



To: All WFG Policy Issuing Agents; All WFG Title Examiners and Officers
From: WFG Underwriting
Date: November 22, 2023
Bulletin No: NB 2023-16
Subject: Fidelity National Systems Hacked

Last night, after the stock markets closed, Fidelity National Financial filed a [form 8-k](#) with the Securities and Exchange Commission indicating that some of their systems – including those related to title insurance, escrow and settlement functions—had been improperly accessed. They reported:

Fidelity National Financial, Inc. (“FNF” or the “Company”) recently became aware of a cybersecurity incident that impacted certain FNF systems. FNF promptly commenced an investigation, retained leading experts to assist the Company, notified law enforcement authorities, and implemented certain measures to assess and contain the incident. Among other containment measures, we blocked access to certain of our systems, which resulted in disruptions to our business. For example, the services we provide related to title insurance, escrow and other title-related services, mortgage transaction services, and technology to the real estate and mortgage industries, have been affected by these measures. Our majority-owned subsidiary, F&G Annuities & Life, a leading provider of insurance solutions, was not impacted by the incident.

Based on our investigation to date, FNF has determined that an unauthorized third party accessed certain FNF systems and acquired certain credentials. The investigation remains ongoing at this time.

FNF will continue to assess the impact of the incident and whether the incident may have a material impact on the Company.

Note that this appears to be separate from the cyber-incident that Fidelity National Information Services [suffered in June](#).

Some of their public websites are up, other are down. We understand that incoming and outgoing emails from FNF employees are temporarily shut down.

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.

Pending release of more confirmable information from Fidelity, here are our recommendations:

1. At any given time, there are some transactions being switched from one agent to another, some co-insurance transactions and some “split-closings” or “sub-escrow” transactions in process involving one of the Fidelity Family of Companies (Alamo Title Insurance, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company and National Title Insurance of New York, Inc.).

For those or other transactions, you should contact the Fidelity team-member you have been working at a KNOWN TO BE GOOD telephone number before initiating any wires, check, electronic payment or other material transaction.

2. You should confirm full and final clearance for any incoming funds from the Fidelity Company with your bank before disbursement. Incoming wires that you expected are probably safe, but you should understand your bank’s policy on reversing a wire.
3. Pending further word, you may rely on Property Insight Searches, other searches provided from Fidelity family entities, and indemnity letters issued by any of the Fidelity Family of Companies.
4. As always, if you have any questions please contact your WFG underwriter.

We appreciate that the early stages of any cyber-event -- while InfoSec is trying to figure out exactly what systems may have been compromised and limited information is being communicated internally -- can be frustrating to outsiders with pending transactions. Please be patient and understanding in your calls. The person you are talking to probably doesn’t know any more than has been publicly released. (which is what we are reporting).

There will be a separate bulletin forthcoming regarding the FNF owned LoanCare LLC servicing company.

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