



## Prevention is Better than Compensation

### FM Approvals

FM Approvals Introduction FM is Factory Mutuals abbreviated writing, called: Associated Factory Mutual Fire Insurance Companies. FM was founded in the 18th century, is one of the largest industrial and commercial insurance company in the world, its clients covering 132 countries worldwide. It has more than 100,000 global insurance programs in total. Its order "make property improvements to reduce risk" concept of operations, who is the market leader in today's global property insurance and risk management, loss prevention engineering, with market-leading underwriting capacity and insurance coverage. FM commits to working with customers reduce the risk of a threat to their property through the researches of FM's most advanced property loss prevention, techniques in engineering risk management expertise and comprehensive insurance products, to maintain continued reliability of customer operations. Thus, many of the world renowned manufacturers and commercial customers are becoming customers of FM Global, and also choose to use the FM Approved products to protect their assets.

FM Global offers worldwide industrial and commercial product certification and testing services through FM Approvals. Recognized and respected across the globe, FM Approvals certification assures customers a product or service that has been objectively tested and conforms to the highest national and international standards.

FM Approvals is accredited by the U.S. Occupational Safety and Health Administration (OSHA) as a Nationally Recognized Testing Laboratory (NRTL). FM Approvals is also recognized by the American National Standards Institute (ANSI) as a standards development organization (SDO). In addition, FM Approvals is accredited by the International Accreditation Service (IAS).

Products with FM Approvals certification mark means that the product has been tested and comply with specific national and / or international standards and FM Approvals' standards, so that they qualify to launch in a specific region or global marketing. Beyond the product 's Diamond FM Approvals certification mark, it converges the FM idea "Products in engineering and science-based", and the insistence for the FM principle "best product certified by the highest standards", since FM found more than a century. The FM Approved products reliable performance means it can reduce the risk of the customer's assets; and also means that customers can use the product to meet local standards. Since in most cases, FM Approvals' standard is higher and more stringent than local requirements.

