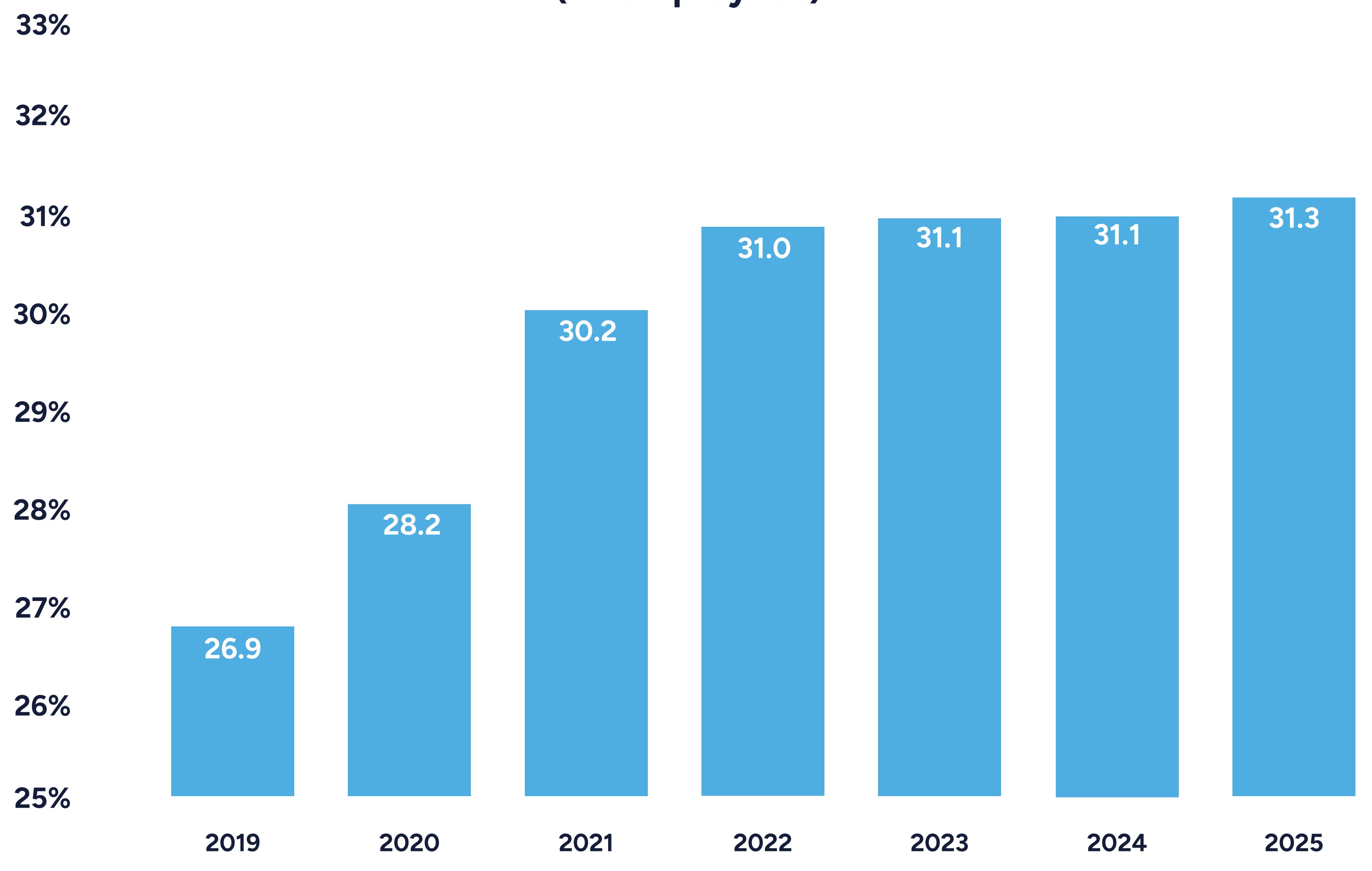




Workforce Diversity & Engagement (cont'd)

SASB Metric	SASB Code	Response
Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, and (c) all other employees	SV-PS-330a.1	**Workplace Diversity** We strive to support a diverse and inclusive work environment. In 2025, 31.3% of our employees self-identified as belonging to racial or ethnic minority groups, which is slightly above 2024, reflecting a positive trend from the 26.9% reported in 2019.

