

WorldReach

Your Property Risk is Our Business

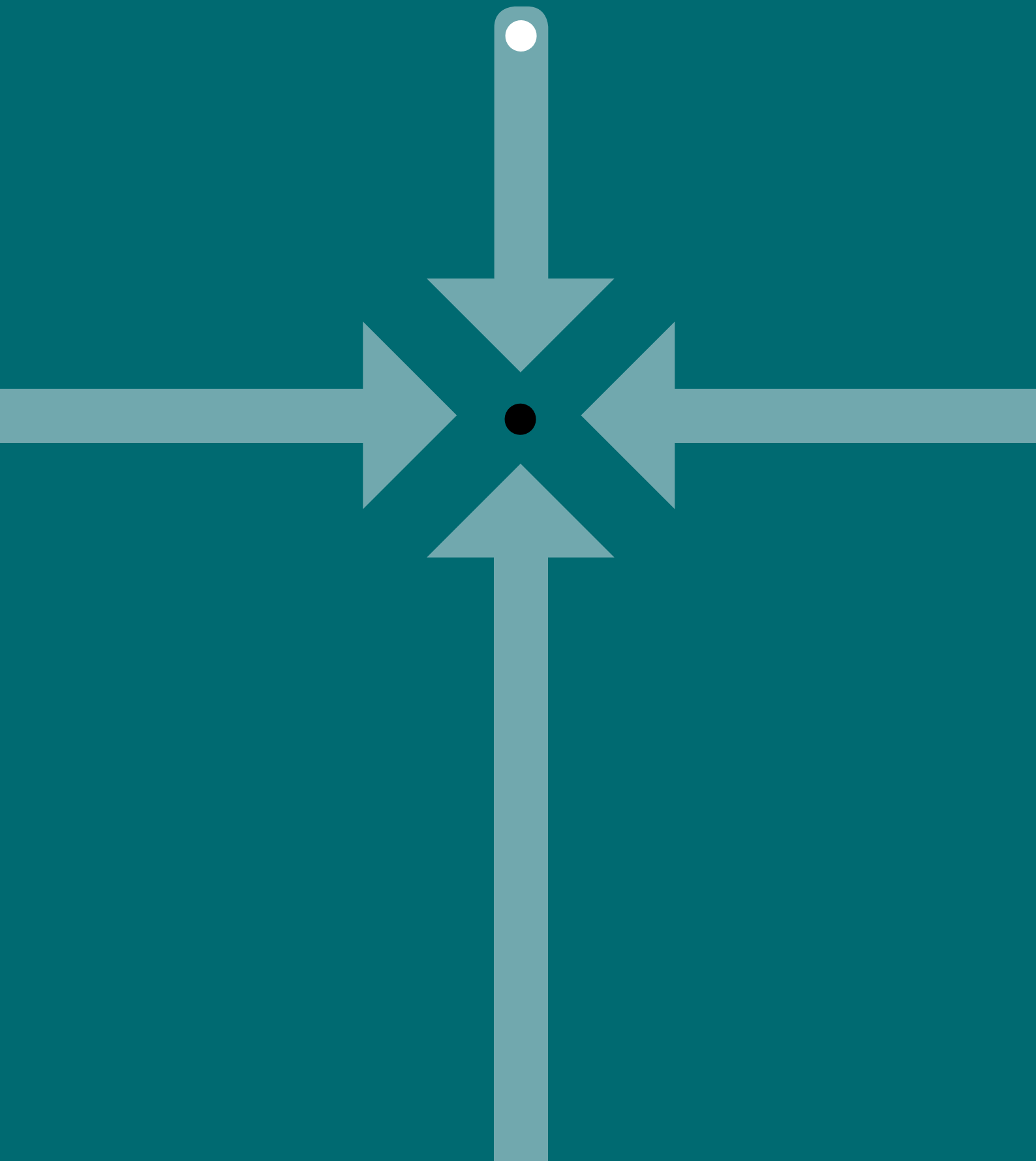


FM Global



Rewards for global business are great—but so are the risks. Today's thriving large corporation may have its headquarters in Germany, manufacturing facilities in East Asia, suppliers from the Middle East and South America, and customers in the United States and Australia. Each country has its unique insurance rules and regulations. Each continent has the potential for natural catastrophes. Each business model is unique.

