

## DISCOVER THE DIFFERENCE: PROPERTY LOSS PREVENTION



The best property risk management programs begin with loss prevention. When you insure with FM Global, you receive engineering services geared toward reducing your risk of property loss.

Our clients share in our philosophy that the majority of loss is preventable, and together we take a proactive approach to reducing risk. It's been proven that this approach works. Our loss results—routinely below industry averages—prove we are on the right track.

As a knowledge-driven insurer, we invest in research and engineering to help you stay resilient.

**We work in partnership with you to reduce loss.**

**With FM Global you receive:**

### Property loss prevention expertise

- Scientific research conducted exclusively for property risk
- Cost-effective loss prevention solutions
- Peace of mind knowing your properties are well-protected

### Global engineering consistency

- Advice based on scientific fact
- Local engineers who understand your company, your industry and the local environment
- Facilities assessed to consistent standards worldwide

### Client training and knowledge sharing

- Understanding of key hazards at every location
- Tools that give you the confidence to make important risk management decisions
- Predictive analysis of loss exposures allowing you to focus on locations more likely to have a loss
- A range of options for delivery of important client information

## The Value of Risk Improvement

*Average loss severity 2005 – 2008*

### FIRE LOSSES

**WITHOUT RISK IMPROVEMENT** US\$3.2 million

US\$724,000 **WITH RISK IMPROVEMENT**

### NATURAL CATASTROPHE LOSSES

**WITHOUT RISK IMPROVEMENT** US\$3.4 million

US\$478,000 **WITH RISK IMPROVEMENT**

*Source: FM Global client research*

# 1,800

PROPERTY LOSS PREVENTION ENGINEERS

# 111,000

ENGINEERING VISITS ANNUALLY

# 148

COUNTRIES SERVICED