Racial/Ethnic Minority (REM) Percentage (all employees)



	Senior Leadership	Employees - Excluding Senior Leadership
Racial/Ethnic Minority	**22.1%**	**31.9%**
Asian	12.8%	8.8%
Black or African American	1.6%	5.7%
Hispanic-Latino	5.7%	13.9%
American Indian or Alaska Native	0.1%	0.6%
Native Hawaiian or Other Pacific Islander	0.5%	0.7%
Two or More Races	1.4%	2.2%
White	**77.1%**	**67.4%**
Not Specified or Blank	**0.8%**	**0.7%**

Workforce Diversity & Engagement (cont'd)

SASB Metric	SASB Code	Response
(1) Voluntary and (2) involuntary turnover rate for employees	SV-PS-330a.2	In 2025, First American's voluntary and involuntary turnover rates were 8.9% and 4.8%, respectively.
Employee engagement as a percentage	SV-PS-330a.3	Our 2025 Great Place to Work® Trust Index© engagement score was 88%. The Trust Index measures trust, pride and camaraderie in an organization through a series of positive statements that employees can rate using a sliding scale from 1-5, with 5 being the most positive score. The results show the percentage of respondents that answer 4 or 5 in the survey. **Reference** Great Place to Work – Certified

Professional Integrity

SASB Metric	SASB Code	Response
Description of approach to ensuring professional integrity	SV-PS-510a.1	**A Foundation of Integrity** **Code of Ethics and Conduct** First American has a long-standing Code of Ethics and Conduct that provides comprehensive guidelines for our employees to comply with relevant laws and regulations and adhere to ethical business conduct. Reviewed annually, the Code covers rules on Conflicts of Interest (COI), Corporate Opportunities, Use of Inside Information, Fair Dealing, Confidentiality, Protection and Use of Company Assets, Fraud, and use of Electronic Communications Resources. For our leadership, we have a separate, supplementary Code of Ethics for our Chief Executive Officer and Senior Financial Officers. The Code of Ethics and waivers to the company's Code of Ethics for directors and certain executive officers are available on our website. Any violations of the Code of Ethics and Conduct witnessed by employees are advised to be reported to direct supervisors or through appropriate channels. These channels include First American's Financial Accuracy and Compliance Hotline, which is available in multiple languages, toll free, 24 hours a day, seven days a week. Reports are handled with discretion and anonymity to provide a safe environment for our employees to raise concerns and issues. We also manage compliance programs to support adherence to government regulations and statutory guidelines. The program includes employee training, investigations, and remediation tracking of identified issues. Any complaints we receive directly from customers or from regulatory agencies are collected in our complaints management system, where appropriate processes for follow-up and resolution are identified. These processes may be used to identify training opportunities.

Professional Integrity (cont'd)

SASB Metric	SASB Code	Response
Description of approach to ensuring professional integrity	SV-PS-510a.1	**Anti-Corruption** We are guided by our Anti-Bribery and Foreign Corrupt Practices Act (FCPA) policy to prevent corruption at any level of our organization. Anti-corruption is part of our onboarding process for new employees and ongoing training for our employees. The policy is readily available through our employee handbook and intranet, and our employees are encouraged to report potential incidents of corruption using our Financial Accuracy and Compliance hotline. Reports can be made anonymously and are thoroughly investigated. Our Internal Audit and Corporate Compliance teams also perform audits on compliance with FCPA and potential sources of corruption. For our U.S.-based employees with international duties and procurement-related roles, an extensive training program on anti-corruption is mandatory and taken every two years. **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 they are not on behalf of the company. As a corporation, First American follows applicable laws when engaging in political activities or making political contributions. First American maintains a Political Contributions, Expenditures and Activities Policy that requires legal approval prior to making any company political contributions. References • Governance Documents • Governance Guidelines • Code of Ethics and Conduct • Code of Ethics for Chief Executive Officer and Senior Financial Officers • Code of Ethics Waivers • 2025 Annual Report: Report of Independent Registered Public Accounting Firm. Pgs, 48-49
Total amount of monetary losses as a result of legal proceedings associated with professional integrity	SV-PS-510a.2	In accordance with SEC requirements, First American discloses all material or significant legal proceedings, other than ordinary course lawsuits and regulatory proceedings, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q. **Reference** 2025 Annual Report: Litigation and Regulatory Contingencies, Pg. 95

Activity Metrics

SASB Metric	SASB Code	Response
Number of employees by: (1) full-time and part- time, (2) temporary, and (3) contract	SV-PS-000.A	As of December 31, 2025, First American had 12,143 employees in the United States and 19,102 employees worldwide (approximately 98% full-time). The company also employed approximately 329 temporary workers at year end. Employees outside the U.S. are primarily located in India.
Employee hours worked, percentage billable	SV-PS-000.B	Not relevant to our business.

