



YOUR PARTNER IN RESILIENCE >

FM Global®

FINANCIAL
STABILITYGLOBAL
PLATFORM

PARTNERSHIPS

ENGINEERING
AND RESEARCH

RISK TRANSFER

CLAIMS

SPECIALTY
FOCUS

At FM Global, we take a proactive approach to managing property risk—we believe it is better to prevent a loss than try to recover from one. For nearly two centuries, guided by science and engineering know-how, we've helped businesses like yours to be more resilient and minimize their cost of risk. As a mutual organization specializing in large commercial and industrial property insurance, FM Global is focused squarely on meeting the evolving property risk management needs of our policyholder-owners.

FM Global is a critical strategic partner for us. They have the risk engineering, capacity, flexible coverage, global reach and claim-handling capability to match our needs exactly.



DIRECTOR OF RISK MANAGEMENT
DATA CENTER FACILITIES

This brochure is made available for informational purposes only in support of the insurance relationship between FM Global and its clients. This information does not change or supplement policy terms or conditions. The liability of FM Global is limited to that contained in its insurance policies.



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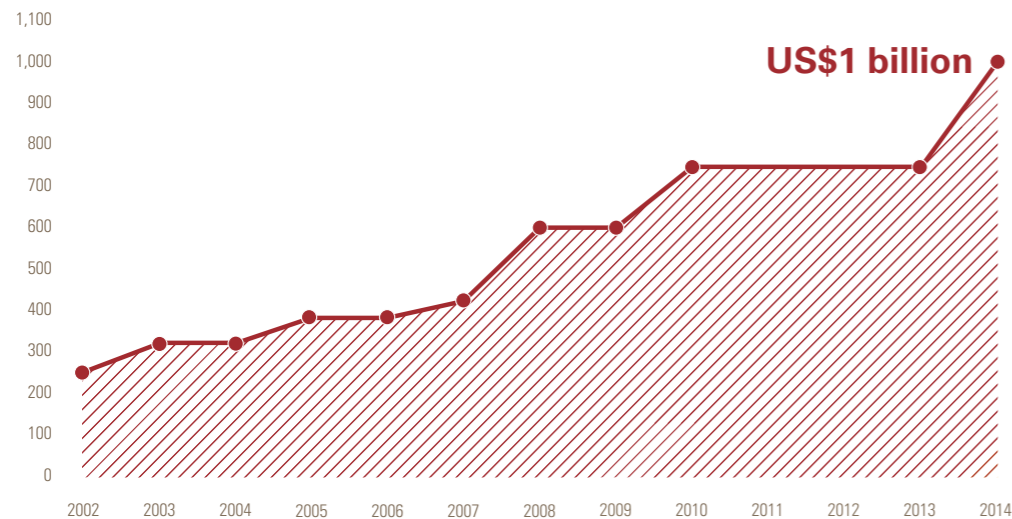
SPECIALTY
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Because we are a mutual company, we have the flexibility to take a strategic, long-term view of risk, embrace greater market volatility and make large, stable capacity available in all market conditions. This stability has allowed us to retain, on average, more than 90 percent of our policyholders and helped us to achieve strong ratings from A.M. Best, Fitch and Standard & Poor's.

- **Steady capacity increases** over a long time period
- **"Best performing mutual company"**—Fitch Ratings
- **84% combined ratio** (2005 – 2014)

Significant and Stable Capacity Through a Single Provider

Maximum net capacity for well-protected risk (US\$ millions)



With FM Global, clients receive the capacity they need, when they need it. Following catastrophic events, FM Global has typically increased, rather than reduced, capacity—insuring 100 percent of the property risk for most clients.

US\$10.6 BILLION
IN POLICYHOLDER SURPLUS (YEAR-END 2014)

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Success in the global arena demands excellence at home and beyond the boundaries of your local area. To achieve this, you need an insurance provider that delivers seamless, consistent and compliant products and services wherever you operate. Staffed with locally based engineers, account management and claims professionals to help you navigate unfamiliar territory, FM Global is that provider. That's why one-third of FORTUNE 1000 companies choose FM Global for their property risk management needs.

- **Seamless global service**
- **Optimized capacity** in all countries
- **Extended global client service team**
- **90 percent** of our business written in locales where we are an authorized insurer
- **WorldReach® partner network** of top-notch local insurance carriers (in selected territories)

Global Products and Services Delivered Locally



The FM Global Advantage® policy ensures maximum local coverage and consistency in all global markets.

