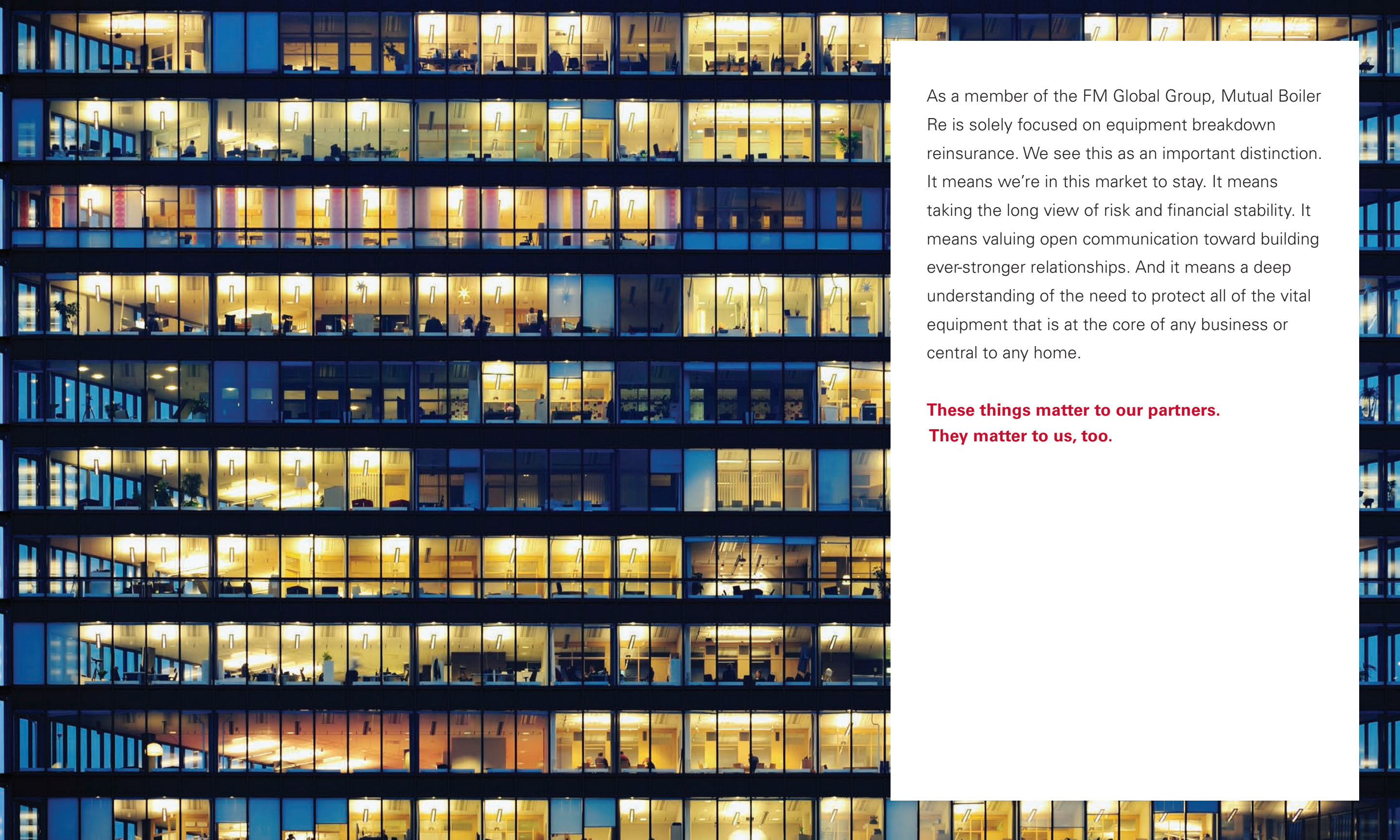


Mutual Boiler Re[®]

Member of the FM Global Group

What Matters



As a member of the FM Global Group, Mutual Boiler Re is solely focused on equipment breakdown reinsurance. We see this as an important distinction. It means we're in this market to stay. It means taking the long view of risk and financial stability. It means valuing open communication toward building ever-stronger relationships. And it means a deep understanding of the need to protect all of the vital equipment that is at the core of any business or central to any home.

