

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

Employees:

More than 5,400 employees, including 1,860 loss prevention engineers, in 67 offices worldwide

Financial Strength:

2018 year-end:

- Policyholders' surplus: US\$11.8 billion
- Gross premium earned: US\$5.56 billion
- Net premium earned: US\$3.9 billion*
- Total assets: US\$22.2 billion

*Includes the impact of membership credit

Combined Ratio:

95.5%* (2009 – 2018)

*Includes the impact of membership credit and discontinued loss reserves

Industry Ratings and Rankings:

- Ranked #512 among the Fortune 1000 list of America's largest companies
- Rated top carrier for property and boiler and machinery insurance in *National Underwriter's Risk Manager Choice Awards* (2017)
- Rated A+, AA and A+ by A.M. Best, Fitch and S&P Global, respectively, with a Stable outlook from all ratings agencies
- Ranked #167 among America's Best Employers by *Forbes*
- Ranked #302 among America's Best Employers for Diversity by *Forbes*



History:

- Founded in 1835

Clients:

- Many of the world's largest organizations, including one of every three 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
- Client retention rate of 94% (2018)

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 and 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*
- Kevin Ingram – *Executive Vice President*
- Christopher Johnson – *Executive Vice President*
- Malcolm C. Roberts – *Executive Vice President*
- Michael R. Turner – *Executive Vice President*