ONE-THIRD
 OF FORTUNE 1000 COMPANIES CHOOSE FM GLOBAL

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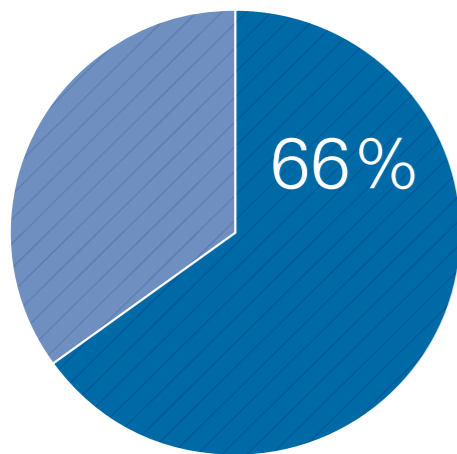
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FM Global clients benefit from resilient business operations and enjoy the financial benefits that result from successful loss prevention efforts. Additionally, our clients' favorable loss experience allows us to continue to improve terms and conditions, and when our performance expectations are exceeded, we may apply a membership credit at anniversary or renewal.

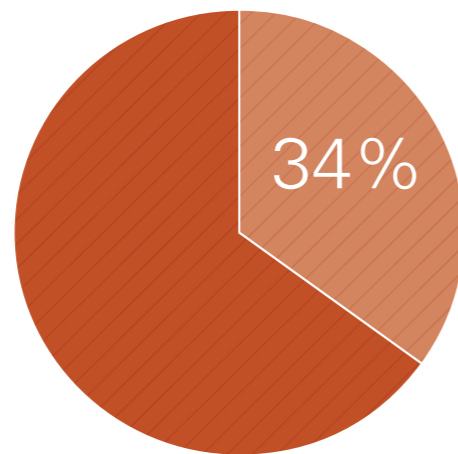
How you benefit:

- **Policyholder ownership** and governance
- **Membership credit**, financial success is shared
- **Client Service Plan** based on mutual objectives
- **Client choice** to form a direct or brokered relationship
- **Classroom and online** client training
- **Business Risk Consultants** for enhanced financial risk analysis

Long-Term Client Relationships



clients insured with FM Global
for **10 years or more**



clients insured with FM Global
for **20 years or more**

Two-thirds of our clients have been with us for more than 10 years, and more than one-third have insured with FM Global for 20 years or more.

US\$3 BILLION
IN MEMBERSHIP CREDIT SINCE 2001

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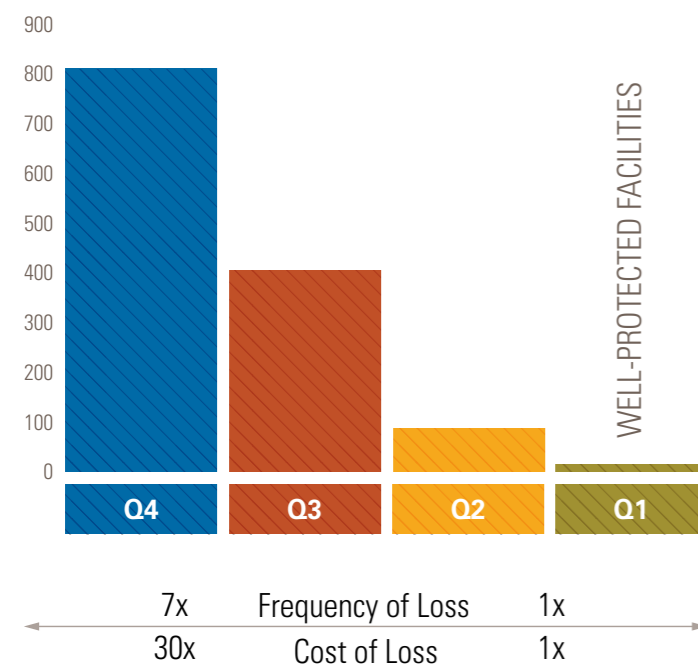
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Engineering and research are the lifeblood of FM Global's business model. Our research-based engineering standards are developed, tested and proven in the lab and in the field, and are applied consistently worldwide by local engineers trained to our global standards. That's why so many of the world's leading organizations rely on FM Global's engineering advice and decades of forensic loss analysis experience to help them manage their risk.

