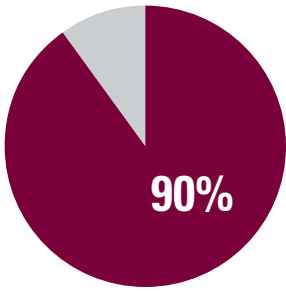


AFM'S SUPERIOR CLAIMS HANDLING

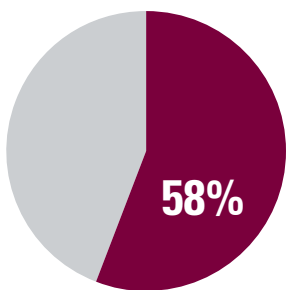
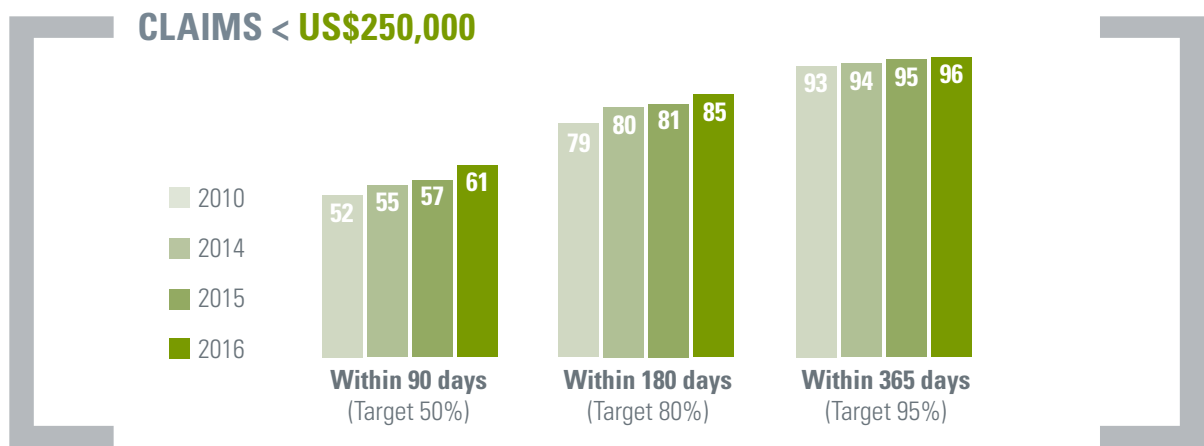
SETTLEMENTS AND ADVANCE PAYMENTS FAST AND GETTING FASTER



GETTING BETTER ALL THE TIME

In 2013, AFM responded to requests from brokers and clients to fast-track settlement of claims under US\$250,000. Procedures were put in place to make the processing of these claims speedier. Every year, we keep getting faster.

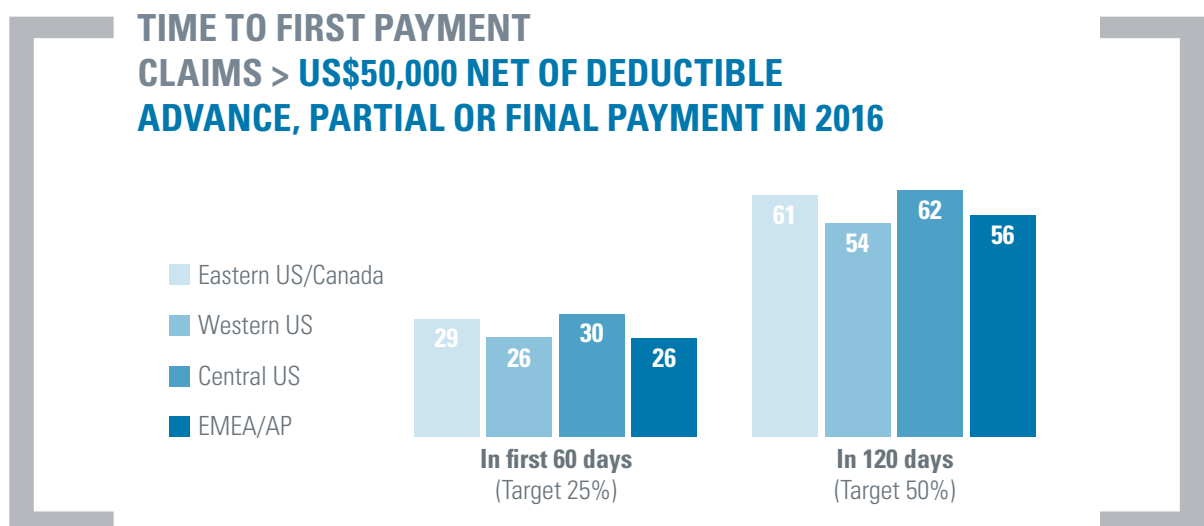
– 90 percent of claims went through accelerated claims process in 2016



CASH FLOW

When policyholders suffer a loss, we help them get back in business as soon as possible. Payments, even partial payments, can eliminate one area of stress during the course of a loss. It's our commitment to do that.

– 58 percent of claims in 2016 received advance, partial or full payment within 120 days



Member of the FM Global Group

To find out more about AFM's prompt, fair and professional claims service, read *Commitment to Claims Handling* brochure and watch [this video](#) about a claims-handling success story.