

The Engineering Advantage

Partnering with Affiliated FM provides you with access to 175 years of research and engineering knowledge that is used to protect the value your business creates. Affiliated FM is a member of FM Global, the world wide leader in commercial property insurance and risk management practices. Affiliated FM brings you the same expertise and resource provided to Fortune 1000 companies.

The Team

Broker – Your broker is instrumental in maximizing the value you receive from your insurance partnerships. They are the expert in matching your business needs with the products and services available to you.

You, the Client – You know your business better than anyone. Evaluate the recommendations made and work with your Broker and Account Engineer to prioritize which hazards could have the biggest impact on your bottom line. While insurance will help make you whole, it can not always win back customers after a property loss. Challenge the engineering experts to provide you practical solutions to reduce your risk and keep your business running.

Account Engineer – This engineer works with you on a corporate level to understand the property hazards present to your organization and helps you establish a plan that meets your risk management goals. This engineer also works directly with your Production Underwriter and Broker to align your exposures with the appropriate insurance.

Production Underwriter – This person works with You, your Broker and Account Engineer to understand your business. Using the engineering information specific to your locations, this person develops a customized insurance contract based on your business needs rather than averages.

Consultant Engineer(s) – These engineers will work with your operations personnel to identify location specific exposures and will work with them to achieve your risk improvement goals. With engineers in nearly every industrialized nation, you can be assured that a consistent set of practices are being used across the globe.

Jurisdictional Engineers – Your business may require a city or state certified inspection of your boilers and other equipment. We can help! Contact your Account Engineer or call our Jurisdictional Inspection Hotline at 877-891-4032.

Research Campus – The only one of its kind, this 1,600 acre Research Campus provides the foundation for all of our recommendations. Here we study the types of hazards your business is susceptible to. Once we understand the hazards, we are able to develop practical solutions to help protect your business from catastrophe.

Plan Review – You have access to plan review services that will help you identify and prevent hazards to your property. Identifying the exposure early in a project can result in a solution that saves you both time and capital.



The Engineering Value Chain

<p>Basic Site Overview Visit</p>	<p>The information gathered during this visit is used during the quoting phase so that you get an insurance program based on your actual exposures rather than exposures based on averages.</p>
<p>Detailed Loss Prevention Visit</p>	<p>Once you choose to partner with Affiliated FM, your key locations will be visited by one of our local Engineering Consultants. These experts leverage the 175 years of experience of FM Global engineering to generate recommendations that help you minimize the impact a loss can have on your business.</p>
<p>Risk Reports and Recommendations</p>	<p>After the detailed loss prevention visit, the Consultant Engineer will review a report with local personnel that outlines the potential hazards to the business. This report includes solutions that will eliminate or reduce the identified exposures.</p>
<p>Customized Risk Improvement Plans</p>	<p>You have a dedicated Account Engineer that will work with you on an as needed basis to develop and implement a customized risk improvement plan. This property expert will help you prioritize your exposures and develop a plan to help you achieve your risk management goals.</p>
<p>Education and Training</p>	<p>Your company has access to more than 10 online training courses that are available 24/7. These courses address common property loss drivers and provide the user practical solutions to help prevent loss. Your dedicated Account Engineer is also available to provide customized training to your organization as needed.</p>
<p>Managing Change</p>	<p>Achieving your risk improvement goals is an ongoing effort. Our Engineering Consultants will make follow up visits to help ensure your goals are being met at the local level as well work with you to identify new hazards to your business as it continues to evolve.</p>



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 Affiliated FM
 FM Insurance Company Limited,
 1 Windsor Dials, Windsor, Berkshire, SL4 1RS
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