



FM Global Cargo

Risk Engineering Services





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## Strengthening the System

Companies who rely on an intricate transportation network to move goods can count on FM Global Cargo's risk engineering services to further strengthen their distribution system through property loss prevention solutions that identify and help minimize potential weaknesses.

All means and modes of transportation are subject to varying degrees of risk, and these risks increase as companies expand their international reach to meet the demands of today's businesses and consumers in a global economy. A reliance on third-party transit systems compounds this complex and challenging environment.

FM Global Cargo's specialized risk engineering services can help companies protect against these risks through a philosophy grounded in the principle that the majority of all property loss is preventable—whether on land, sea or air.



## How do FM Global Cargo's risk engineering services add value to your business?

- FM Global's market-leading history of property loss prevention sets us apart from our competitors, giving you direct access to a leading-edge product.
- By following best practices in loss prevention for transit and storage, we provide a level of security awareness that can give your business a competitive advantage.
- By utilizing FM Global Cargo's risk engineering services to support your business, you are proactively minimizing your exposure to supply stream disruption.

A combination of FM Global Cargo insurance supported by our cargo risk engineering capabilities provides the complete and market-leading coverage and services to meet your cargo protection needs.

## The Risk Management Leader

For more than 170 years, FM Global has been the leader in property loss prevention research and development, and our commitment to reducing property loss is the engine that drives FM Global Cargo's risk engineering services.

Our risk engineering services are delivered by highly experienced and professional cargo risk engineers who have a complete understanding of the complex nature of transit and shipping exposures. FM Global Cargo also has established a trusted global network of consultants to assist us in understanding specific exposures.



## The Big Picture

FM Global Cargo focuses its risk engineering services on every aspect of your product distribution system and develops loss prevention solutions in support of your company's broader risk management picture.

This connectivity ensures that cargo-associated risks are incorporated into company-wide risk management planning and loss scenarios, minimizing the broader impact of potential losses. By aligning loss prevention efforts with the day-to-day challenges of moving products worldwide, your company can effectively prioritize cargo-related risk management expenditures among other planned improvements.

This layered approach is one of the many reasons our clients see FM Global Cargo as a natural extension of their existing property coverage.