**These things matter to our partners.
They matter to us, too.**

Relationship Matters

We treat your business like it's our business. Words we back with action. Through a disciplined approach and clear objectives, we work to make sure that our partners get the most value from our equipment breakdown reinsurance program. Our goal is to seamlessly fit into each partner company's process. So we surround you with a dedicated service team representing all of the critical drivers for a successful partnership: flexible, adaptive claims; robust engineering; competitive underwriting; strong relationship management. At the end of the day, we define ourselves by the strength of our relationships. That's what matters.

Relationship in Action

We have partnerships that date back decades. Today, we work closely with more than 250 partner companies, helping them offer broader and more competitive coverage, improve customer retention and foster new business opportunities.





Specialization Matters

Do one thing and do it well. An adage that's never been more relevant. In this era of hyperfast change, specialists offer a level of problem-solving and innovation not possible without the commitment to a singular focus. At Mutual Boiler Re, our singular focus on equipment breakdown reinsurance has served us well for nearly 140 years. It has enabled us to help our partner companies and their policyholders better manage risk, anticipate problem areas, and explore innovative ways to protect vital equipment. But our specialized focus offers other benefits—like greater stability and competitiveness. Ultimately, every day is another opportunity to deliver superior product quality, highly competitive prices and a greater ease of doing business.

Specialization in Action

Our employees contribute their knowledge on conference panels around the country. Their expertise is often sought in areas like emerging issues, industry trends, workshops and training.

Flexibility Matters

We work hard to adapt our processes to our partners' needs. Case in point: our strategy for handling claims. Rather than a one-size-fits-all approach, we customize our claims service around each partner's unique requirements. For some, we handle the entire settlement process. Other partners turn to us for our adjustment services alone. But, flexibility in claims goes beyond the structure of the relationship. It also means day-in and day-out ease of doing business; online access to our claims system; financial reporting on our partners' schedules; and timely settlement decisions to help keep our partners up and running.

Flexibility in Action

Year over year, we have reduced the "days to close" for both commercial and homeowner equipment breakdown claims.





Innovation Matters

We never stop looking for ways to continually innovate our equipment breakdown coverage. Today's interconnected and sophisticated electrical and computer-driven equipment means that business owners, farmowners and homeowners face critical and costly implications when operational failures occur. To meet the evolving needs of our partner companies, we cover exposures like smart homes and alternative energy. And, if there's an area of concern where we don't have a specific coverage, our partner companies know that we will work side by side with them to find an appropriate solution.

Innovation in Action

We strive to provide our partner companies with the latest tools, information and insights they need to best serve their policyholders and keep abreast on all the issues and trends that could impact their business.

Engineering Matters

We are backed by the engineering strength of FM Global who offers leading-edge property loss prevention expertise. Through robust engineering, we evaluate exposures with a goal of preventing loss from ever happening. Our inspection force of more than 250 engineers, fan out across the country offering jurisdictional inspection services. We also provide on-site property loss prevention training, customized to meet our partners' specific needs. And, all of our partners have immediate access to FM Global's extensive online technical data and training resources.

Engineering in Action:

95 percent of our jurisdictional inspections are completed on time, beating the industry average of 85 percent.





Mutuality Matters

In any mutually beneficial relationship, there is no “us” versus “them.” This precept is at the heart of Mutual Boiler Re. With our mutual focus, we are structured to benefit our partner companies and their policyholders, not the potentially competing interests of shareholders. It’s that simple. What else does mutuality mean? It means seeing beyond the next quarter to take a long-term strategic view of risk and financial stability. It means acting as an advocate for our partners, providing open and transparent lines of communication. And it means direct access to a full team that’s empowered to do what’s right for all partners.

Mutuality in Action

We value relationships more than short term business metrics. Being a mutual company enables us to focus on long term profitability with each partner.

Mutual Boiler Re, a member of the FM Global Group, is the only mutual reinsurance provider focused exclusively on equipment breakdown. Mutual Boiler Re provides boiler and machinery insurance in North America, specializing in mechanical, electrical and pressure systems breakdown treaty reinsurance and support services to the insurance marketplace.

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