

## Corporate Environmental Policy

FM Global is a mutual company, owned by its policyholders, whose fundamental purpose is to prevent property loss and promote the continuity of our clients' business. We are committed to extending this philosophy to include resource conservation in all aspects of our own business activities.

In addition to complying with all applicable environmental laws and regulations, we are committed to:

- Reducing risk to the environment where practical and as an extension of our own prudent business practices;
- Ensuring the safe treatment and disposal of waste;
- Ensuring our technology and office building operations contribute to a sustainable environment;
- Using our corporate resources efficiently by managing valuable resources, including water, paper products and energy-efficient resources;
- Leveraging technology to support proper resource allocation;
- Considering environmental implications in our business planning and decision-making;
- Supporting the efforts of our policyholders (mutual owners) to sustain a clean environment with compatible risk-transfer solutions and loss prevention activities;
- Communicating our commitment to our employees, clients and vendors, and considering their input on environmental issues;
- Seeking opportunities to neutralize our impact on the environment;
- Monitoring the environmental impact of our business practices and reviewing our progress on a continual basis; and
- Implementing, sustaining and continually seeking to improve this policy, recognizing our responsibility to future generations as we protect and continue to meet our clients' property protection needs.

