

RESILIENCE IS A CHOICE.

FM GLOBAL FACT SHEET

FM Global is a mutual commercial property 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. They work with us to better understand the property hazards that can impact their business continuity and to make cost-effective risk management decisions that combine property loss prevention with insurance protection.

PRINCIPAL BUSINESS OPERATIONS:

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

EMPLOYEES:

More than 5,600 employees, including 1,935 loss prevention engineers, in more than 50 offices worldwide

FINANCIAL STRENGTH:

2020 year-end:

- Policyholders' surplus: US\$16.5 billion
- Gross premium earned: US\$6.8 billion
- Net premium earned: US\$4.7 billion
- Total assets: US\$28.0 billion

COMBINED RATIO:

96.7%* (2011-2020)

*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:

- 2020 Innovation Award for the FM Global Cyber Lab, Business Insurance
- Ranked #447 among the Fortune 500
- Ranked #1 and the most highly regarded insurer in property claims handling, Advisen Claims Satisfaction Survey (2020)
- Mansfield Award for excellence in corporate property insurance claims service (2018-2020)
- Cyber Security Product of the Year, CIR Magazine (2019-2020)

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



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