

THE FM GLOBAL GROUP:

A Solution for Every Commercial and Industrial Property Protection Need

The FM Global Group is structured to meet the needs of the commercial and industrial property insurance market and to protect our clients' products and materials while in transit. Industries we insure include manufacturing, distribution/warehouses, plastic/metalworking, colleges/universities, office buildings, convention centers, hospitals, and supermarkets.

FM GLOBAL

LARGE AND COMPLEX RISKS

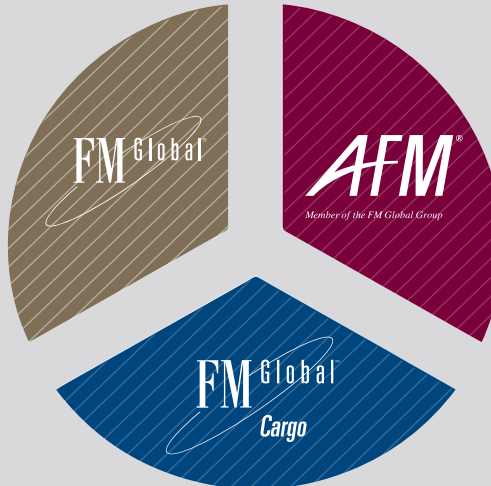
Most accounts:

premium greater than US\$500,000,

but occupancies listed below are in

FM Global's segment, regardless of premium:

- Chemical/Pharmaceutical
- Mining
- Molten Materials
- Power Generation
- Pulp and Paper
- Semiconductor



AFM

MIDDLE MARKET

Most accounts:

US\$50,000 – 500,000 premium,

but occupancies listed below are in

AFM's segment, regardless of premium:

- Apartments
- Condominiums
- Motels
- Nursing Homes
- Prisons
- Restaurants
- Strip Malls

FM GLOBAL CARGO

(All-risk or stand-alone coverage)

FM Global serves large organizations and those with complex risk management programs that require the attention of a focused client service team and client-broker interaction. FM Global policies can also be purchased directly.

AFM products and services mirror those of FM Global, but are crafted to respond to the needs of the middle market. All AFM business is written through brokers, and the broker is primary in the relationship.

FM Global Cargo was established to meet our clients' needs for cargo protection. Coverage can be coupled with an existing FM Global or AFM all-risk policy to close any potential coverage gaps.



Feel free to contact an FM Global business development executive or an AFM production underwriter to discuss our products and services in more detail. Or visit either fmglobal.com or affiliatedfm.com.