



## Commercial Property Insurer FM Global's 'AA' (Very Strong) Financial Strength Rating

### Affirmed by Fitch

January 31, 2011

JOHNSTON, R.I., USA—FM Global, one of the world's largest business property insurers, has received an 'AA' (Very Strong) financial strength rating affirmation from Fitch Ratings with a Rating Outlook of "Stable."

According to Fitch, "the ratings continue to reflect FM Global's strong capital and long-term strong underwriting profitability, competitive advantages derived from the company's engineering expertise and benefits drawn from the company's mutual company status." The rating applies to members of the FM Global Group, including Affiliated FM Insurance Company and FM Insurance Company Limited.

Fitch noted that "FM Global's favorable underwriting performance is due in large part to the company's ability to incorporate its engineering expertise into its risk selection and underwriting processes." The ratings agency added that it views FM Global's engineering and property loss prevention services as "key advantages that are difficult to replicate and believes this expertise will result in sustainable underwriting results that are better than peers."

For nearly two centuries, many of the world's largest organizations have turned to FM Global to develop cost-effective property insurance and engineering solutions to protect their business operations from fire, natural disasters and other types of property risk. With clients in more than 130 countries, FM Global ranks #545 among FORTUNE magazine's largest companies in America and is rated A+ (Superior) by A.M. Best. The company has been named "Best Property Insurer in the World" by *Euromoney* magazine and "Best Global Property Insurer" by *Global Finance* magazine. In 2010, FM Global was voted "Best Commercial Property Insurer" in *Business Insurance's* annual Readers Choice Awards.

###