

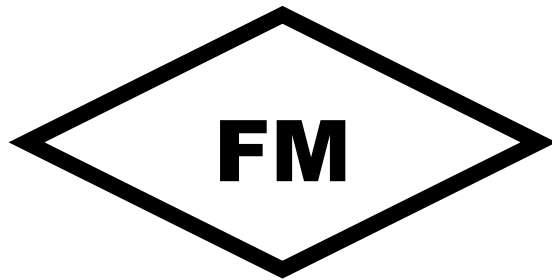


Factory Mutual Research Approval Standard

Successfully passed all requirements for small missile impact, cycling, and design load (1999)

3M

Ultraflex Window System



APPROVED



3M *Innovation*

Factory Mutual Mutual Insurance and Property Loss Prevention

Factory Mutual, based in Norwood Massachusetts, can trace its roots back to the pioneering days of American industry. In 1835, a group of mill owners established a mutual insurance company in which the policyholders would be the owners. They would insure each other, and work together to prevent and minimize loss by controlling the causes of fire. This concept was adopted by other manufacturers, resulting in the eventual development of 40 separate companies sharing a single, mutual philosophy. One company-FM Global-has emerged, bigger and stronger than ever. With nearly US \$6 billion in assets and US \$2.3 billion in policyholders' surplus, industry analyst A.M. Best ranks the company the 24th largest insurance organization.

Through the years these companies have combined their resources and consolidated into just three separate companies: Allendale Insurance, Arkwright, and Protection Mutual. Each still practices the original strategy of working with the policyholder to minimize the risk of loss. This is achieved largely through the activities of Factory Mutual, which the three companies own and direct.

Today, Factory Mutual is recognized as the world leader in property loss prevention, with 2,400 employees in 33 locations. It does not itself sell insurance or fire prevention equipment - rather, its mission is to provide services, research, and resources that will help policyholders prevent and control property losses. It has an extensive web site at www.fmglobal.com, where you can find advice on a multitude of loss prevention topics from boiler servicing to preparing for El Nino!

FM property clients worldwide rely on their world-renown scientific research and testing capabilities to help them better understand their property hazards and, ultimately, discover better ways to reduce their exposure to these risks. Organized through FM Global Research, a specialized group of scientists, engineers and technicians, their ground-breaking research often sets new standards that advance loss prevention practices and help develop new property loss prevention products.

In addition to their extensive property loss prevention research, they offer product certification through their independent, third party testing laboratory, FM Approvals. Manufacturers rely on FM Approvals to test and approve their products and services, certifying their reliability. Products or services that sufficiently meet FM Approvals' rigorous testing standards like 3M Scotchshield films bear the FM APPROVED mark, a visual symbol of excellence that is widely recognized and respected. Today, more than 45,000 products and services Approved by FM Approvals are listed in its *Approval Guide*, which is updated and printed annually.