Insurance

Transparent Information & Fair Advice for Customers

SASB Metric	SASB Code	Response
Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	FN-IN-270a.1	In accordance with SEC requirements, First American discloses all material or significant legal proceedings, other than ordinary course lawsuits and regulatory proceedings, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q. **Reference** 2025 Annual Report: Litigation and Regulatory Contingencies, Pg. 95
Complaints-to-claims ratio	FN-IN-270a.2	First American's complaints-to-claims ratio was 0.35 complaints per 1,000 claims for 2025 in our title insurance and services segment, which we believe compares favorably to our peers. This ratio covers closed, confirmed complaints as reported by the National Association of Insurance Commissioners (NAIC). The NAIC also reports a National Complaint Index which measures closed and confirmed title claims relative to a company's market share. First American's National Complaint Index score was 0.64 in 2025 based on the information provided by the NAIC as of April 8, 2026 for title policies. This represents good performance as our complaints were well below the National Average, which is represented as 1.0. **Reference** Link to the NAIC National Complaint Index page
Customer retention rate	FN-IN-270a.3	Not applicable in our title insurance and services segment as title policies are long term and therefore policies in force are not routinely tracked. In our Home Warranty segment, the 2025 retention rate for annual policies sold in the previous year was 68% overall and approximately 82% exclusive of first year renewals.

Transparent Information & Fair Advice for Customers (cont'd)

SASB Metric	SASB Code	Response
Description of approach to informing customers about products	FN-IN-270a.4	**Customer Information, Marketing and Communications** First American is committed to helping current and prospective customers make informed decisions by providing clear, accurate, and accessible information about its products and services throughout the customer lifecycle. The company seeks to promote transparency, support consumer understanding, and help customers navigate real estate transactions with confidence. **Approach to Customer Communications** First American provides information to customers through multiple communication channels, including websites, customer portals, email communications, educational content, transaction documents, direct interactions with employees and agents, webinars, videos, and printed materials. Communication occurs throughout the customer lifecycle, including during awareness and consideration, the transaction process, policy issuance, and ongoing servicing and support. The company maintains educational resources designed to help customers understand the title and settlement process, ownership rights, transaction risks, title insurance coverage, closing costs, fraud prevention practices, and related real estate topics. These resources are available through the Ownership Information Center, Fraud Protection Center, Economic Center, Multicultural Resources Center, and other online platforms. Customer communications are supported by employees across sales, marketing, customer service, escrow, settlement, underwriting, legal, compliance, and operations functions. Marketing and communications teams are responsible for customer-facing content and educational materials, while operational teams provide transaction-specific guidance and support. **Transparency and Product Information** First American seeks to provide information that helps customers understand: - The purpose and value of title insurance and settlement services. - The scope of title insurance coverage and ownership protection. - Policy terms, conditions, limitations, exclusions, and exceptions. - Closing costs and settlement-related fees. - Risks that may affect property ownership, including title defects, liens, fraud, recording errors, and other covered risks. - Processes associated with claims, dispute resolution, and customer support. - Economic trends and affordability. - Available coverage options and resources to help customers evaluate their needs. Information is communicated through transaction documents, educational resources, customer service interactions, online resources, and digital transaction platforms. Customers are encouraged to review policy documents and consult with title and settlement professionals regarding transaction-specific questions.

Transparent Information & Fair Advice for Customers (cont'd)

SASB Metric	SASB Code	Response
Description of approach to informing customers about products	FN-IN-270a.4	**Customer Access and Ongoing Availability of Information** First American provides customers with access to information throughout the transaction process and beyond through customer-facing digital platforms, online resource centers, and customer support channels. Customer platforms such as FirstAm IgniteRE™, ClarityFirst®, AgentNet®, and other digital tools provide transaction visibility, document access, status updates, secure communications, and educational resources designed to improve transparency and customer understanding. These platforms support the company's broader effort to improve customer experience while reducing complexity and risk. **Marketing and Communication Policies** First American maintains marketing and communications guidelines that apply to communications involving its brand, products, services, and customer experiences. These guidelines are designed to promote accuracy, transparency, consistency, and compliance across customer communications. The guidelines apply to communications directed toward current customers, prospective customers, business partners, employees, investors, and the public. Covered communications may include websites, online advertising, email communications, social media, printed materials, educational resources, presentations, and other marketing activities. **Regulatory Compliance** First American's marketing and communication practices are designed to comply with applicable federal, state, and local laws and regulations. This includes compliance with requirements related to consumer protection, privacy, advertising, and real estate settlement services. The company incorporates guidance related to: - Real Estate Settlement Procedures Act (RESPA) - Federal Trade Commission (FTC) requirements related to unfair or deceptive acts or practices (UDAP) - Privacy and data protection requirements - State insurance regulations governing title insurance products and communications - Other applicable regulatory requirements related to real estate transactions and financial services In addition to regulatory requirements, First American adopts communication practices intended to support customer understanding, transparency, and trust. The company regularly evaluates its communications, educational resources, and customer experience initiatives as part of its broader commitment to helping customers make informed decisions and move forward with confidence. **Reference** Homebuying Guide Economic Center Ownership Information Center Fraud Protection Center Multicultural Resources Center 2025 Annual Report: Distribution, Sales and Marketing, Pgs. 8-9

