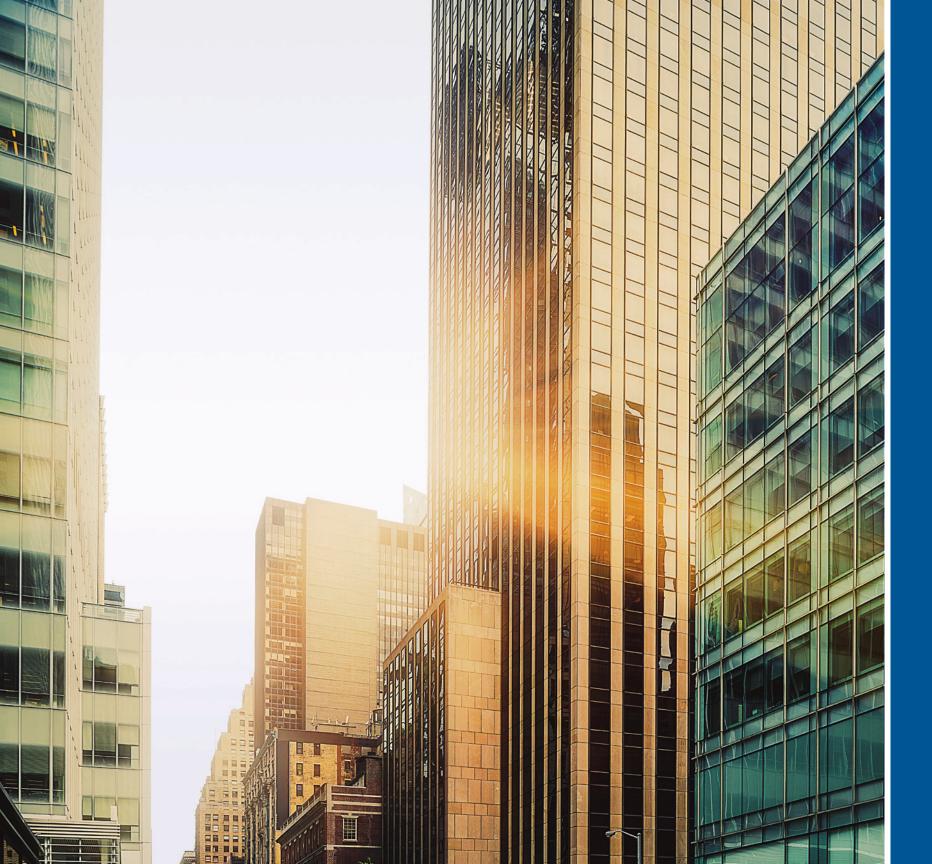
Mutual Boiler Re®

ONE DEDICATED FOCUS.





Every day, we work to deliver nothing less than the very best equipment breakdown insurance possible. This is what drives us. It requires a singular focus on each partner company's challenges and opportunities. It demands open and transparent dialogue. It calls for flexibility and extreme responsiveness. One relationship at a time.

ONE ONONE.

Once a year we conduct stewardship meetings with each and every partner company. We see it as a time to look back and consider what has been accomplished to speak openly about what we might do differently, and then look ahead to the coming year and how we'll meet its challenges. This collaboration has proven to be invaluable to us—and we believe to our partners, too.





We've redesigned our partner portal, MBRe *Online*, to make it even easier for our partners to do business with us. Now more tasks can be performed electronically.



Our entire company is empowered to do what's right for our partners—and our community. So, whether it's volunteering at a soup kitchen, participating in charity fundraisers or delivering produce to a food bank, we're there to lend a hand.



ONE STEP AHEAD.

One thing is certain—exposures will continue to change. Drones. Smart homes. Alternative energy. As the pace of change in manufacturing, farming, retail facilities and our homes accelerates, equipment breakdown insurance becomes even more important. The Mutual Boiler Re team of experts, supported by the deep engineering experience of FM Global, provides a level of risk mitigation and loss prevention expertise unparalleled in the industry.



We launched a customizable commercial microsite this year. It enables users to explore a range of occupancies and their potential risks. It's in use today by a number of our partner companies.



