



**FM is more than a partner to its clients. It stays close to the situation on the ground, helping policyholders prioritise recovery actions, maintain momentum, and restore operations as quickly as possible.**



**Martin Au-Yeung, Chief Executive Officer of Hong Kong, FM**

**F**M, a player in commercial property insurance and a mutual insurer, won the Claims Team of the Year award on the back of its own internal strengths, and its consistent claims delivery across the region. With a presence of nearly 50 years in Asia Pacific, FM has built deep market familiarity in one of the world's fastest-growing regions.

FM's structural strengths are visible from its nearly 2,000 engineers and industry leading global research capabilities. Engineers work alongside underwriters and claims to anticipate hazards, strengthen sites, and when losses occur, accelerate recovery. Most accounts are written on a 100% basis.

In APAC, FM combines global expertise with deep local presence built over nearly five decades. Focusing on core markets, including Singapore, Malaysia, Thailand, Hong Kong, India and South Korea, the company aligns engineering and client management to the unique risk realities of each geography and industry.

FM's claims philosophy is straightforward: act fairly, communicate clearly and move quickly. A defining feature of its approach is issuing written coverage confirmation promptly following a loss, a step that is still uncommon. This early clarity gives clients confidence at a critical time and supports faster recovery and continuity planning.

FM is more than a partner to its clients. It stays close to the situation on the ground, helping policyholders prioritise recovery actions, maintain momentum, and restore operations as quickly as possible.

Claims are managed by experienced teams who are empowered to make decisions and remain accountable from first notification through to final settlement. Rather than handing claims off between functions, FM maintains continuity by keeping the same core team involved throughout the process. This "boots-on-the-ground" approach prioritises loss mitigation, operational recovery and clear communication, helping clients stabilise their businesses while claims are being resolved.

Across the region, this model has consistently resulted in accelerated claims timelines, reduced operational disruption and stronger long-term relationships with policyholders. Settlements are not treated as the end goal, but as part of a broader recovery journey where collaboration, responsiveness and trust are essential.

FM's claims team shows how a mutual insurer can deliver value beyond the settlement itself. By combining technical strength, empowered decision-making and a clear focus on what clients need in moments of disruption, FM continues to set a high standard for claims excellence in the Asia-Pacific insurance market.