Incorporation of ESG Factors in Investment Management

SASB Metric	SASB Code	Response
Description of approach to incorporation of ESG factors in investment management processes and strategies	FN-IN-410a.2	First American does not directly incorporate sustainability factors into investment management processes and strategies through any formal process. As of December 31, 2025, external investment managers who manage approximately 30% of the company's investment portfolio do consider various sustainability criteria in the investment selection process for client portfolios. Overall, the company generally manages to a limited set of investment guidelines with the primary focus on maximizing risk-adjusted returns.

Policies Designed to Incentivize Responsible Behavior

SASB Metric	SASB Code	Response
Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	Not applicable given the nature of title insurance policies
Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2	Not applicable given the nature of title insurance policies.

Financed Emissions

SASB Metric	SASB Code	Response
Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-IN-410c.1	This SASB disclosure topic is under review for future implementation.
Gross exposure for each industry by asset class	FN-IN-410c.2	This SASB disclosure topic is under review for future implementation.
Percentage of gross exposure included in the financed emissions calculation	FN-IN-410c.3	This SASB disclosure topic is under review for future implementation.
Description of the methodology used to calculate financed emissions	FN-IN-410c.4	This SASB disclosure topic is under review for future implementation.

Physical Risk Exposure

SASB Metric	SASB Code	Response
Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	Not applicable given the nature of title insurance policies which do not cover these perils.
Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance)	FN-IN-450a.2	Not applicable given the nature of title insurance policies which do not directly cover these perils.
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	FN-IN-450a.3	Environmental risks are not relevant in the underwriting of individual title policies. Due to the nature of First American's core business of title insurance, the company is unlikely to be substantively affected by any climate-related risks. We have conducted risk assessments, and, to date, no environmental risks have been identified that would have a substantive impact on the company. While some physical risk exists related to our distributed office network, First American has an enterprise risk management (ERM) program, business continuity plans (BCP), crisis management plans and insurance to minimize the financial and operational impact on our business. As part of our ERM process, department/division leaders respond to a survey to categorize potential substantive risks affecting First American. The company's enterprise risk assessment survey and related risk assessment process has concluded that climate-related risk is not a top risk of the company. If any substantive environmental risks were to be identified in the future, our Audit Committee would oversee any that were top risks to the company and our business continuity program would oversee the management and mitigation of other environmental risks, supported by the Sustainability Committee.

Physical Risk Exposure (cont'd)

SASB Metric	SASB Code	Response
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	FN-IN-450a.3	**Managing Risk** **Enterprise Risk Management** First American's enterprise risk management (ERM) program is crucial in achieving our business goals, and it is overseen by our Board of Directors and the Audit Committee. The program is structured with a hierarchy of responsibility across senior executives from our various teams, including operations, human resources, finance, accounting, treasury, information technology, legal/regulatory, internal audit, compliance, underwriting, and real estate. Our ERM activities are coordinated by our Chief Risk Officer (CRO), whose primary functions include the identification, evaluation, and monitoring of First American's top risks, as well as driving our ERM strategy by guiding senior officers and risk management teams. The CRO also reports regularly to the Audit Committee and the Board of Directors regarding the company's risk profile and mitigation efforts. Lastly, the program is assessed internally and externally by our Internal Audit function and state and federal regulators, respectively. **Vendor Risk Management** Our Vendor Security Risk Management (VSRM) program and activities are supported by our Enterprise Vendor Management Program, which contains the organizational structure and practices for overseeing vendor risk. The latter program facilitates managing vendor relationships, vendor risk categorization, and the completion of required vendor assessments. These assessments may cover information security and privacy, business continuity and disaster recovery, financial stability, and insurance coverage. Vendors that meet certain risk profiles are assessed annually through the VSRM program, whose structure is based on industry accepted security due diligence practices. Vendors are evaluated against our information security control scheme to determine if our guidelines are being met. A standard format is used to gather and evaluate information across a broad spectrum of data security control areas. **Supplier Code of Conduct** We aim to build and maintain relationships with suppliers who share our standards of ethical business conduct. First American's Supplier Code of Conduct outlines our expectations from our suppliers to operate with integrity at the same level of rigor and commitment as we do in our own operations. We expect all suppliers who conduct business with, or on behalf of, First American to avoid all forms of conflicts of interest and to uphold our same commitments to cultivate a diverse, equal opportunity, and safe, harassment-free workplace for our people. For more information, refer to our Supplier Code of Conduct available on our website at firstam.com/supplier-code-of-conduct/

