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FM GLOBAL SWOT & PESTLE ANALYSIS

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Company Name : FM Global

Company Sector : Insurance

Operating Geography : United States, North America, Global

About the Company :

FM Global is an American mutual insurance company headquartered in Johnston, Rhode Island, United States. It has offices throughout the world which specializes in loss prevention services provided to large corporations worldwide in the HPR that is Highly Protected Risk property insurance market sector. The legal name of the company is “Factory Mutual Insurance Company” whereas “FM Global” is the communicative name. It was founded in 1835 by Zachariah Allen. The company follows a non-traditional business model whereby premiums and risk are determined by engineering analysis and is based on the belief that property losses can be prevented to a great extent. FM Global Engineering personnel visit designated locations to evaluate losses incurred and recommend improvements to reduce physical and financial risks. The company provides property insurance solutions in nearly 150 countries, where the solutions cater to protect against fire, natural disasters and other types of property risk. Two new index measures have been introduced for 2022, climate risk exposure and climate risk quality, which help to focus on the emerging environmental hazards. As of 2022, FM Global employs are 5,615 people. The awards received by FM Global are: Award for Systematic Risk Solution of the Year, Insurer Innovation of the year award, Risk Management Innovation Award and Mansfield Award.

The Mission Statement of FM Global is “We have a unique risk management focus. Our clients look to us to develop cost effective insurance and risk- financing solutions, to minimize business interruption and financial impact if a loss does occur.” The Unique Selling Point or USP of FM Global lies in being one of the World’s largest commercial property insurance companies which employs more than 5,100 employees worldwide along with more than 1800 loss prevention engineers. It ranks in Fortune 500 list of America’s largest companies and has been named the “Best Property Insurer” in the world by Euro-money Magazine.

Revenue :

\$ 8.2 Billion - FY ending 31st December 2021

\$ 5.26 Billion - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for FM Global is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.One of the world's largest commercial property insurance companies 2.Strong client relationships and acquisition of new businesses 3.Portfolio of strategic insurance, broking and consulting businesses 4.FM Global tradition of addressing risk head-on with science, engineering and research 5.Very Strong Capitalization and remains well positioned to manage the inherent volatility 6.Insurance industry's first comprehensive cyber readiness assessment for clients' businesses 	<ul style="list-style-type: none"> 1.Volatility in performance due to the exposure to both natural and man-made catastrophe-related losses. 2.Increase in commercial property premiums
Opportunities	Threats
<ul style="list-style-type: none"> 1.Investment of \$300m in resilience \u2013 a growing market segment 2.ESG related issues gaining prevalence in underwriting 	<ul style="list-style-type: none"> 1.Natural catastrophe losses becoming more frequent and severe 2.Cybersecurity a major concern in the Directors and Officers Liability (D&O) space

PESTLE Analysis :

The PESTLE Analysis for FM Global is given below:

Political 1.Withdrawal from reinsurance business in Russia	Economical 1.Increase in commercial property premiums 2.Rising costs due to construction material and labor shortages
Social 1.The impact of reputation crisis on shareholder value has increased	Technological 1.Analytical insights by insurers helping clients understand risk 2.IOT and other advanced technologies to enhance on-site risk assessment
Legal 1.New U.S. tax laws have increased tax liability while driving down profitability 2.Major lawsuit over pandemic losses	Environmental 1.Initiatives to protect against wildfire, floods, hurricanes 2.Rising natural hazard exposures due to dynamic and intensifying climate risk

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We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

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