Mutuality

As a mutual company, we are owned and governed by our clients; therefore, the needs of our clients are our first priority.

FM works with individual clients to provide them with an insurance and risk management program tailored to their needs. Our client service teams meet regularly with clients, dedicated field engineers help to prevent loss and minimize downtime, and all FM research is focused on mitigating the risk. As mutual policyholder-owners of FM, our clients share in the rewards of successful risk management.

A partnership with FM provides:

- Membership credit that rewards shared financial success
- A client service plan based on shared objectives
- A voice in the company
- A choice to form a direct or brokered relationship
- Business risk consultants for enhanced financial risk analysis

Industry ratings

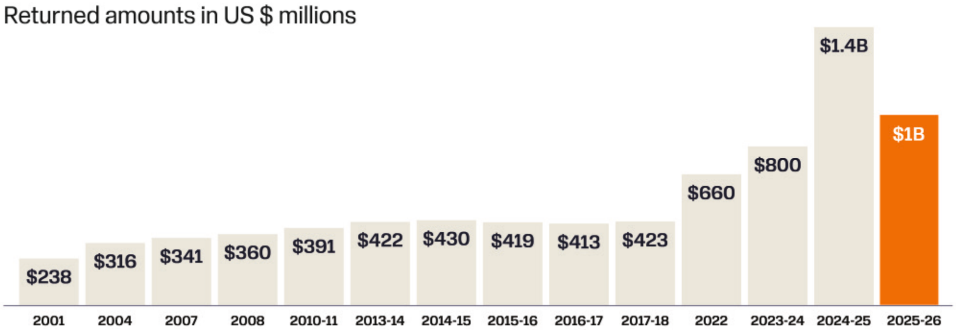
A+ SUPERIOR	February 2025	AM BEST SINCE 1899
AA VERY STRONG	November 2024	FitchRatings
AA-	Upgraded from A+ in October 2024	S&P Global

"As we have grown and become more complex, FM's ability to support and grow along with us has been incredible."

Treasurer
Large global shipping company

Membership credit history

Returned amounts in US $ millions



US$7.5 Billion returned to eligible policyholders since 2001

Helping clients invest in a more resilient tomorrow: The FM resilience credit

In addition to our longstanding membership credit, FM's Board of Directors has approved the allocation of approximately US$300 million in a first-of-its-kind resilience credit. Allocated to eligible FM policyholders as a 5% premium offset for the 2022/2023 plan year, the new resilience credit is intended to help clients invest in climate-related risk improvements. Learn more about the resilience credit.

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