Physical Risk Exposure (cont'd)

SASB Metric	SASB Code	Response
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy	FN-IN-450a.3	**Business Continuity** First American acknowledges that potential negative impacts may occur from operational challenges in a volatile business environment. We maintain our Business Continuity Management (BCM) Program to adapt to various forms of disruptions to our business and minimize economic losses to the greatest extent possible. The program is overseen by our Audit Committee, with plans in place to address operational disruption (business continuity), technology disruption (disaster recovery), mass absenteeism (infectious disease management), and crisis management to properly manage risks across operations. Each plan details specific procedures to ensure that our services continue to be delivered to our customers with minimal interruption and proper communication. We review, test, and update these plans on at least an annual basis, ensuring that our procedures are relevant and responsive to disruptions and crises we may face. **References** • 2025 CDP Climate Change Disclosure • 2025 Annual Report: Risk Factors, Pgs. 13-23

Systematic Risk Management

SASB Metric	SASB Code	Response
Exposure to derivative instruments by category: (1) total exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with a central clearinghouse, and (3) total exposure to centrally cleared derivatives	FN-IN-550a.1	First American did not use derivative financial instruments in any material or significant amount in 2025. **References:** 2025 Annual Report: Interest Rate Risk, Pgs. 45-46

Systematic Risk Management (cont'd)

SASB Metric	SASB Code	Response
Total fair value of securities lending collateral assets	FN-IN-550a.2	First American did not engage in any securities lending activity in 2025.
Description of approach to managing capital and liquidity- related risks associated with systemic non-insurance activities	FN-IN-550a.3	The company maintains capital monitors that are reviewed quarterly to assess the adequacy of capital at the holding company and our primary regulated subsidiaries. Stress testing our investment portfolio is performed on a quarterly basis assuming several different interest rate scenarios. At the beginning of each year, management reviews with the Board of Directors an annual financial plan or budget which outlines the expected financial results for the current calendar year. Subsequently, regular financial updates are provided to the Board of Directors as the year progresses. Management also prepares, and reviews with the Board of Directors, a five-year financial plan which includes a base case and scenarios that stress test the plan under differing market and economic conditions. For liquidity management purposes, First American maintains a five-year annual holding company cash flow forecast. The Board of Directors reviews holding company liquidity levels on a quarterly basis. On an annual basis, the Board of Directors reviews and approves policies regarding liquidity risk and contingent funding. These policies establish cash and liquidity targets and delineate a full spectrum of liquidity management tools that could be deployed if our operating cash on hand is insufficient. First American does not have any material or significant exposure to derivatives. **References** 2025 Proxy Statement: Risk Oversight, Pgs. 31-33 2025 Annual Report: Risk Factors, Pgs. 13-23; Liquidity and Capital Resources, Pgs. 42-45; Quantitative and Qualitative Disclosures About Market Risk, Pgs. 45-46

Activity Metric

SASB Metric	SASB Code	Response
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A	In our title insurance and services segment, title policies are long term, remaining in force for as long as the related mortgage loan is outstanding and/or homeowner who purchased the policy continues to own the home, and therefore policies in force are not routinely tracked. In our Home Warranty segment, the company had 530,266 policies in force as of December 31, 2025.

TCFD Index

This report uses the Task Force on Climate-Related Financial Disclosures (TCFD) Recommendations to outline our approach to climate change across four key areas: Governance, Strategy, Risk Management and Metrics & Targets. Our responses are primarily drawn from our 2025 CDP Climate Change Disclosure, which is aligned with TCFD. The content of these responses is also referenced throughout different sections of this report.

