

DISCOVER THE DIFFERENCE: A SPECIALTY INSURER 100% DEDICATED TO COMMERCIAL PROPERTY



For multinational companies, property risk is both a global and local concern. If a loss occurs, your market share, reputation and customer base are all at risk. To protect your business and maintain a competitive advantage, you need more than insurance alone. Focused entirely on protecting your property, FM Global offers solid loss prevention recommendations to help clients be resilient before, during and after an event.

FM Global dedicates capital and resources to commercial property insurance. All of our underwriters, engineers and claims experts work in partnership with you to prevent loss.

A mutual company with a specialty focus, provides you with:

- Seamless delivery—your entire property insurance program with a single insurer.
- Access to large, stable capacity, able to withstand market volatility.
- Compliant terms and conditions throughout your global program.
- Financial rewards for your commitment to risk improvement through membership credit.
- Innovative and industry-leading new coverage. FM Global was first-to-market with Time Element Select™ and Contingent Time Element Extended.
- Peace of mind that comes with knowing your insurer was ranked "the most highly regarded carrier" for property claims handling by Advisen.
- The expertise of scientists, engineers, underwriters and claims specialists, trained in high-challenge occupancies.
- Contract certainty—87 percent of our clients are issued their policies prior to binding dates, setting the industry standard.
- The opportunity to see your input in action. FM Global's policyholder-owners serve on the board of directors, advisory boards and risk management executive councils.