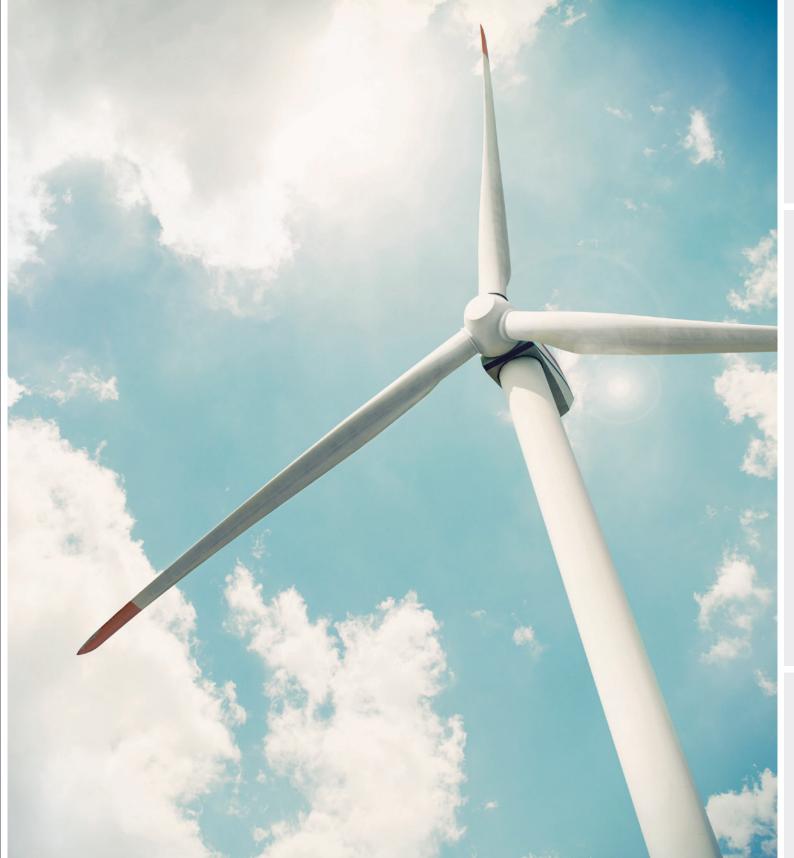
Our webinars continue to be well-received and attended. Some of the most popular included: solar panel exposures, flood prevention and safe boiler operations.



The financial strength rating of FM Global was reaffirmed by A.M. Best as (A+) Superior.

ONE OF A KIND TRAINING.

Unique to Mutual Boiler Re, we develop customized training programs for any partner that requests it. Anything but an off-the-shelf tool, we design each individual workshop to enhance our partners' existing knowledge of risk exposures associated with their book of business. Customized for their staff, they learn the science of hazard and the identification and quantification of exposures. And, of course, we share advice on how to reduce the frequency and severity of occurrence from all exposures.





It's your choice—an hour over lunch or a half day workshop.
Our training programs in 2014 covered some of these topics:

- Electrical Loss Prevention
- Occupancy Specific Hazards
- Natural Hazards
- Alternative Energy
- Business Interruption
- Ignitable Liquids







ONE VISION FORWARD.

As a mutual company, we have the ability to take the long-view. The fact is, we are not driven by a quarterly focus. It's a perspective that enables greater stability and growth. As we look ahead, we will continue to do everything we can to demonstrate our commitment to each and every one of our partners—including the 2015 launch of our new website with improved user experience and more robust content.

Management

Richard M. Gillen Vice President Operations Manager

Michael J. Devlin Operations Vice President Corporate Reinsurance Manager

James Callahan Operations Vice President Claims Manager

Mary Menkins Operations Vice President Underwriting Manager

Dirk P. Smith
Operations Vice President
Engineering Manager

Stephen M. Konopelski Operations Vice President Information Technology Manager

Mark Smith Assistant Vice President Assistant Corporate Reinsurance Manager

Brian Olshefski Assistant Vice President Assistant Claims Manager

Melissa Boyer Administrative Manager

Becky S. Davis Processing Manager

Marketing/Business Development Offices

Jonathan Brislin Minneapolis, MN Phone: 800 814 4458 ext. 7833 jonathan.brislin@ mutualboilerre.com

Bob Faustman
Malvern, PA
Phone: 800 814 4458 ext. 7892
robert.faustman@
mutualboilerre.com

Gregory Fontana
Orlando, FL
Phone: 866 961 1456
gregory.fontana@
mutualboilerre.com

Kirk Fritz
Sacramento, CA
Phone: 800 814 4458, ext. 7838
kirk fritz@mutualboilerre.com

Bryan Kalisch Minneapolis, MN Phone: 800 814 4458 ext. 7819 bryan.kalisch@

mutualboilerre.com

Michael Pironti Malvern, PA Phone: 800 814 4458 ext.7832 michael.pironti@ mutualboilerre.com Greg Poorvin Charlotte, NC Phone: 800 814 4458 ext. 7822 greg.poorvin@mutualboilerre.com

David Ritzinger Los Angeles, CA Phone: 818 227 2202 david.ritzinger@mutualboilerre.com

Heather Shaughnessy Malvern, PA Phone: 800 814 4458 ext. 7868 heather.shaughnessy@ mutualboilerre.com

Stephanie Stegeman
Detroit, MI
Phone: 800 814 4458 ext. 7834
stephanie.stegeman@
mutualboilerre.com

Jennifer Strawn Wichita, KS Phone: 800 814 4458 ext. 7841 jennifer.strawn@ mutualboilerre.com

Mutual Boiler Re®

Member of the FM Global Group

1200 Atwater Drive Suite 250 Malvern, PA 19355 Phone: 610 407 7800 Toll Free: 800 814 4458 Fax: 610 640 9397 www.mutualboilerre.com

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