Governance

TCFD Recommendation	Response
Describe the board's oversight of climate-related risks and opportunities.	The Company's Board of Directors review and guide climate-related strategy, major plans of action, and risk management systems. First American maintains an extensive and structured enterprise risk management (ERM) program overseen by our Board of Directors and its Audit Committee. The ERM program reviews and assesses any environmental risks that could be a top risk to the company. The program's hierarchy and structure encompass senior executive leaders in various committees from all facets of the business, including operations, human resources, finance, accounting, treasury, information technology, legal/ regulatory, internal audit, compliance, underwriting, and real estate. The Company's Chief Risk Officer (CRO) coordinates ERM activities identifying, evaluating, and monitoring top risks to help our businesses achieve their goals. In addition, the CRO drives our ERM strategy by providing strategic guidance to senior officers and risk management teams. The Audit Committee and the full Board of Directors regularly receive reports regarding the company's ERM activities from the CRO including the company's top risks, mitigation efforts, and risk monitors. On a quarterly basis, the Audit Committee, comprised entirely of independent directors, reviews risk factors disclosed in the company's SEC filings, which include climate-related issues. In addition, our ERM program is assessed regularly via internal reviews by our Internal Audit function as well as various state and federal regulatory bodies.

The references below pertain to all responses in the TCFD Index:

- 2025 CDP Climate Change Disclosure
- SASB FN-IN-450a.3, Pgs. 39-41
- 2025 Annual Report: Risk Factors, Pgs. 13-23

Governance (cont'd)

TCFD Recommendation	Response
Describe management's role in assessing and managing climate-related risks and opportunities.	First American's Chief Risk Officer (CRO) and Sustainability Committee are responsible for assessing and managing climate-related risks and opportunities, which are overseen at the executive level by the Chief Executive Officer and Chief Financial Officer. The CRO coordinates ERM activities identifying, evaluating, and monitoring top risks to help our businesses achieve their goals. The CRO, assisted by the ERM Committee, administers a biennial company risk survey that ultimately enables management to determine and prioritize its risks, while subsequently integrating appropriate controls to mitigate identified risks. In addition, the CRO drives the ERM strategy by providing strategic guidance to senior officers and risk management teams. In addition, the CRO drives our ERM strategy by providing strategic guidance to senior officers and risk management teams. The Audit Committee and the full Board of Directors regularly receive reports regarding the company's ERM activities from the CRO, including the company's top risks, mitigation efforts, and risk monitors. The Sustainability Committee has oversight in assessing potential risks, including risks related to current and emerging regulation, technology, the legal environment, market, reputation, and acute and chronic physical risks.

Strategy

TCFD Recommendation	Response
Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Due to the nature of First American's core business of title insurance, First American is unlikely to be substantively affected by any climate- related risks. We have conducted risk assessments, and no climate-related risks that would have a substantive impact on the company have been identified. While some risk exists to our distributed offices worldwide, First American has sufficient insurance coverage and an enterprise risk management program, business continuity plans (BCP) and crisis management plans to minimize the financial and strategic impact on our business and to ensure continuous operation of our business. First American has an Enterprise Risk Management process in place where department/division leaders answer a survey to categorize potential substantive risks affecting First American. Climate-related risk was expressly considered as part of the company's enterprise risk assessment survey, and the risk assessment process concluded that climate-related risk is not a top risk of the company. If any substantive climate-related risks were to be identified, our Audit Committee would oversee any that were top risks to the company and our business continuity program would oversee the management and mitigation of other environmental risks, assisted by the Sustainability Committee. We have identified a climate-related opportunity through improved sustainability ratings that may lead to increased market valuation. Individual investors and institutional investors value socially responsible companies that have a commitment to sustainability principles. A significant portion of institutional equity investments in the US incorporate sustainability considerations into their equity selection process. If First American earns a favorable reputation, we could potentially attract incremental investor demand and trade at a higher share valuation. We have been continuously enhancing our sustainability reporting practices and programs, such as the development of a comprehensive Corporate Sustainability Report (CSR), tracking and monitoring our GHG inventory, and reporting through CDP and ISS, all of which have the potential to improve our sustainability reputation with investors. In 2022, as a result of increased investor interest in our sustainability program, the decision was made to begin aligning the company's annual CSR report to the Sustainability Accounting Standards Board (SASB) and Task Force on Climate-related Financial Disclosures (TCFD), providing more comprehensive and rigorous disclosure platforms. First American is closely monitoring the evolving requirements for climate-related reporting and is continuously assessing how best to strengthen our approach to sustainability and potentially earn increased market valuation.
Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	First American does not anticipate being substantively impacted by any climate-related risks, so financial planning elements have not been substantially influenced by climate-related risks. Capital expenditures are primarily related to software development costs and purchases of property and equipment and software licenses, but facilities-related projects such as energy efficient equipment are accounted for and included in facilities management budgets with minor impact on the company's capital expenditures.