FM Global, a company based on the mutual insurance concept, provides the best in insurance risk transfer and engineering for worldwide property exposures. As your business crosses borders, FM Global's *WorldReach*[®] capabilities are designed to be there with you. *WorldReach* is the unique combination of services and resources we bring to multinational clients to help overcome new risk management challenges and to fully accommodate all your property insurance and protection needs.



*The aim of our service process is to completely align
FM Global with its clients by the pursuit of common objectives.*

Client Service Teams



However diverse your business is, your account manager and client service team are your portal to all the services FM Global offers. They coordinate everything from a facility inspection in Kyoto to a locally admitted insurance policy produced for your office in Budapest. That's one reason why more than one-third of the largest multinational companies in the world insure with FM Global.

Perhaps you need cargo coverage or special review of business interruption exposures. Or, maybe your organization plans to establish a captive insurance company. In these and other scenarios, your local FM Global client service team works with you to meet your wide range of needs for property coverage. Through your client service team, you have access to all the resources of FM Global, a company whose superior strength is confirmed year after year by both the A.M. Best and Fitch Ratings services.

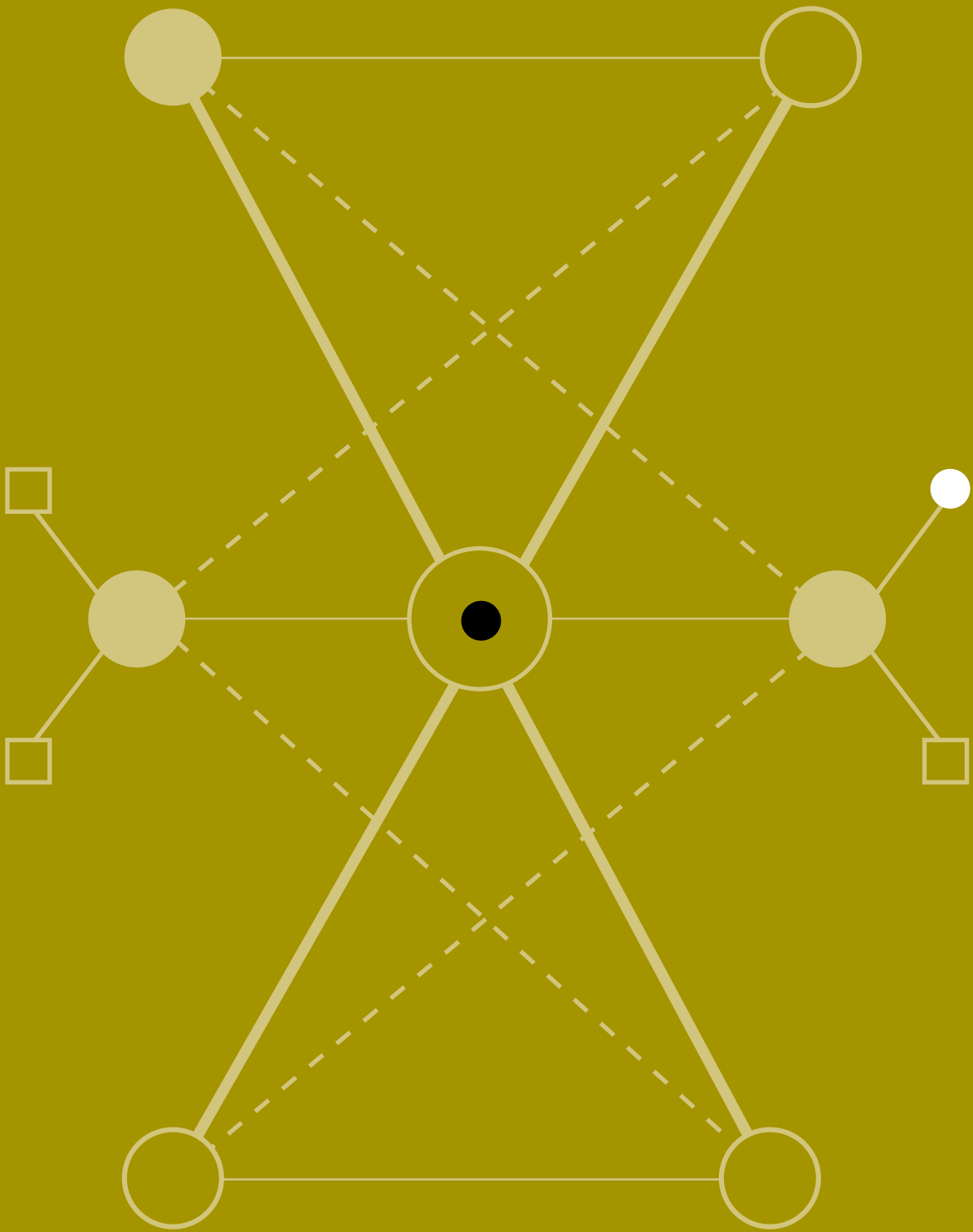
We work together to understand the hazards that could have the greatest impact on your business, and we can provide you with the best property loss prevention advice. This knowledge of risk enables us to provide you with the broadest insurance coverage, terms and conditions, and accommodates the most complex international arrangements and risk-transfer mechanisms.

