ENTERPRISE RESILIENCE REPORT

Allen Industries

See What Others Don't—Act Where It Matters Most

In today's risk landscape, resilience isn't optional—it's a business imperative. From fire and boiler & machinery failure to climate-driven disruption, threats to continuity are more frequent, severe and complex.

The new FM Enterprise Resilience Report, powered by proprietary AI models and decades of engineering expertise, highlights and prioritizes both climate and operational exposures. It delivers client-specific risk scores, predictive insights and tailored recommendations—helping you focus on mitigation where it matters most.

Whether facing mechanical breakdowns or preparing for extreme weather, your report enables you to:

- Quantify exposure to fire, boiler & machinery and climate-related risks.
- Prioritize mitigation with clear, actionable recommendations.
- Benchmark resilience against industry peers.

This enhanced report helps turn insight into action—supporting smarter investments, stronger continuity and a more resilient enterprise.

Partner With Your FM Account Team

Your report reveals your most critical vulnerabilities. **Now it's time to act.**

Collaborate with your FM team to:

- Explore your report
- Prioritize mitigation
- Unlock the full value of your resilience strategy

1. Operational

OPERATIONAL RESILIENCE

Jane Smith, Account Engineer
John Doe, Account Manager
Generated on: 10-22-2025

Allen Industries

9	Number of Engineered Locations	$6B	Total Insured Value of Engineered Locations	$--	Estimated Resilience Credit*

Fire, and boiler and machinery (B&M) risks can disrupt operations and impact business continuity. The Operational section of FM's Enterprise Resilience Report combines engineering expertise with predictive AI technology to help you identify, score, and prioritize risks across your facilities.

This proprietary report supports smarter decisions and stronger resilience for your business so you can protect what matters most.

Managing your risk for business continuity

Fire and B&M continue to be the most disruptive and costly risks to business continuity.

Related losses at locations with the highest fire and B&M Risk within similar industries, on average, are up to

	More Likely	More Severe
Fire	**10x**	**100x**
B&M	**20x**	**200x**

Loss history shows that sites with elevated fire or B&M risk face more frequent and severe events. FM's engineering expertise and proprietary data are the foundation of this report, delivering unmatched insight into financial risk and empowering clients to make targeted, high-impact resilience investments.

Fire and B&M failures remain the most disruptive risks to business continuity. Whether caused by electrical faults, flammable materials, or mechanical breakdowns, these events can escalate quickly. This report identifies asset vulnerabilities and supports targeted actions to reduce exposure and protect critical operations.

Executive Summary

This Executive Summary gives you a snapshot of your operational resilience across all engineered locations. It highlights exposure metrics such as number of engineered locations, total insured value alongside your current fire and B&M resilience scores compared to industry benchmarks. You'll see how much risk is inherent versus actionable, and the distribution of risk by peril, helping you quickly identify priority areas for improvement and opportunities to strengthen resilience.

All currencies referenced are in U.S. Dollars

9	40	$5.5B	$3.4B	$2.2B
Engineered Locations	Active Fire and B&M Recommendations	Client TIV Amount	Client Property Damage (PD)	Client Time Element (TE)

Operational Resilience Score

Fire

Your achievable score is 83. Your score of 68 is higher than 77% of other clients in similar industries.

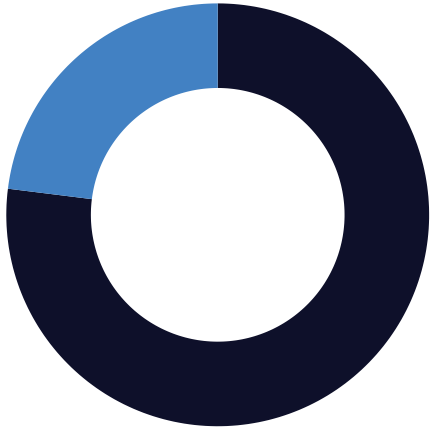
Score
68

B&M

Your achievable score is 63. Your score of 44 is higher than 80% of other clients in similar industries.

