

Account-Specific Information Distribution Policy

As a specialty company, FM Global's sole purpose is to serve the property risk management goals and objectives of our policyholder-owners. Consistent with our mission, the purpose of our *Account-Specific Information Distribution Policy* is to make relevant risk information, analytical tools, documents and resources readily available and delivered in a focused manner that supports timely, sound risk management decisions.

FM Global will share account-specific information required for sound risk management decisions including resources, standards, analysis tools and materials to evaluate, sell and effect risk improvement in support of risk management decisions. FM Global will share the information with clients, brokers and key counterparties as authorized by clients. The primary vehicle for information-sharing will be FM Global's client technology interface, *MyRisk*.

Some examples of information that can be shared include:

- Construction
- Occupancy
- Protection
- Exposure, including exposure to natural hazards
- Maximum foreseeable loss
- Account aggregate exposure
- Business impact analysis
- Training
- Publications

FM Global will not share:

- Other clients' information (unless authorized)
- Proprietary basic research and testing
- Internal operating standards
- Portfolio aggregates
- Underwriting standards/line guide
- Claims reserves
- Treaty reinsurance structure/details*
- Facultative reinsurance details*

* Unless required for selling risk improvement at individual locations.

