





## Affiliated FM Value Commitment

Affiliated FM is a commercial property insurer that provides innovative products and services designed to protect assets, improve operating reliability and maintain the profits and market share of our customers. We are committed to developing long-term relationships with our brokers and insureds through:

- Superior property underwriting knowledge and expertise
- Customized loss control engineering programs
- Responsive and efficient services in a highly automated environment
- Prompt, professional and fair claims service





## Commercial Property Specialists

**A**ffiliated FM specializes in commercial property insurance for business and industry. With more than 175 years of experience and financial strength derived from the more than US\$7 billion in policyholder surplus of our parent company, FM Global, our customers are assured quality products and innovative, responsive services. Our success is rooted in proven underwriting expertise and tailored loss control engineering. This expertise continues to differentiate us from other property insurers and helps our insureds maintain business continuity by minimizing their exposure to loss.

An integral part of our business philosophy is a commitment to establishing long-term relationships with our brokers and insureds. We bring to these relationships a measure of stability throughout insurance cycles, minimizing surprises that often result from changing market conditions.

The importance that consistent service, quality products, and transactional speed and ease of doing business play in maintaining

long-term relationships is recognized and fully embraced. This means our customers will receive the kind of prompt, personalized attention that builds customer satisfaction. At the same time, we strive to continually advance our use of technology. When working with Affiliated FM, our customers can depend on a highly efficient operating environment—one that clearly sets us apart from our competitors.

At Affiliated FM, the foundation of our success is our commitment to adding value to our relationships with both our brokers and insureds. This is demonstrated through our professional, flexible and responsive approach to meeting our customers' particular needs. Broker representatives communicate their requirements directly to our experienced production underwriters, who have significant local authority and market expertise. We often are able to recommend a fresh strategy, and can be counted on to develop creative and workable solutions. The result—a customized high-quality insurance and loss control program.



## Broad Property Coverage

A complete line of property insurance products is available to meet our insureds' specific needs. Our *proVISION* form is an enhanced all risk property policy designed for optimum flexibility. It offers many special features, including a broad range of extensions, in a streamlined format that is both easy to read and navigate. Our unique automated processing system creates an insurance proposal that can be customized to meet the needs of specific occupancies and industries. This proposal is then converted to the declarations segment of the policy, ensuring accuracy of

the information, and transactional speed and ease—prompt policy issuance that saves you time by minimizing unnecessary review of multiple binding documents.

Other property insurance products available are boiler and machinery, inland marine, builder's risk, and cargo. Additionally, our special projects team can structure unique property products and services for specialized insured programs, risk retention or purchasing groups, and captives.



## Managing Property Risk

Experience has shown that the best way to manage property risk is to design a customized program that effectively blends loss prevention and control measures with the insured's risk tolerance level. This process minimizes the long-term cost of risk by ensuring exposures are specifically matched to loss prevention needs in the most cost-efficient manner.

The foundation of this program is the identification of customer requirements. We work as a team with our customers to identify their specific requirements and concerns. This allows us to focus loss prevention efforts on those areas of greatest significance to the customer.

Today, we're taking that concept one step further with implementation of exposure-driven engineering (EDE)—an approach that focuses our engineering efforts on the hazards proven most likely to cause loss within a given occupancy or geographical location. At the heart of this approach is Understanding the Hazard, a knowledge-based concept that provides insureds with a deeper comprehension of the property exposures most threatening to their business operations.

For those risks of greatest concern, we then work with the insured to develop property loss prevention solutions that suit the insured's risk tolerance level and business needs—a cost-effective plan of action based on fact, not theory.

The foundation for understanding these hazards is based on the knowledge gained through ongoing scientific research and product testing conducted at the FM Global Research Campus, where property loss prevention scientists and engineers work daily to develop new and improved practical solutions for insureds to cost-effectively prevent or reduce property risk.

Located in West Glocester, R.I., USA, this US\$70 million-plus research and product-testing center is unlike any other in the world, and includes fire technology, natural hazards, electrical hazards and hydraulics laboratories to meet clients' ever-changing property protection needs.



## Customized Services

Delivering quality service is a way of life at Affiliated FM. Instead of waiting for answers, our customers deal directly with the decision makers. Brokers and insureds can be confident they'll get the best possible service and the answers they need when they need them.

Years of experience and extensive research capabilities have established FM Global as a leader in property loss prevention and control engineering worldwide. Our customers have access to this full complement of resources and services through their Affiliated FM account engineers. With a unique understanding of property risks and natural catastrophe exposures, engineers and insureds can work together to design a customized program of loss control services that focuses on specific interests and concerns.

Should a loss occur, our customers can expect their claim to be handled with this same level of quality service and expertise. Our reputation for excellence in claims handling and quickly returning our insureds to operation distinguishes Affiliated FM from our competitors. This has been achieved through our commitment to the following principles:

- Fair and equitable claims settlement
- Prompt on-site loss guidance and innovative mitigation strategies
- Quick resumption of business operations

Employing these principles, coupled with our practice of advance and partial payments, ensures we deliver on our promise to our customers.



## Affiliated FM Services

- Loss prevention consultative visits:
  - Exposure-driven engineering
  - Natural catastrophe exposure management
  - Understanding the Hazard
- Professional in-house claims handling and loss adjustment
- Jurisdictional inspections
- Comprehensive project management
- Builder's risk plan review
- Impairment handling
- Appraisal services
- Training programs and educational resources
- Post-loss analysis
- Product testing and Approval

To learn more about our managed approach to property risks, please contact your local Affiliated FM representative office. To locate the Affiliated FM office closest to you, visit our Web site at [www.affiliatedfm.com](http://www.affiliatedfm.com).



270 Central Avenue

P.O. Box 7500

Johnston, RI 02919 USA

- Tel.: +1 (1)401 275 3000
- Fax: +1 (1)401 944 9477
- [www.affiliatedfm.com](http://www.affiliatedfm.com)

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