Score
44

Risk by Peril



Attained and Actionable Risk View

This table summarizes the risk improvement achieved over the past 12 months. It is segmented by fire and B&M risk, and further categorized into physical and human element recommendations. Risk improvement is measured by both the number of completed recommendations and the reduction in total loss expectancy.

This table summarizes the current risk across your portfolio that can be addressed through targeted action. Like Attained Risk Reduction, it is broken down by fire and B&M risk, and by physical and human element recommendations. It highlights the volume of outstanding recommendations and the associated loss expectancy, providing a clear view of where risk remains and where intervention will yield impact.

*Estimation only. Actual credit calculated 90 days before renewal.

Attained Risk Reduction

Completed in last 1 year

Fire

Loss Expectancy

$9M

Physical Recommendations Completed

3

Human Element Recommendations Completed

2

B&M

Loss Expectancy

$2M

Physical Recommendations Completed

--

Human Element Recommendations Completed

2

Actionable Risk

Estimated Resilience Credit*: $--

Fire

Loss Expectancy

$124M

Physical Recommendations

16

Human Element Recommendations

18

B&M

Loss Expectancy

$20M

Physical Recommendations

4

Human Element Recommendations

2

Location Risk View

Understanding where your greatest vulnerabilities lie is the first step toward reducing risk. The Operational section of the Enterprise Resilience Report provides a view of fire and B&M exposure across your portfolio. Each site is scored using FM's proprietary risk model, allowing you to quickly identify which facilities carry the highest risk and why. This view helps prioritize mitigation efforts by highlighting the most critical exposures. The last column in these tables shows the contribution of each location to your total actionable risk.

Top Actionable Risk - Fire

Location	Address	Occupancy	Active Fire Recommendations	TIV	PD	TE	% Client Actionable Risk
Cleveland IR8437.37-78	750 E 88th St, Cleveland, -, 44108-1158, United States of America	Idle/Vacant Plants	4	$528M	$188M	$340M	14.5%
Minneapoli... IR8204.73-00	2000 S Upton Ave, Minneapolis, -, 55405-6406, United States of America	Electrical/Electronics	4	$44M	$4M	$41M	13.3%
Johnston IR4658.38-00	1583 Hartford Ave, Johnston, -, 02919-4944, United States of America	Public Private Office	4	$446M	$446M	$--	12.9%
Wakefield IR3794.53-25	12 Lake Ave, Wakefield, -, 01880-6201, United States of America	Electrical/Electronics	3	$806M	$768M	$38M	12.7%
Norwood IR6327.81-07	61 Endicott St, Norwood, -, 02062-2220, United States of America	Public Private Storage	4	$1.8B	$251M	$1.6B	11.1%

Top Actionable Risk - B&M

Location	Address	Occupancy	Active B&M Recommendations	TIV	PD	TE	% Client Actionable Risk
Northborou... IR5008.84-19	2 Gale St, Northborough, -, 01532-1529, United States of America	Public Private Office	2	$934M	$729M	$206M	49.2%
Norwood IR6327.81-07	61 Endicott St, Norwood, -, 02062-2220, United States of America	Public Private Storage	1	$1.8B	$251M	$1.6B	23.6%
Wakefield IR3794.53-25	12 Lake Ave, Wakefield, -, 01880-6201, United States of America	Electrical/Electronics	2	$806M	$768M	$38M	23.6%
Waltham IR7571.45-20	25 Intervale Rd, Waltham, -, 02453-1268, United States of America	Electrical/Electronics	1	$828M	$815M	$14M	3.6%

Actionable Risk Details - Fire

FM's engineering expertise points to fire and B&M risk as the most disruptive to operations. The following four tables translate that expertise into action by highlighting the specific recommendations that offer the greatest potential to reduce risk. By focusing on the most impactful physical and human element improvements, we help you prioritize mitigation efforts that deliver the highest return on resilience.