- **Scientific research** to better understand hazards
- **Full-scale testing and scientific computing**
- **Globally consistent**, updated engineering standards
- **High-hazard industry** engineering and underwriting specialists
- **Reliable fact-based** risk-quality benchmarking

The Value of Risk Improvement

Losses (in US\$ millions) by RiskMark® Quartile



FM Global's RiskMark scores accurately gauge risk quality. Losses at the best-protected locations are typically 7 times less frequent and 30 times less severe than those that occur where a minimum of risk improvement has been completed.

1,800
LOSS PREVENTION ENGINEERS

111,000
ENGINEERING VISITS ANNUALLY

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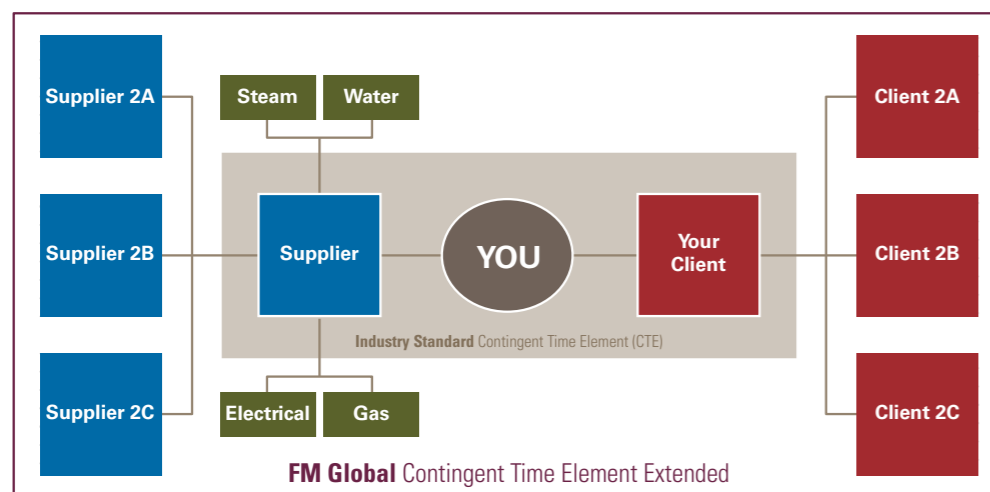
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Risk is a fact of life. At FM Global we don't avoid risk—we accept it. We specialize in property risk; and thanks to the tightly woven connection between underwriting and engineering, we fully understand your exposures. This insight allows us to provide more capacity while creating opportunities for risk improvement. Through this integrated approach, we deliver seamless coverage that satisfies your organization's global risk management needs, no matter how complex.

- **Capacity you need**, when you need it
- **Coverage innovation**, based on your input
- **Quick policy delivery**, fastest in the industry
- **Stability** of coverage and price
- **Up to 100 percent coverage** of risk for most clients
- **Time Element Select** Business Interruption coverage allowing client choice of the best settlement option after a loss

Protecting Your Supply Chain



FM Global's Contingent Time Element Extended coverage protects multiple layers of the supply chain and extends to nonphysical damage scenarios, such as service interruption, ingress/egress and civil actions that result in business interruption.

87%

OF POLICIES DELIVERED ON
OR BEFORE INCEPTION DATE



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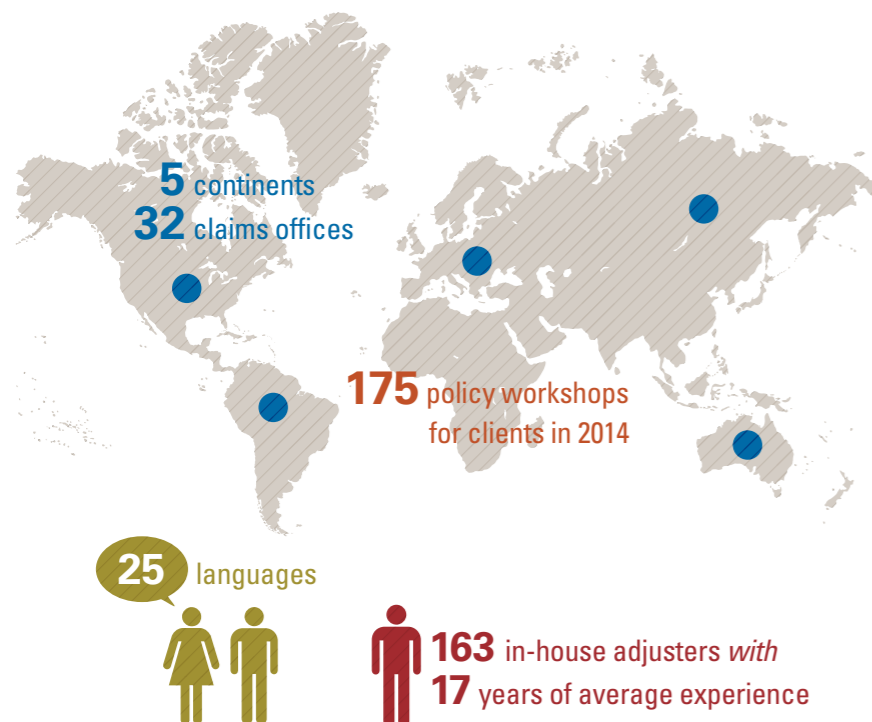
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All claims professionals in our worldwide network of in-house adjusters are vested with the authority to make key decisions in the field and have been trained to meet consistent performance standards. This results in a rapid claims response that helps you minimize property loss and downtime. We further ease the process with a convenient single point of contact for all your claims needs.