## A User-friendly Process

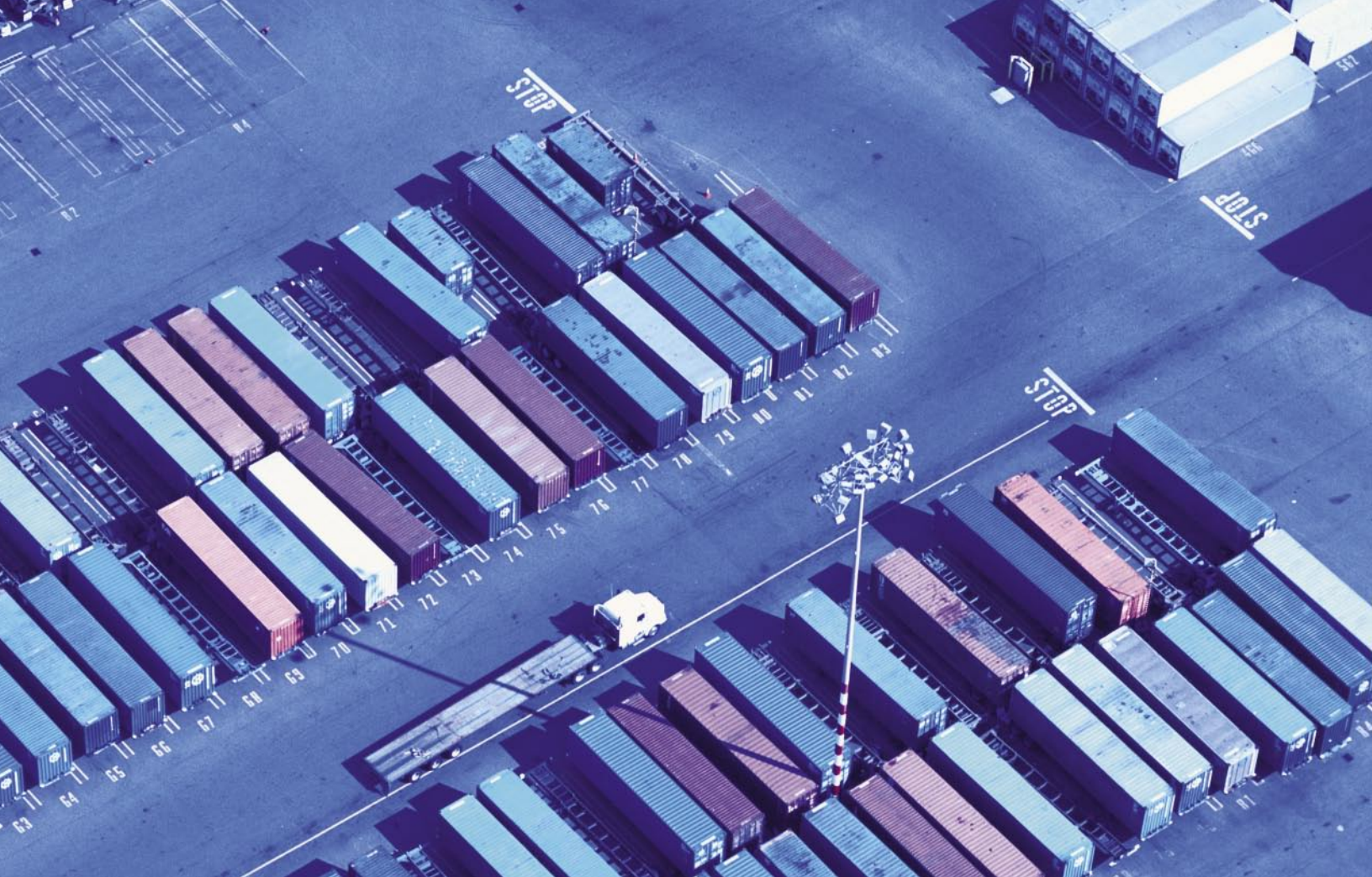
FM Global Cargo's unique approach to risk engineering servicing is based on the following simple, yet in-depth, process:

- First, we meet with logistics and risk management personnel to complete a confidential questionnaire specific to goods and services in your cargo network. It also may be necessary for us to visit primary hub and distribution locations. This provides us with a detailed picture of your supply stream for analysis.
- Next, we prepare an FM Global Cargo Risk Assessment incorporating an easy-to-read flow chart specific to your company that identifies key areas of cargo risk exposure. This assessment also provides loss prevention recommendations to minimize your business exposures.

## Keeping Pace

Once a proactive cargo risk management plan is established, our client servicing teams work closely with you to help undertake the identified steps to reduce exposures and prevent loss.

While the solutions developed today can provide lasting benefit to your business for years to come, these plans are regularly monitored and updated as part of our internal account review procedures, ensuring their currency and consistency within the framework of the cargo industry.



## A Secure Environment

Security of your product in transit is an absolute necessity, but security means much more than physical protection. It also involves management and procedural control.

Our dedicated FM Global Cargo risk engineering and client servicing teams keep abreast of the latest available technologies and are always aware of recent international and federal initiatives pertaining to cargo security. With this stewardship, our teams offer guidance to support your evolving trade practices.

## Don't Let Your Reputation Become Damaged Goods

While insurance programs can cover physical losses, the intangible negative effects of a loss or interruption can send damaging shockwaves throughout your company:

- Loss of market share
- Disruption in product flow
- Loss of customer faith
- Damage to brand and reputation
- Loss of profits

FM Global Cargo is committed to partnering with its clients to understand the specific risks and hazards they face and develop tailored loss prevention solutions to keep their supply stream flowing.

By establishing a comprehensive risk management plan, FM Global Cargo's risk engineering services can help your company prevent losses and avoid costly disruptions, keeping your business goals on course.

To learn more about how your organization can benefit from FM Global Cargo's risk engineering services, please call our cargo specialists at +1 (1)973 402 2200. For more information on FM Global, visit our Web site at [www.fmglobal.com](http://www.fmglobal.com).





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