Strategy (cont'd)

TCFD Recommendation	Response
Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	First American's strategy has not been significantly influenced by climate-related risks and opportunities. While we have created a Sustainability Committee to address topics such as climate change and portfolio impacts, we do not currently have a transition plan that aligns to a 1.5°C world. In the company's most recent annual report on Form 10-K and in our subsequent quarterly reports on Form 10-Q, First American disclosed that risks related to climate change, such as severe weather or other catastrophes, may have adverse effects on First American. As climate-related risks are not top risks to the company, developing such a plan is not seen as an immediate priority item, however, this could change in future years. First American has not identified any climate-related risks that could have a substantive financial impact on our business. As such, we have not seen an immediate need yet to perform a climate-related scenario analysis.

Risk Management

TCFD Recommendation	Response
Describe the organization's processes for identifying and assessing climate-related risks.	The company maintains a formal ERM program. With direct oversight by the company's 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 company's Chief Risk Officer administers a biennial company risk survey that ultimately enables management to determine and prioritize its risks, while subsequently integrating appropriate controls to mitigate identified risks. The Audit Committee and the full Board of Directors regularly receive reports regarding the company's ERM activities from the Chief Risk Officer including the company's top risks, mitigation efforts, and risk monitors. Our ERM program is assessed regularly via internal reviews by our Internal Audit function as well as various state and federal regulatory bodies.
Describe the organization's processes for managing climate-related risks.	If any substantive environmental risks were to be identified, First American's Audit Committee would oversee any that were top risks to the company and the business continuity program would oversee the management and mitigation of other environmental risks, assisted by the Sustainability Committee. On a quarterly basis, the Audit Committee reviews risk factors disclosed in the company's SEC filings, which include climate-related issues and other risks informed, in part, by the ERM process.

Risk Management (cont'd)

TCFD Recommendation	Response
Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	In the company's most recent enterprise risk assessment survey, respondents from across the organization again validated our prior assessment that climate-related risk was not a top fifty risk facing the company. In the company's 2025 annual report on Form 10-K and in its subsequent quarterly reports on Form 10-Q, First American disclosed that risks related to climate change, such as severe weather or catastrophe events, may have adverse effects on First American. Climate and environmental risks that could have a significant impact on the company (but that do not rise to the level of a top risk overseen by our Board of Directors), would be managed under business continuity management (BCM) and business continuity risk assessment programs, which would likely include specific procedures and actions to be implemented in the event of an emergency.

Metrics and Targets

TCFD Recommendation	Response
Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Within our ERM program, First American has established a tiered system to define the level of effect a risk may have on our business. 'Low impact' risks may result in a loss of assets, resources, or sensitive data or in an occurrence that may impede the company's mission, reputation, or financial standings with an assumed dollar impact under $20 million. 'Moderate impact' risks may result in a costly loss of assets, resources, or sensitive data or in an occurrence that may harm the company's mission, reputation, or financial standings with an assumed dollar impact ranging from $20 - $100 million. 'High impact' risks may result in a major loss of assets, resources, or sensitive data or in an occurrence that may significantly harm the company's mission, reputation, or financial standings with an assumed dollar impact of over $100 million. A substantive financial or strategic impact on our business for purposes of this report, including any impact related to climate-related risks, is defined as the equivalent of a 'High impact' risk under our ERM program.

Metrics and Targets (cont'd)

TCFD Recommendation	Response
Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas emissions, and the related risks.	First American's current approach is to continuously improve the quality of data that drives our scope 1 and 2 GHG emissions inventory. This year we expanded coverage from U.S. operations to worldwide operations.

Energy and Greenhouse Gases

Scope 1 and 2 Inventory

First American's GHG inventory includes scope 1 and 2 emissions. We have performed empirical calculations for our owned facilities for which we have actual invoice or usage data from third-party utility providers. For these facilities, we calculated emissions associated with direct energy use, including from natural gas and company-owned vehicles (scope 1), and electricity use (scope 2).

For the majority of facilities, including almost all leased facilities where we did not have actual invoice of usage data, we applied energy use intensity factors per unit of floor space that were developed utilizing the Commercial Buildings Energy Consumption Survey (CBECS) by climate zone.

Beginning this year, we are reporting Scope 1 and 2 GHG emissions for 100% of our owned and leased facilities worldwide (803 sites), with owned facilities comprising about 17% of reported square footage, most of which is from our corporate headquarters campus in Santa Ana, and leased facilities accounting for the remaining 83%.