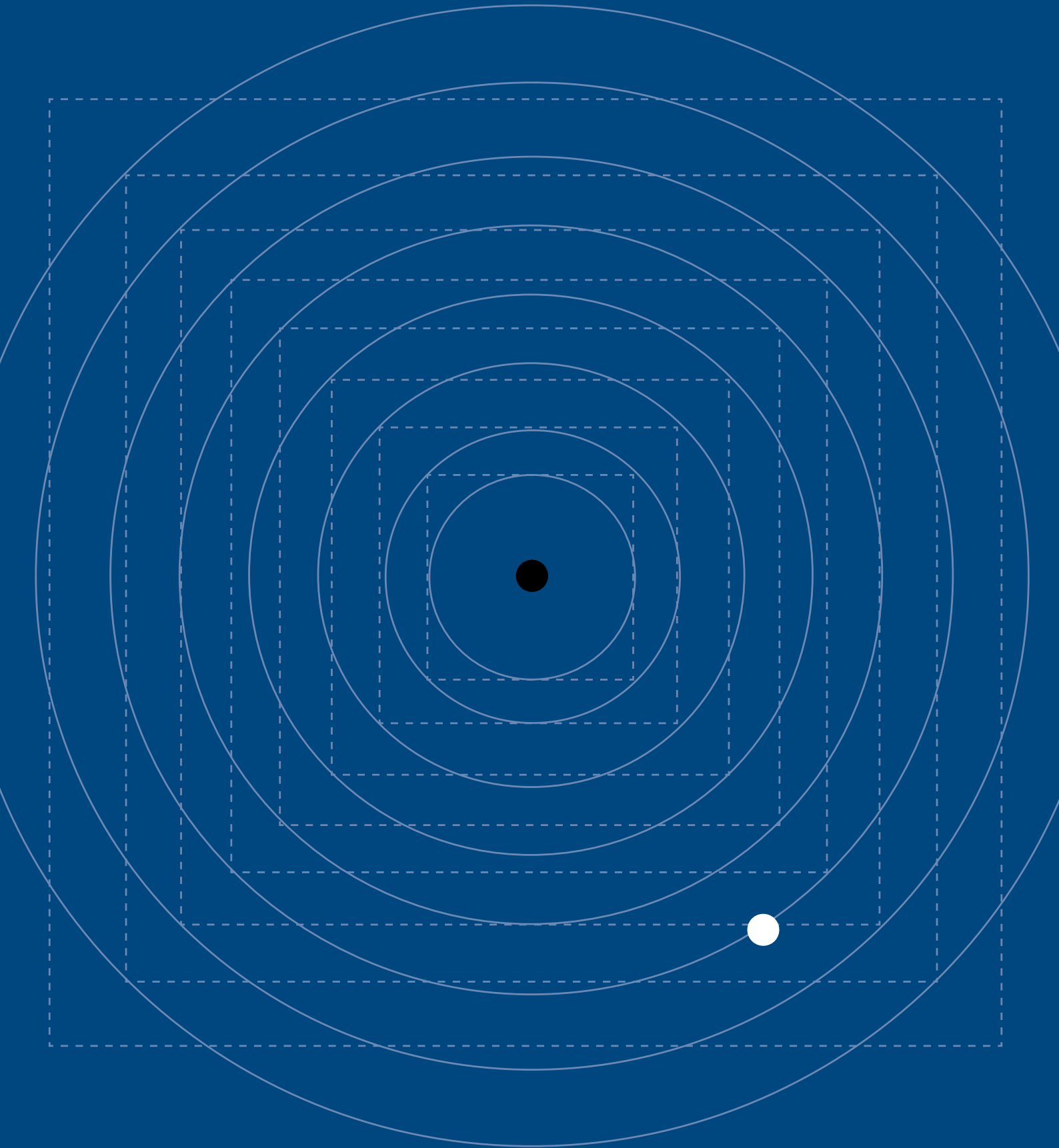
Global Services



Understanding the complexities of international business can be a challenge. FM Global knows your business in Hong Kong or Toulouse needs the same service as your business in Sheffield or Cleveland. In response to this challenge, we've assembled a Global Services support capability of several hundred professionals who are strategically located throughout the world and have years of international experience. Their sole mission is to support your client service team to meet the needs of your business outside your company's home territory.

From account and claims management to engineering and policy processing, Global Services assists your client service team in satisfying your individual risk needs. When you need to work with captives, local brokers, reinsurers and national tax and regulatory agencies in various countries worldwide, our Global Services network will help you navigate through the differing requirements and business conventions.





WorldReach Partners



In today's financial world, contract certainty is not a luxury, it's a necessity. FM Global provides admitted coverage in more than 120 countries. Better than 94 percent of FM Global's total insured value is covered "in country" by FM Global-licensed companies. Where we have identified that it is more efficient to outsource our policy service needs, we have forged partnerships with some of the finest local and regional property insurance companies in the world, who provide admitted coverage in those countries on our behalf. Working with our network of *WorldReach* partners, we ensure your local facilities receive the broadest available insurance coverage and meet local compliance criteria. FM Global then backs these local policies with coverage from the FM Global Advantage master policy. This assures you receive the right capacity under the proper terms and conditions in all countries where you do business.

Your FM Global client service team initiates and coordinates the delivery of admitted policy coverage throughout the network through a contract delivery system that is fully automated, to make certain you receive timely policy issuance, efficient flow of funds and consistent coverage in all countries and jurisdictions.

