
United States
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

Current Report

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (date of earliest event reported): December 6, 2023

Fidelity National Financial, Inc.

(Exact name of Registrant as Specified in its Charter)

001-32630

(Commission File Number)

Delaware

16-1725106

(State or Other Jurisdiction of
Incorporation or Organization)

(IRS Employer Identification Number)

601 Riverside Avenue

Jacksonville, Florida 32204

(Addresses of Principal Executive Offices)

(904) 854-8100

(Registrant's Telephone Number, Including Area Code)

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of Each Class</u>	<u>Trading Symbol</u>	<u>Name of Each Exchange on Which Registered</u>
FNF Common Stock, \$0.0001 par value	FNF	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure

On December 6, 2023, Fidelity National Financial, Inc. ("FNF") participated in a virtual fireside chat hosted by Keefe, Bruyette & Woods (KBW). During the virtual fireside chat, FNF discussed certain cyber security related matters. A transcript is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

The information in this Current Report is being furnished and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits

Exhibit	Description
99.1	Transcript of discussion during KBW virtual fireside chat, dated December 6, 2023
101	Cover Page Interactive Data File - the cover page XBRL tags are embedded within the Inline XBRL document.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Fidelity National Financial, Inc.

Date: December 6, 2023

By: /s/ Anthony J. Park

Name: Anthony J. Park

Title: Chief Financial Officer

Before we start, I would like to address our recently reported cybersecurity incident:

- as you know, we reported that on November 19th we became aware of a cybersecurity incident whereby an unauthorized third party accessed certain of our systems and acquired certain credentials and data.
- We promptly commenced an investigation, retained leading experts to assist the Company, notified law enforcement authorities, regulatory authorities and other stakeholders and followed our incident response plans, including implementing containment measures. We are continuing to analyze affected data and to further assess our notification obligations.
- Last week we reported that the incident was contained on November 26th, and we have since resumed normal operations.
- As a reminder, F&G was not impacted by the incident.
- While we are still assessing the impact of the incident, I would like to note that we have cyber insurance with a \$10 million retention, and the period of time that customers experienced disruption was relatively brief, as a portion of that time was over the Thanksgiving holiday weekend.
- While it is hard to predict any long-term effects, in my view, this incident does not change the long-standing competitive advantages and value-add that FNF provides to its customers.
- FNF remains committed to protecting our client and customer information and cybersecurity will continue to be a top priority in our technology spend.
- As challenging as this incident was, it really showcased how our team pulls together and I would like to thank the FNF team and our advisors who worked so hard to resolve the incident.
- I would also like to thank our business partners for working with us as we resolved the matter, our employees in the field who worked diligently with our customers to minimize the impact of the incident, and the other companies in the industry who reached out and offered their support and assistance.
- As the investigation is ongoing, we do not plan to comment further on any of the details related to the incident at this time.