Top Physical Risk

Location	Address	Reference Number	Description	Loss Expectancy	Cost Estimate
Johnston IR4658.38-00	1583 Hartford Ave, Johnston, -, 02919-4944, United States of America	02-08-002L	Sprinklers - Provide (Ceiling)	$6M	$45K
Minneapoli... IR8204.73-00	2000 S Upton Ave, Minneapolis, -, 55405-6406, United States of America	09-11-003I	Ignitable Liquids	$2M	$5K
Minneapoli... IR8204.73-00	2000 S Upton Ave, Minneapolis, -, 55405-6406, United States of America	22-02-005	Water Supply/Pump Reliability	N/A	$10K
Providence IR8738.71-00	282 N Main St, Providence, -, 02903-5001, United States of America	22-01-001	Sprinklers - Provide (Ceiling)	$2M	$15K
Northborou... IR5008.84-19	2 Gale St, Northborough, -, 01532-1529, United States of America	06-02-010	Ignitable Liquids	$2M	$15K

Top Human Element Risk

Location	Address	Reference Number	Description	Loss Expectancy	Cost Estimate
Johnston IR4658.38-00	1583 Hartford Ave, Johnston, -, 02919-4944, United States of America	23-11-001B	Valve Supervision Program - Improve	N/A	$1K
Wakefield IR3794.53-25	12 Lake Ave, Wakefield, -, 01880-6201, United States of America	22-02-002	Lock Fire Protection Control Valves	N/A	$1K
Northborou... IR5008.84-19	2 Gale St, Northborough, -, 01532-1529, United States of America	22-02-007	Emergency Response Plan - Create	N/A	$5K
Cleveland IR8437.37-78	750 E 88th St, Cleveland, -, 44108-1158, United States of America	17-12-003	Test - Pressure Reducing Valves	N/A	$5K
Wakefield IR3794.53-25	12 Lake Ave, Wakefield, -, 01880-6201, United States of America	23-11-001C	Impairment Handling - Create/Improve	N/A	$1K

Actionable Risk Details - B&M

Top Physical Risk

Location	Address	Reference Number	Description	Loss Expectancy	Cost Estimate
Northborou... IR5008.84-19	2 Gale St, Northborough, -, 01532-1529, United States of America	21-08-002	Install/Repair/Upgrade - Safety/Control Devices - Electrical	$3M	$5K
Norwood IR6327.81-07	61 Endicott St, Norwood, -, 02062-2220, United States of America	25-05-001	Install/Repair/Upgrade - Battery	$3M	$50K
Wakefield IR3794.53-25	12 Lake Ave, Wakefield, -, 01880-6201, United States of America	21-09-001	Install/Repair/Upgrade - Safety/Control Devices - Electrical	$3M	$5K
Waltham IR7571.45-20	25 Intervale Rd, Waltham, -, 02453-1268, United States of America	22-02-002A	Install/Repair/Upgrade - Safety/Control Devices - Electrical	$3M	$90K

Top Human Element Risk

Location	Address	Reference Number	Description	Loss Expectancy	Cost Estimate
Northborou... IR5008.84-19	2 Gale St, Northborough, -, 01532-1529, United States of America	23-12-001	Operator Training/Authorization/Standard and/or Emergency Operating Procedures	$4M	$100K
Wakefield IR3794.53-25	12 Lake Ave, Wakefield, -, 01880-6201, United States of America	23-05-001	Operator Training/Authorization/Standard and/or Emergency Operating Procedures	$4M	$50K

Glossary

Terms & Definitions

Cover, Overview, Executive Summary

Enterprise Resilience Report
This report is based on FM's proprietary AI-powered tool that assesses fire, B&M and climate risk across engineered locations. It consists of an Operational section that focuses on fire and B&M risk and a Climate section that focuses on flood, wind, hail, wildfire, freeze and snow collapse. It delivers account specific risk scores, location risk ranking and prioritized recommendations to help clients reduce operational and climate related vulnerabilities and guide targeted risk improvement.