- **In-house claims adjusters**
- **Immediate access to capital**
- **Pre-loss planning** minimizes surprises
- **Policyholder workshops** to discuss policy response
- **Timely and uniform claims adjustment services**

Global Claims Presence



US\$300 MILLION
IN ADVANCE PAYMENTS TO CLIENTS IN THE FIRST
THREE MONTHS FOLLOWING SUPERSTORM SANDY

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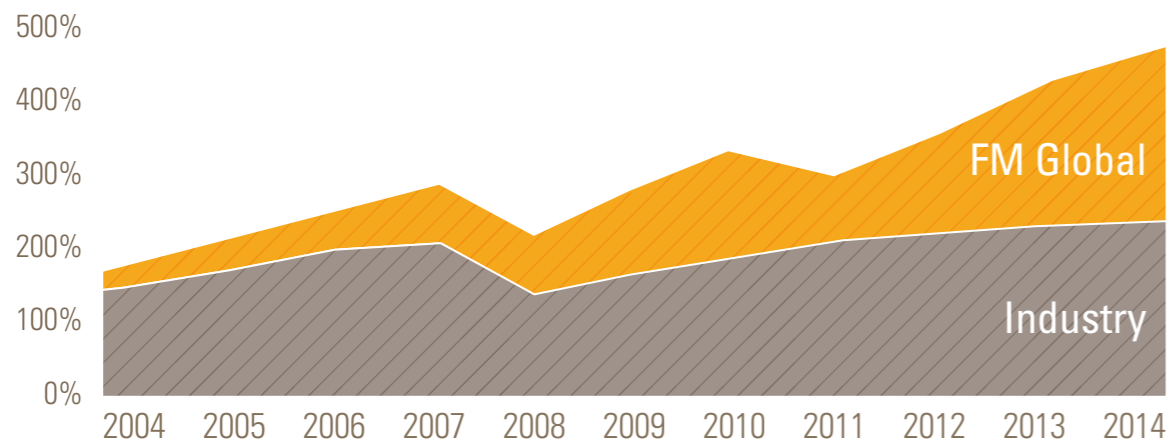
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All capital and knowledge resources at FM Global are dedicated to commercial and industrial property risk management. Our clients have access to underwriting, engineering and claims professionals whose focus is to identify key hazards and recommend cost-effective solutions to mitigate the risk and protect business continuity. Our policyholder-owners know that our product is not simply a backstop or commodity purchase. Rather, it's a knowledge product that brings value through mutual ownership and commitment to their business objectives.

- **Monoline insurer** solely focused on commercial property insurance
- **Shared belief** with clients that the majority of loss is preventable
- **Dual delivery** gives clients the freedom to choose whether they work with FM Global through their broker or on a direct basis.

FM Global Capital

Relative growth versus industry



FM Global's surplus growth allows us to make large blocks of capacity available year after year, with coverage and price stability from a single carrier.

