

# reducing the risks

Property Loss Prevention Services

At Mutual Boiler Re, we realize the critical importance of preventing property loss. It's vital to your policyholders' financial stability, market competitiveness and ongoing success.

As a member of the FM Global Group, we offer our partner companies and policyholders one of the world's most respected resources of property loss prevention expertise. Our engineers are highly skilled in hazard analysis and risk-mitigation techniques. Through **engineering services, client training, and customized solutions**, our engineers help partner companies and policyholders identify vulnerabilities and significantly reduce or eliminate threats before a loss occurs.

# Engineering Services

Identifying a hazard is just one important factor in helping partner companies and policyholders prevent loss. At Mutual Boiler Re, our engineering services include jurisdictional boiler inspection and an evaluation of equipment exposures that help identify potential hazards and risks. As a member of the FM Global Group, we are able to utilize consultants that are specially trained in property conservation and machinery maintenance, and also use of a team of more than 250 experienced National Board commissioned boiler inspectors to deliver timely and accurate jurisdictional servicing. Understanding the value that a business creates, we'll evaluate exposures that could cause a property loss, and offer solutions that can mitigate property damage and business interruption potential—ultimately improving the quality of the risk.

## Going to the Chapel

During an annual boiler inspection visit to a church with an attached daycare facility, an inspector discovered several deficiencies relating to the heating boiler's safety devices. The issues were then conveyed to the insured so that the deficiencies could be corrected. While observing the equipment area, the inspector also noticed an electrical panel with a missing door in an adjacent storage room filled with trash. Further investigation revealed that the electrical system's protective devices (fuses) had been bypassed by attaching copper bars to the fuse clips, creating a major fire hazard. The condition was quickly communicated back to the partner company and immediate corrective action was taken to avoid a substantial property loss.



# Client Training

At Mutual Boiler Re, we believe that the majority of all property loss is preventable. That's why we offer our partner companies property loss-specific seminars and customized training programs using the latest research in the areas of construction, occupancy, protection and exposure (COPE). Developed collaboratively to meet specific needs, these programs help our partner companies understand the property exposures specific to the occupancies they write, how they affect their business, and what solutions they can implement to mitigate them.



## A Tailored Fit

The partner company was looking for assistance in improving the loss ratio associated with their property book of business for habitation risks. Using FM Global resources for identifying property risk exposures and reducing equipment breakdown losses, Mutual Boiler Re developed a customized, interactive training program based on the partner company's historical loss data. The program included a comprehensive review of property loss prevention topics based on COPE to habitation occupancies. It also included a workshop that gave participants the opportunity to analyze insured risks by identifying exposures that drive loss.



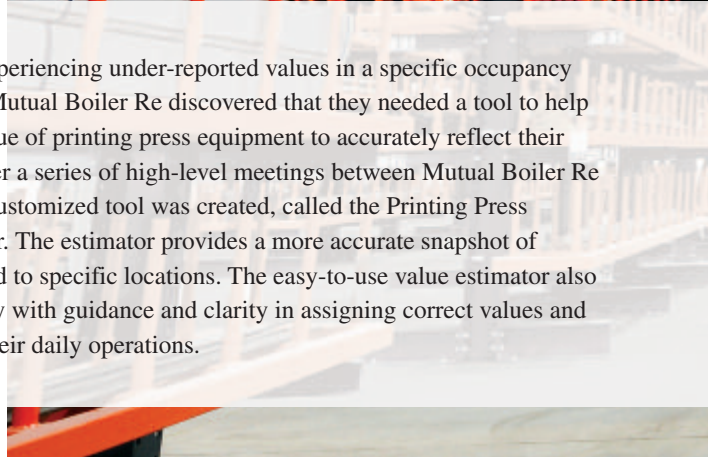
# Customized Solutions

Identifying risk and quantifying exposures are important factors in preventing property loss. At Mutual Boiler Re, we support our partner companies by creating customized and tailored solutions that identify and address their needs. These solutions have included producing risk quality and hazard equipment guidelines. Mutual Boiler Re strives to give our partner companies the tools they need to make informed risk management decisions, and help in preventing property loss.



## Stop the Presses

The partner company was experiencing under-reported values in a specific occupancy class, commercial printing. Mutual Boiler Re discovered that they needed a tool to help them correctly assign the value of printing press equipment to accurately reflect their replacement cost values. After a series of high-level meetings between Mutual Boiler Re and the partner company, a customized tool was created, called the Printing Press Replacement Value Estimator. The estimator provides a more accurate snapshot of printing press values assigned to specific locations. The easy-to-use value estimator also provides the partner company with guidance and clarity in assigning correct values and has been incorporated into their daily operations.



To learn more about Mutual Boiler Re's property loss prevention services, please visit our website at [www.mutualboilerre.com](http://www.mutualboilerre.com) or contact a member of your Mutual Boiler Re service team.

**Mutual Boiler Re<sup>®</sup>**

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