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Risk and Sustainability

Critical objectives for environmental and developmental policies include:

"reorienting technology and managing risk"

Loss prevention and property conservation are integral components to sustainability.

Report of the World Commission on Environment and Development: Our Common Future, Chapter 2: Towards Sustainable Development. Document A/42/427, United Nations. 1987

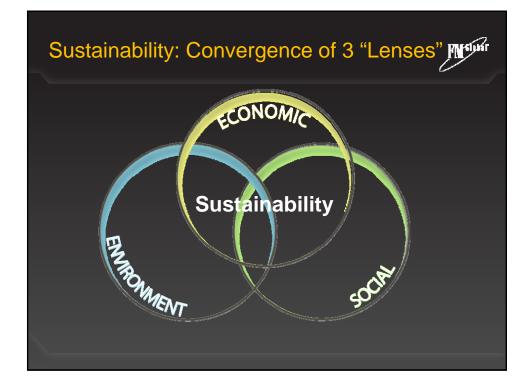
FM Global – The Company

Sustainability has always been an interwoven part of the core values of our company since our inception in 1835.

Our belief that the *majority of loss is preventable* supports our clients' ability to sustain their businesses and the broader communities in which they operate from an economic, societal and environmental point of view.

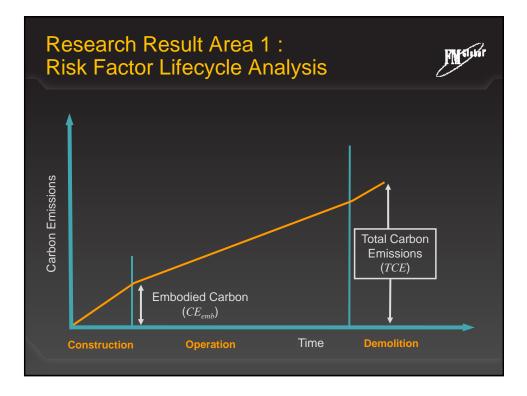


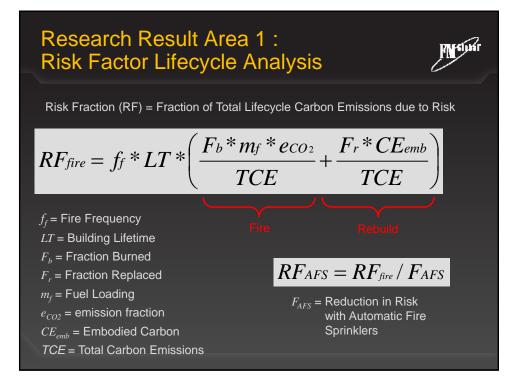




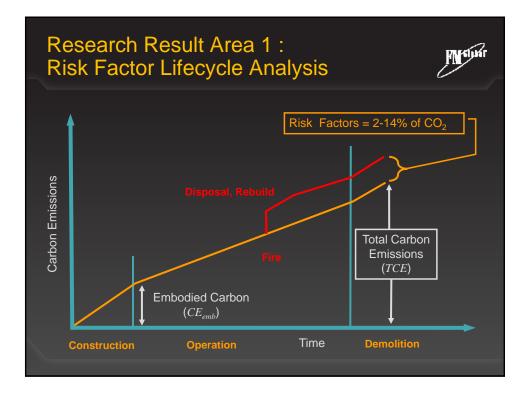


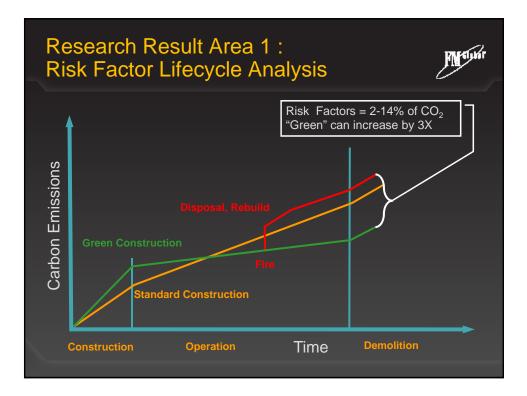






Symbol	Parameter, units	1: Current Std. Office	2: Office	3: High Hazard	Reference	
		Building	Building, Reduced Operating Emissions	Facility		
f _f	Frequency of large* fires, fires/yr	0.001	0.001	0.016	FM Data	
LT	Lifetime, yrs	40-60	50	40	Archival Literature	
m _f	Fuel density, kg/m²	38-115	110 (est)	40 (est)	NFPA	
e _{co2}	CO₂ per unit mass burned	3.0	3.0	3.0	Archival Literature	
TCE	Total lifecycle carbon emissions, kg CO ₂ /m²	3300-4500	2000	4000 (est)	Archival Literature	
F _{emb}	Embodied fraction of total carbon emissions	0.15-0.2	0.6	0.2	Archival Literature	
F _b	Fraction burned, no AFS	0.5-0.8	0.7-1.0	0.7(est)	FM Data	
F,	Fraction replaced, no AFS	0.8-1.0	1.0	1.0 (est)	FM data	
F_{AFS}	Reduction in Property Loss achieved by AFS	30-40	30-40	30-40	Munich Re, FM	