95%

FM GLOBAL'S CLIENT RETENTION
RATE 10% HIGHER THAN THE
INDUSTRY AVERAGE

FINANCIAL STABILITY

GLOBAL PLATFORM

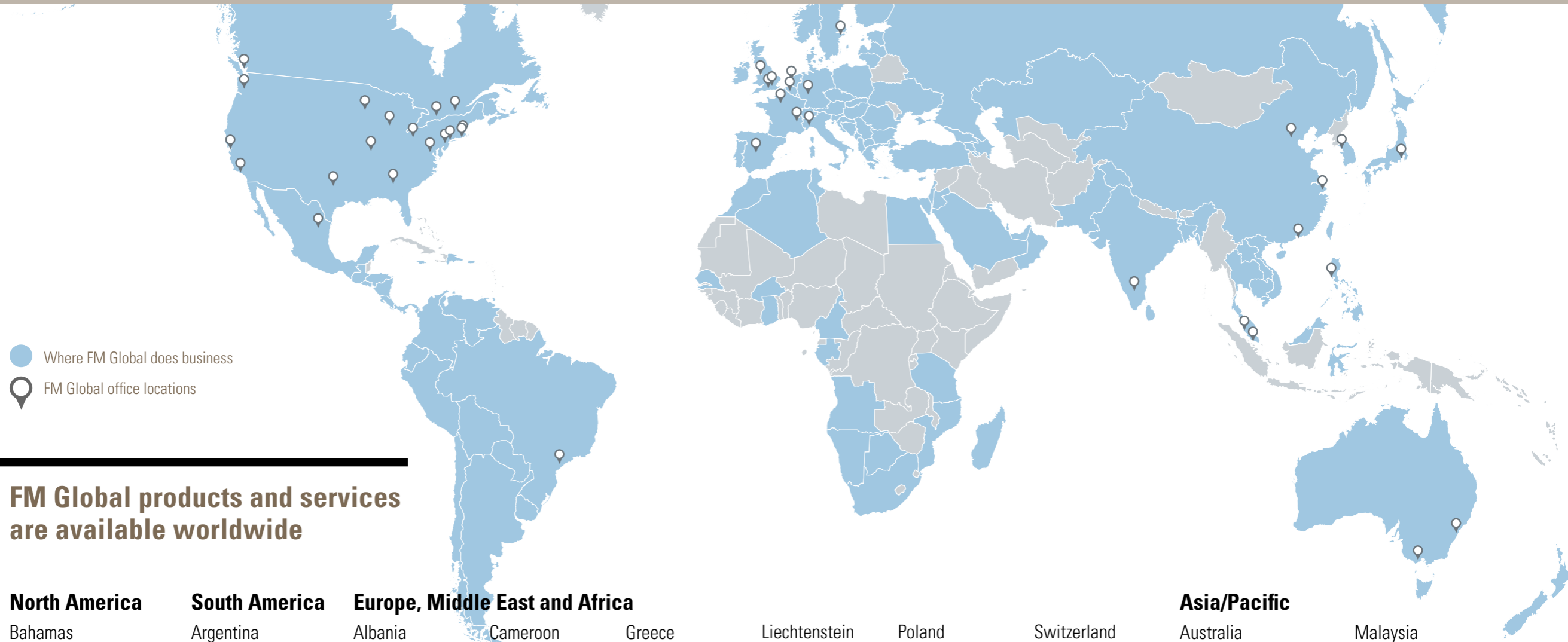
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SPECIALTY FOCUS



FM Global products and services are available worldwide

North America

- Bahamas
- Canada
- Costa Rica
- Dominican Republic
- El Salvador
- Guatemala
- Honduras
- Jamaica
- Mexico
- Nicaragua
- Panama
- Trinidad and Tobago
- United States

South America

- Argentina
- Bolivia
- Brazil
- Chile
- Colombia
- Ecuador
- Paraguay
- Peru
- Uruguay
- Venezuela

Europe, Middle East and Africa

- Albania
- Algeria
- Angola
- Armenia
- Austria
- Azerbaijan
- Bahrain
- Belgium
- Bosnia and Herzegovina
- Botswana
- Bulgaria
- Burkina Faso
- Cameroon
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Egypt
- Estonia
- Finland
- France
- Gabon
- Georgia
- Germany
- Ghana
- Greece
- Hungary
- Iceland
- Ireland
- Israel
- Italy
- Jordan
- Kazakhstan
- Kenya
- Kuwait
- Kyrgyzstan
- Latvia
- Lebanon
- Liechtenstein
- Lithuania
- Luxembourg
- Macedonia
- Madagascar
- Malta
- Montenegro
- Morocco
- Mozambique
- Namibia
- Netherlands
- Norway
- Oman
- Poland
- Portugal
- Qatar
- Romania
- Russia
- Saudi Arabia
- Senegal
- Serbia
- Slovakia
- Slovenia
- South Africa
- Spain
- Sweden
- Switzerland
- Tanzania
- Tunisia
- Turkey
- Ukraine
- United Arab Emirates
- United Kingdom