Engineered Locations
Facilities or sites that have been assessed by FM field engineering and scored using FM's proprietary risk model for fire and B&M exposure.

Total Insured Value of Engineered Locations/ Client TIV Amount
The total insured value (TIV) represents the aggregate property value covered under the insurance policy for all engineered locations belonging to the client.

Estimated Resilience Credit
A monetary estimate representing the credit an eligible client may receive to assist in implementing recommended fire and B&M recommendations. The credit is discretionary and not guaranteed.

Active Fire and B&M Recommendations
Advice provided by field engineers to improve the risk profile of a property. These recommendations result from a detailed inspection of the property and its operations. Recommendations offer solutions to mitigate risks, reducing the likelihood of property damage or loss.

Client Property Damage (PD)
The portion of the client's total insured value, that is attributed to direct property damage risk, as assessed in the report.

Client Time Element (TE)
The portion of the client's total insured value, that is attributed to time element exposures, such as business interruption or loss of income due to operational disruptions.

Operational Resilience Scores
A proprietary FM metric representing fire and B&M risk quality across the client's portfolio of engineered locations relative to FM's book of business. Risk quality is categorized by current scores, degree of actionable risk, achievable score, and inherent risk. Higher scores reflect stronger resilience for both fire and B&M risks, indicating greater protection against associated losses.

Risk by Peril
A breakdown of operational risk exposure by individual peril types (i.e., fire, B&M).

Fire and B&M Achievable Scores
The highest possible risk resilience scores a client can attain for fire and B&M perils, assuming all associated risk improvement recommendations are fully implemented.

Actionable
The portion of total operational risk that can be mitigated through FM physical and human element recommendations. This is broken down by peril (i.e., fire, B&M).

Inherent
The residual risk that remains after all loss mitigation recommendations have been applied. This includes the portion of risk stemming from uncontrollable elements such as construction and occupancy. These factors define the baseline exposure after all improvements are made.

Glossary

Terms & Definitions cont.

Risk View

Attained Risk Reduction
The total expected loss reduction in the past year through completed fire and B&M recommendations.

Physical Recommendations Completed
The number of engineering-based actions addressing structural or mechanical vulnerabilities that have been implemented at the client's locations.

Human Element Recommendations Completed
The number of risk mitigation actions related to operational behaviors, procedures or training that have been implemented at the client's locations.

Loss Expectancy
The estimated financial loss that could result from a specific risk or hazard.

Human Element Recommendations
Risk mitigation actions related to operational behaviors, procedures, or training that, if completed, positively influence fire and B&M resilience.

Physical Recommendations
Risk mitigation actions related to structural or mechanical vulnerabilities and well as physical protection that, if completed, positively influence fire and B&M resilience.

Location Risk View

Top Actionable Risk - Fire and B&M
Contribution of the location to the total actionable risk of the client.

Actionable Risk Details

Top Physical and Human Element Risks
Recommendations that have the largest impact on risk improvement when completed.

Cost Estimate
The estimated cost to implement a specific recommendation.

2. Climate

CLIMATE RESILIENCE TRACKER

Allen Industries

$3.9B **Total Insured Value of Climate Exposed Engineered Locations**

11 **Number of Climate Exposed Engineered Locations**

John Doe, Account Engineer
Jane Smith, Account Manager

Generated on 27-FEB-2025

Executive Summary

The climate is changing and affecting the risks that impact your locations now and in the future. Combining Engineering data from site visits with the latest insights into climate change, FM has prepared this proprietary report that helps you manage and report your climate-related physical risks and exposures.

Note: All currencies referenced are in U.S. Dollar.

