



RESILIENCE IS A CHOICE.

## FM GLOBAL FACT SHEET

FM Global is a mutual insurance company whose capital, scientific research capability and engineering expertise are solely dedicated to property risk management and the resilience of its client-owners. These owners share the belief that the majority of property loss is preventable and work with FM Global to better understand the key property hazards that can impact their business continuity to make cost-effective risk management decisions combining property loss prevention with insurance protection.

### Principal Business Operations:

- FM Global ([fmglobal.com](http://fmglobal.com))
- AFM ([affiliatedfm.com](http://affiliatedfm.com))
- FM Approvals ([fmapprovals.com](http://fmapprovals.com))
- FM Global Cargo ([fmglobal.com/cargo](http://fmglobal.com/cargo))
- FM Global Emergency Response Consultants ([fmglobalerc.com](http://fmglobalerc.com))
- Hobbs Brook Management ([hobbsbrook.com](http://hobbsbrook.com))
- Mutual Boiler Re ([mutualboilerre.com](http://mutualboilerre.com))

### Employees:

More than 5,400 employees, including nearly 1,900 loss prevention engineers, in more than 60 offices worldwide

### Financial Strength:

2019 year-end:

- Policyholders' surplus: US\$14.6 billion
- Gross premium earned: US\$6.08 billion
- Net premium earned: US\$4.2 billion\*
- Total assets: US\$25 billion

\*Includes the impact of membership credit

### Combined Ratio:

95.7%\* (2010 – 2019)

\*Includes the impact of membership credit and discontinued loss reserves

### Industry Ratings:

- Rated A+, AA and A+ by AM Best, Fitch and S&P Global, respectively, with a Stable outlook from all ratings agencies

### Awards and Recognition:

- Ranked #447 among the Fortune 500
- Ranked #1 for Property Claims Handling in Advisen Claims Satisfaction Survey (2020)
- Mansfield Award for Claims Excellence (Australia) (2019 and 2018)
- Cyber Security Product of the Year, CIR Magazine (U.K.) (2019)

### History:

Founded in 1835

### Clients:

- Many of the world's largest organizations, including 1 of every 3 Fortune 500 companies
- Most clients have been with FM Global for more than 10 years and more than one-third for 20 years or more

### Services:

- Broad-based and specialized risk management services and insurance products
- Seamless global delivery
- Tailored risk transfer options, including all-risk, cargo, boiler and machinery, cyber
- Alternative risk financing for hard-to-find coverage
- Customized property loss prevention and control engineering solutions
- State-of-the-art scientific research, product testing and certification
- Rapid claims response to help expedite recovery following a loss
- Client training

### Management:

- Thomas A. Lawson – Chairman and Chief Executive Officer
- Bret N. Ahnell – Executive Vice President
- James R. Galloway – Executive Vice President
- Kevin S. Ingram – Executive Vice President and Chief Financial Officer
- Malcolm C. Roberts – Executive Vice President



FM Global®

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