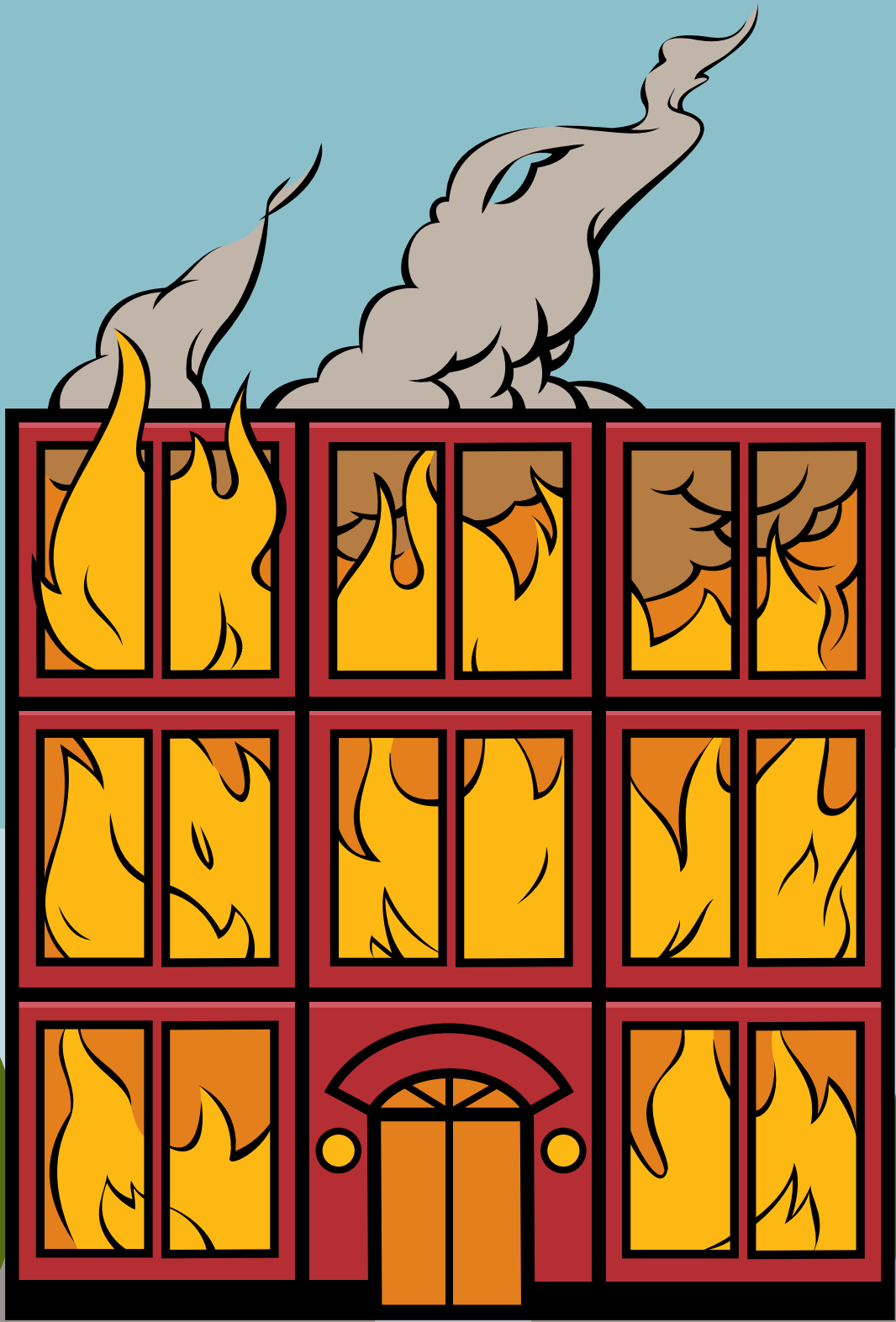


Back in. Business *Fast!*

Before, during and after a loss, FM Global is there

The claims process in the insurance industry isn't exactly known for being smooth. In fact, at times, it can be downright contentious. But at FM Global, we make sure this is rarely the case, thanks to claims services experts who help clients prepare for the unexpected and who react quickly in the event of a loss. What's more, said Gerry Alonso, senior vice president, claims, these experts believe in being "fair, firm, friendly and flexible." »



As Alonso explained, the stereotype of the judgmental insurance claims adjuster simply doesn't apply at FM Global. "We're business partners in a time of loss, not adversaries," he said. "And that role begins long before a loss occurs."

FM Global's claims approach emphasizes education and preparation. "We think it's easier to prevent a loss

than to recover from one," explained Alonso. "Our claims representatives meet with clients to help them develop a loss management plan tailored to their unique needs. We provide policy workshops, pre-loss contingency planning and loss mitigation expertise to ensure clients are prepared for a loss, should it occur."

When a loss does occur, FM Global claims adjusters are typically on the scene within 24 hours. "We get there quickly, and all our adjusters have a loss prevention mind-set," said Alonso. "Right away, they're going to offer guidance on mitigating the loss, making repairs, and getting the business back up and running. Also, our adjusters are authorized to make

» Getting Settled

What to do before, during and after a loss

Before

- Meet with your claims representative to make sure you understand how your policy responds in the event of a crisis, and to develop a loss management plan.
- Identify insurance coverage gaps and other areas of vulnerability.
- Develop clear guidelines for notification, documentation and salvage efforts.
- Identify your special needs.
- Provide clear instructions for your emergency response team to use during a disaster.
- Avoid delays due to inadequate record-keeping procedures so that vital records and important documentation are not lost.

During

- Notify your FM Global claims representative of your loss immediately; include the date, time, cause and location of the loss.
- Protect your property from further damage wherever possible by restoring fire protection systems, repairing leaks, providing temporary support and restoring power.
- Mitigate the resulting financial impact by utilizing alternate facilities and existing inventory, and by expediting repairs.
- Document your loss by collecting the information you'll need to file and support your property loss and business interruption claims.

After

- Provide appropriate documentation for property damage and business interruption.
- File your claims package with your FM Global adjuster or other authorized FM Global representative.

SATISFACTION IS OUR GOAL

A recent FM Global claims survey revealed that 92 percent of clients surveyed were “extremely” or “somewhat” satisfied with FM Global’s claims process and response, a higher-than-industry figure. The survey also revealed clients had a favorable impression of the various facets of claims response.



decisions on the spot, not just to take notes and report back to the ‘home office’ for action orders.”

Resolving the claim in as little time as possible is an important goal for FM Global, emphasized Alonso. “We take pride in settling claims in less time than our competitors do,” he said. “For example, we closed a

US\$200 million claim for a loss in Germany in just eight months last April. The industry average would have been *two years*.”

When asked to comment on just how satisfied FM Global clients have been with the company’s claims process, Alonso once again pointed to the numbers. “We average 5,000 claims

a year,” he said. “And of those 5,000, less than one-tenth of 1 percent are in coverage dispute litigation. In addition, since 2002, 92 percent of clients who completed our post-settlement survey said they were ‘extremely’ or ‘somewhat’ satisfied with our services. I think those numbers speak for themselves.” [1]



For more information on FM Global’s claims services, visit www.fmglobal.com/claims.

Report a Loss to FM Global

From Canada and the United States

Use our toll-free number to report a loss to FM Global from anywhere in Canada and the United States. Call (1)877 NEW LOSS—(639 5677)—24 hours a day, seven days a week.

Outside Canada and the United States

Report a loss by directly contacting your designated claims office. For additional information on reporting a loss, visit the “For Clients” area on www.fmglobal.com.