Asia/Pacific

- Australia
- Bangladesh
- Brunei
- Cambodia
- China
- Hong Kong
- India
- Indonesia
- Japan
- Laos
- Macau
- Malaysia
- New Zealand
- Pakistan
- Philippines
- Singapore
- South Korea
- Sri Lanka
- Taiwan
- Thailand
- Vietnam



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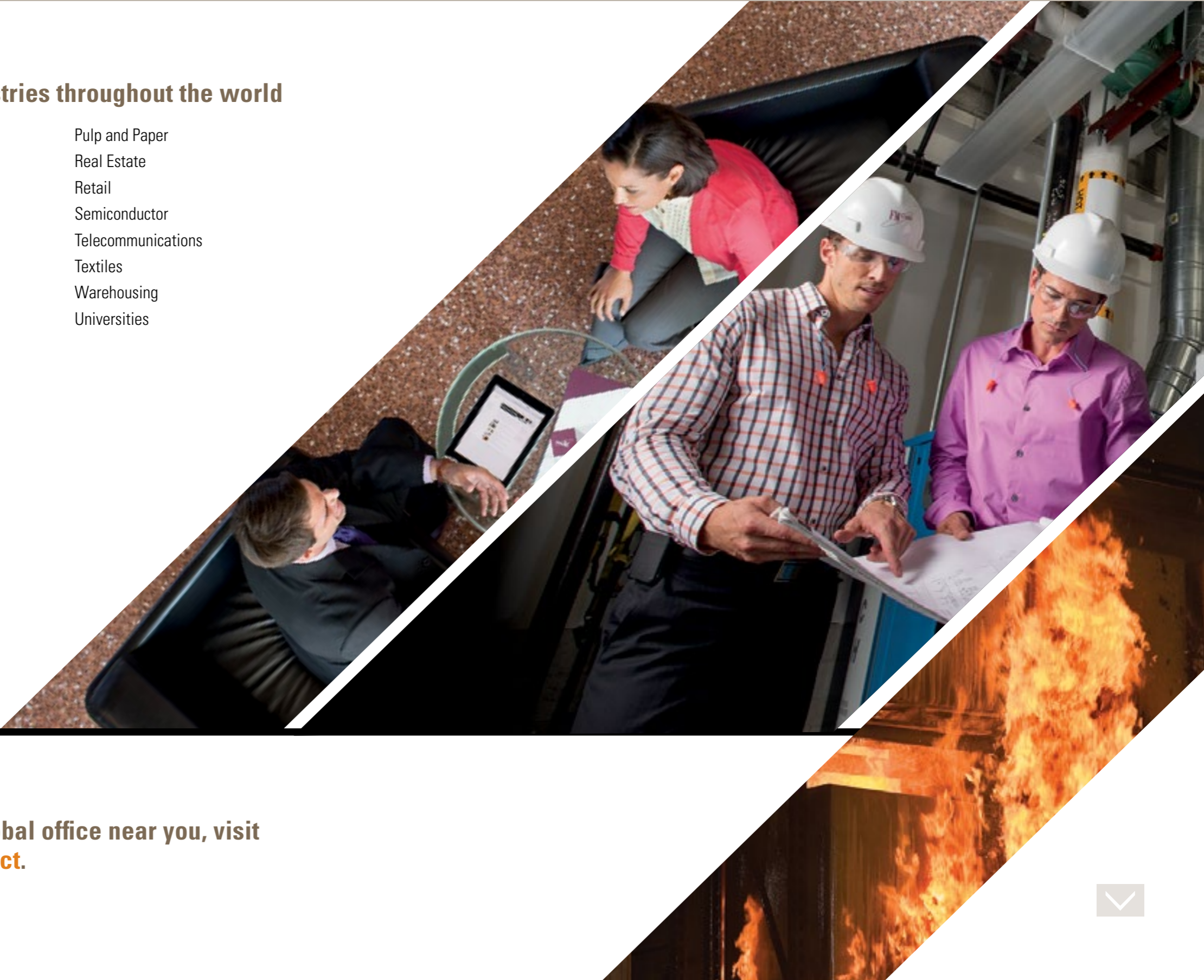
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Serving major industries throughout the world

Aircraft and Aeronautics
Automobile
Chemical
Data Processing Centers
Defense
Financial
Food and Beverage
Hospitals
Hotels
Industrial Manufacturing
Mining
Offices
Pharmaceutical
Power Generation
Printing

Pulp and Paper
Real Estate
Retail
Semiconductor
Telecommunications
Textiles
Warehousing
Universities



To locate an FM Global office near you, visit
fmglobal.com/contact.