Each year, we strive to improve our GHG inventory to be more comprehensive and to enhance data quality and transparency. For our 2025 inventory:

- Consistent with last year, we utilized IBM's Envizi platform to complete the necessary data collection and emission calculations in developing our GHG emissions inventory.
- This is the first year of regulatory reporting of our GHG emission inventory as mandated by California and Canada.
- Expanded the boundary of our Scope 1 and 2 GHG emission inventory, from U.S. operations to worldwide operations, consistent with regulatory reporting requirements.
- Improved the accuracy of estimated Scope 1 and 2 GHG emissions by incorporating latest available electricity emission factors in our inventory calculations.

Metrics and Targets (cont'd)

TCFD Recommendation	Response

Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas emissions, and the related risks.

Facility Count	2025	2024	Change	% of Total
Owned	24	26	(2)	3%
Leased[1]	779	791	(12)	97%
Totals	**803**	**817**	**(14)**	**100%**

Square Footage of Facilities[2]	2025	2024	Change	% of Total
Owned[3]	710,776	635,882	74,894	17%
Leased[1]	3,402,884	3,211,384	191,499	83%
Totals	**4,113,660**	**3,847,266**	**266,393**	**100%**

2025 Facility Emissions [tCO2e]	Scope 1 Natural Gas	Scope 2 Electricity Market-based	Total Facility Emissions	% of Total Scope 1 & 2 Market-based Emissions
Owned	457	1,502	1,959	8%
Leased	3,335	16,646	19,981	88%
Totals	**3,792**	**18,148**	**21,940**	**96%**

Notes:
[1] Also includes subleased facilities (related GHG emissions included in Scope 3 category 13 – downstream leased assets).
[2] As of year end 2025 and 2024.
[3] 2024 adjusted to exclude square footage related to subleases of owned facilities.

Scope 3 Calculations

Scope 3 emissions associated with waste, business travel, employee commuting, and downstream lease assets were calculated utilizing supplier data or spend data and prepared consistent with the GHG Protocol. We continue to expand scope 3 emissions coverage to include all material categories for our worldwide operations. Our focus will be on the five categories required for 2027 reporting under the new California Air Resources Board (CARB) GHG emissions regulations.

In 2025, reported Scope 3 emissions accounted for approximately 43% of the company's total GHG emissions inventory.

Metrics and Targets (cont'd)

TCFD Recommendation	Response

Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas emissions, and the related risks.

First American GHG Emissions Inventory (in metric tons CO_2e)

Scope	Category	Type	2025	2024	Change	% Change
Scope 1	Mobile Combustion	Fleet	817	655	162	25%
Scope 1	Stationary Combustion	Natural Gas	3,792	3,641	151	4%
			4,609	4,296	313	7%
Scope 2	Purchased Electricity	Location-based	17,302	16,611	691	4%
Scope 2	Purchased Electricity	Market-based	18,148	17,965	183	1%
Scope 3	Category 5	Waste	1,297	860	437	51%
Scope 3	Category 6	Business Travel	2,853	1,721	1,132	66%
Scope 3	Category 7	Employee Commuting	12,256	12,244	12	0.1%
Scope 3	Category 13	Downstream Leased Assets	612	652	(40)	-6%
			17,018	15,477	1,541	10%
		Scope 1 & 2: Location-based	21,911	20,907	1,004	5%
		Scope 1 & 2: Market-based	22,757	22,261	496	2%
		Scope 1 & 2: Location-based (+) Scope 3	38,929	36,384	2,545	7%
		Scope 1 & 2: Market-based (+) Scope 3	39,775	37,739	2,037	5%

Comparing 2025 to 2024, there are a few key points to note:

- The 2025 inventory was developed using IBM's Envizi platform consistent with the 2024 methodology.
- Scope 2 purchased electricity emissions were higher in 2025 primarily due to the increase in office space as geographic coverage was expanded to include worldwide operations, partly offset by a reduction in energy intensity factors applied to facilities this year based on CBECS.
- Scope 3 emission coverage was expanded in certain categories to include worldwide operations, compared with U.S. only last year. However, the increase in the scope 3 emissions estimate was primarily driven by U.S. operations, including the inclusion of ridesharing activity in 2025.
- Scope 3 employee commuting emission estimate is for U.S. operations only and is based on the 2023 model calculation adjusted for the 1.1% increase in U.S. full-time employees over the 2024-2025 period. A new methodology is under development for future use.

Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

First American's current approach is to improve the scope and quality of data associated with our GHG emissions inventory on an ongoing basis. While the company has no specific emission targets, we have an internal goal to continuously reduce the energy and GHG emissions from our owned facilities where we have operational control.

We anticipate ongoing emission reduction initiatives related to more energy efficient equipment and processes, we expect our GHG emissions will decrease over the next five years.

First American