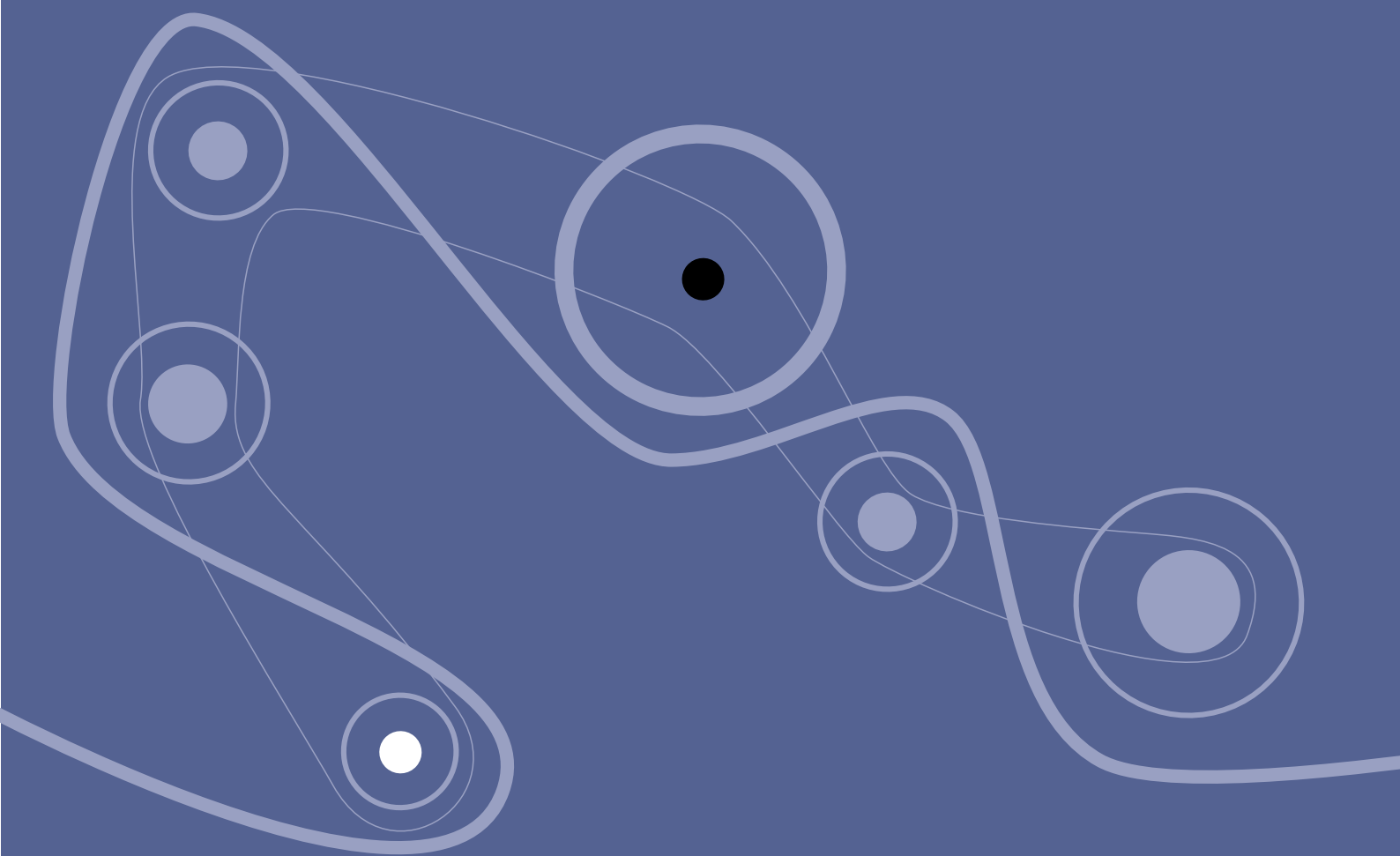
Our in-house claims resources, global capabilities and customer-focused claims managers are dedicated to resolving your claim swiftly and fairly so you can get back to business.