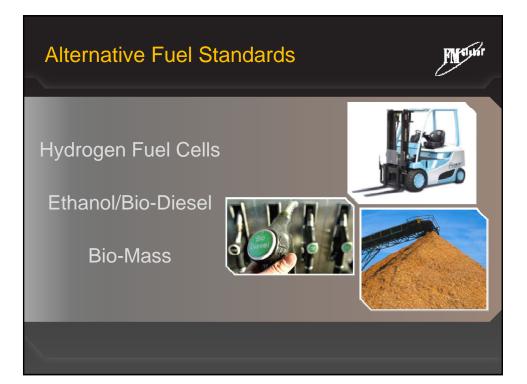


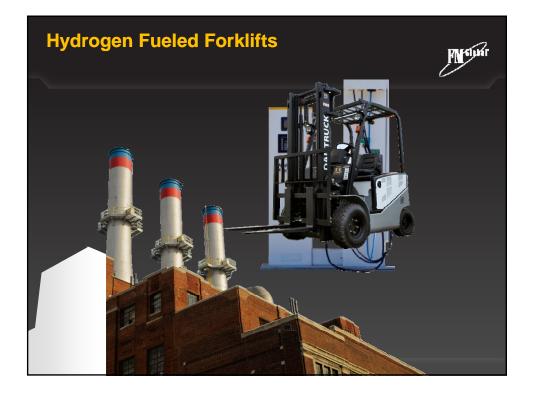




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55X

Average risk* of fire loss is 55 times less with strong risk management (i.e. upper quartile RiskMark Score)

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\$4.4 Million

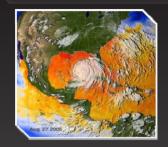
Average Severity of a fire loss exceeds \$4.4 million with weak risk management (lower RiskMark quartile) \$0.73 million with strong risk management (upper RiskMark quartile)

risk = average frequency X average severity

Natural Hazards 🔊 🚴

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28X

Average risk* of natural hazards losses are 28 times less with strong risk management (i.e. upper quartile RiskMark Score)

\$3.4 Million

Average Severity of a natural hazard loss exceeds \$3.4 million with weak risk management (lower RiskMark quartile) \$0.48 million with strong risk management (upper RiskMark quartile)

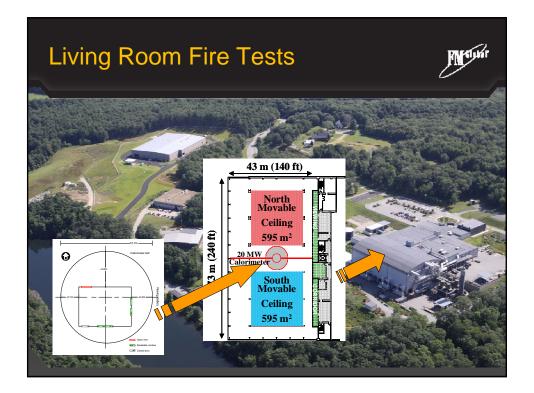
*risk = average frequency X average severity



Sustainability risk management includes limiting damage and pollution, conserving resources, and providing societal safety.