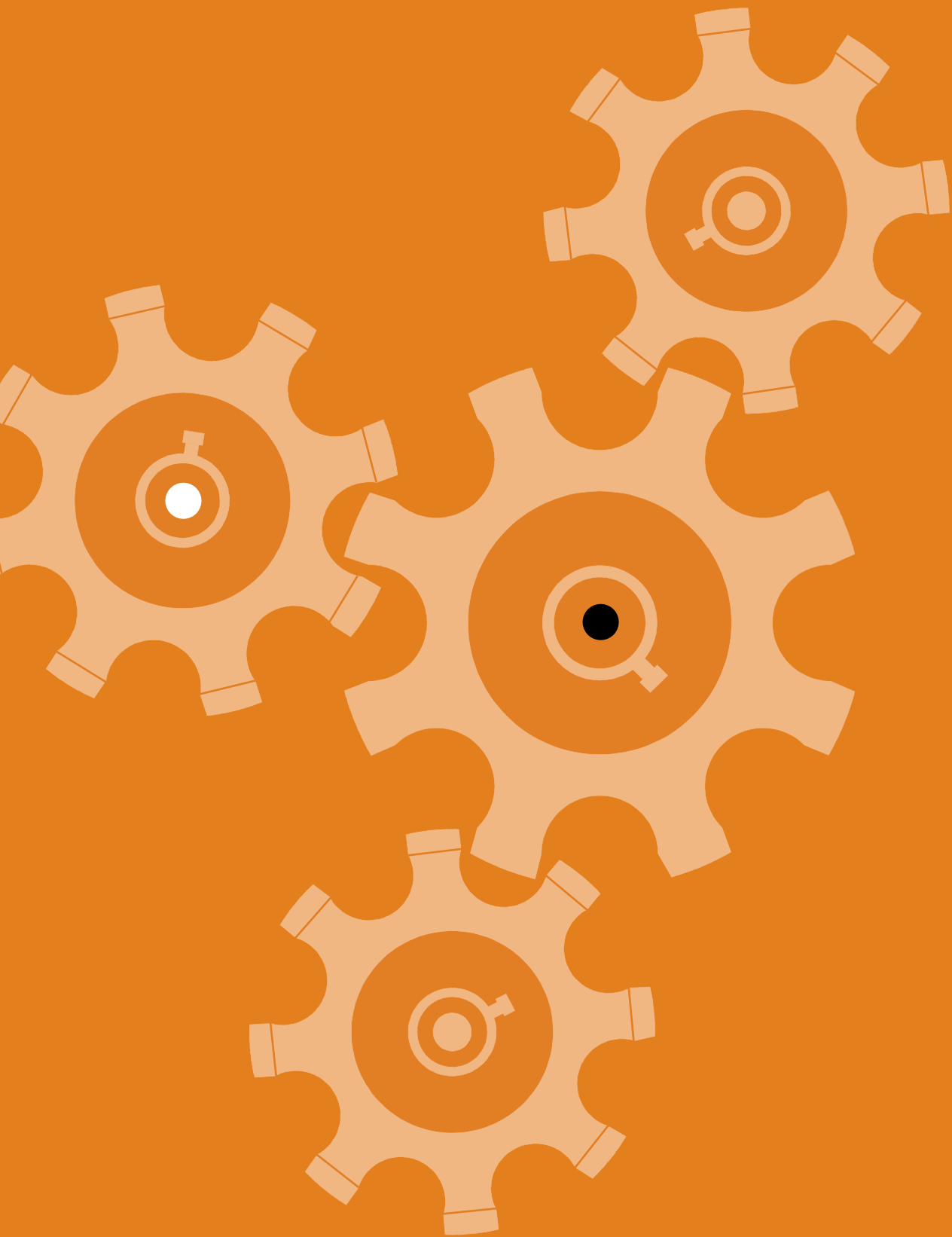
Claims Service



Claims service is an integral part of our *WorldReach* mission, and FM Global claims service is distinctive in a number of ways. When loss occurs, we work with you to minimize property loss and downtime, because we understand a quick return to operation is critical to your retention of market share. FM Global has responded to major loss throughout the world and has substantial experience with catastrophe team planning and implementation. Our adjustment service is not outsourced. We have a worldwide network of in-house adjusters, all of whom have full authority to speak for the company. Moreover, our claims experts don't simply provide service after a loss—they add value long before loss happens, by conducting policyholder workshops that prepare you for the most effective response to a loss incident.

Additionally, your claims manager serves as your single point of contact for information about claim status, no matter where the loss takes place. Our claims adjustment staff is involved in any loss you may incur, even at facilities where insurance is provided through a *WorldReach* partner. With FM Global, you can count on timely, uniform claims adjustment services anywhere in the world.





We have more than 1,500 highly trained engineers worldwide to help your business achieve its goals for property loss protection.

Engineering



Engineering and property loss prevention research are at the heart of the FM Global business model. We believe the majority of loss is preventable; and by helping you know and protect your property risk, we can help to reduce the frequency and severity of loss. This partnership in risk protection invariably results in exceptionally broad coverage and cost-effective risk management solutions.

Wherever your business operates, you have access to FM Global's engineering capability. Our standards are scientifically based, technically sound and universally applied. Your company receives the same quality of service—whether in established or emerging markets—from engineers who are locally based and can offer solutions customized to the business environment. In this way, you can be sure the advice from your local FM Global engineers is consistent for all your facilities. And, our engineering expertise reaches well beyond the basics of fire protection. More than 100 years of loss experience has given us the insight to help protect our clients from even the most severe natural catastrophes.



*Through a single point of contact—your client service team—
you have access to all FM Global's WorldReach resources.*

To learn more about *WorldReach*, contact a member of your FM Global client service team. To find the FM Global office closest to you, call +1 (1) 401 275 3000 or visit our Web site at www.fmglobal.com/contact.



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