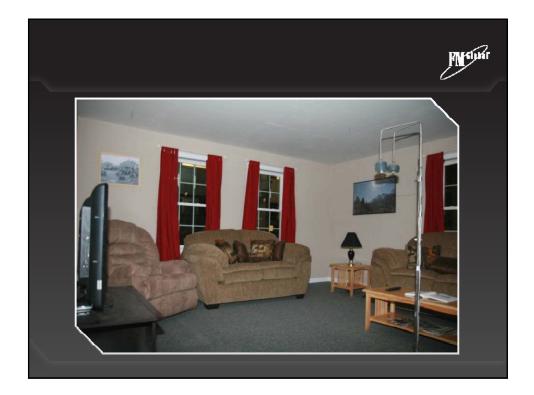




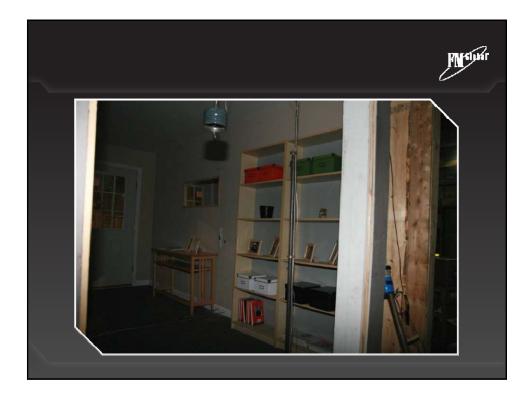








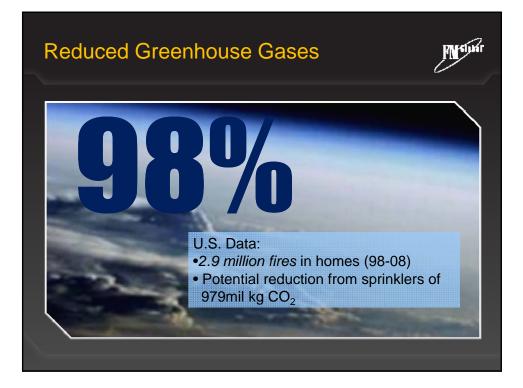


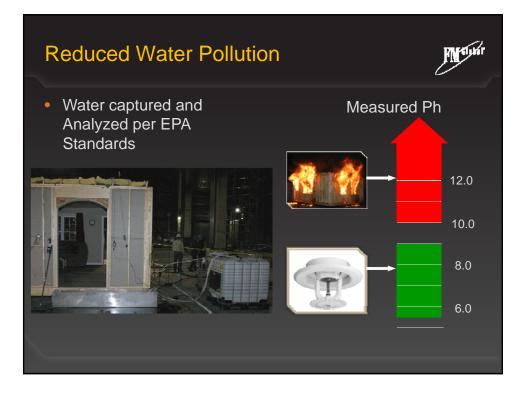


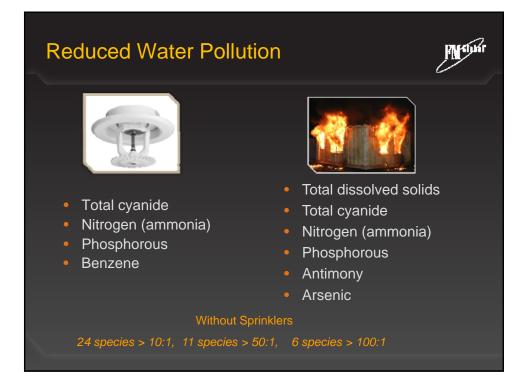






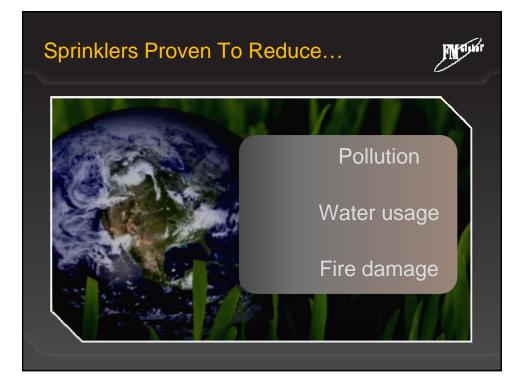








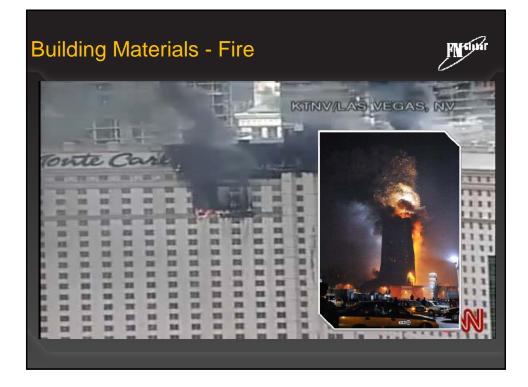




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LEED	BREEAM	Green Star	CASBEE	Green Globes	Three Star	M
	Management	Management	Quality of Service	Project and Environmental Management	Operations and Management	
Energy & Atmosphere	Energy	Energy	Energy	Energy	Energy Savings	
	Waste					
Sustainable Sites	Land Use	Land Use and Ecology	Outdoor Environment on Site, Offsite Environment	Site	Land Savings	
	Transport	Transport				
	Ecology					
Water Efficiency	Water	Water		Water	Water Savings	
	Pollution	Emissions		Emissions & Effluents		
Indoor Environmental Quality	Health and Well-Being	Indoor Environmental Quality	Indoor Environment	Indoor Environment	Indoor Environmental Quality	
Materials and Resources	Materials	Materials	Resources and Materials	Resources	Material Savings	
Innovation		Innovation				





Sustainable Construction Products

Looking Deeper

 How to know products meet their specific level of performance?

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Sustainability Research Result Areas

Sustainability:

- 1. Has to be measured over a lifecycle
- 2. Requires avoiding unintended consequences
- 3. Provides net economic benefit
- 4. Limits pollution, conserves resources, and provides societal safety
- 5. Requires managing trade-offs