Current Climate Risk Exposure

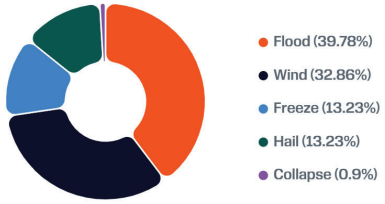
11	9	$3.9B	$3.73B	$2.57B
Climate Exposed Engineered Locations	Active Climate Recommendations	Client TIV Amount	Client Total PD Amount	Client Total TE Amount

Climate Risk Score

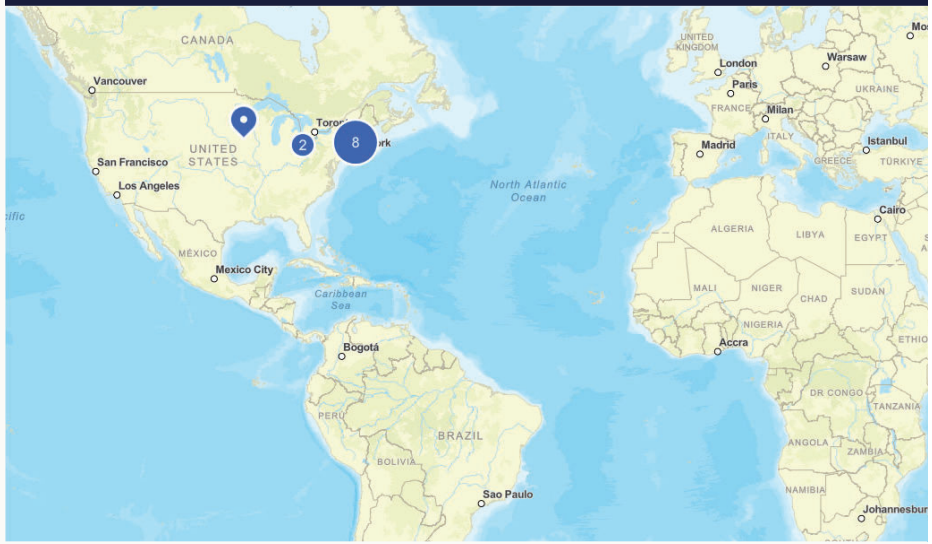
Your achievable score is 81. Your climate score of 44 is higher than 2% of other climate exposed clients.

Climate Risk by Peril

Breakdown of risk by primary climate peril for engineered locations.



Exposed engineered locations by geographical region



Attained Climate Risk Reduction

Completed in last 3 years

Climate Risk Reduced
$83.86M

Physical Climate Recommendations Completed
3

Human Element Climate Recommendations Completed
2

Actionable Climate Risk

Actionable Climate Risk
$103.46M

Actionable Physical Climate Recommendations
7

Actionable Human Element Climate Recommendations
2

Executive Summary - Perils Breakdown

Identifying which of your facilities are exposed to extreme climate events is the first step in assessing your exposure to climate risk. Shown here is your organization's top 10 visited locations with the highest exposure to climate risk.

Climate-Related Losses

At locations of highest climate risk

30x
More Likely

180x
More Severe

This analysis includes a breakdown of the current, event-driven climate risk your organization faces based on locations FM has visited, degree of actionable vs. inherent climate risk, and prioritized listings of facilities and recommendations to maximize your resilience to climate exposures. Impact from climate change across these perils is expressed in the trending below. For the locations trending up, the effect of climate change leads to an increase in the potential exposure for that peril while trending down leads to a decrease. The trend is not scenario-specific and is associated with at least one scenario.

Managing Your Climate Risk

Climate risk is a business continuity risk

As the effects of a changing climate become more significant, its effect on the frequency and magnitude of climate risk, such as flood or wind, will also likely increase.

Leveraging the latest in advanced analytics, FM has prepared this proprietary report focused on climate perils to help you sustain your business resilience, so you can look to the future with confidence.

Top 10 Locations with Highest Climate Risk and Associated Climate Perils

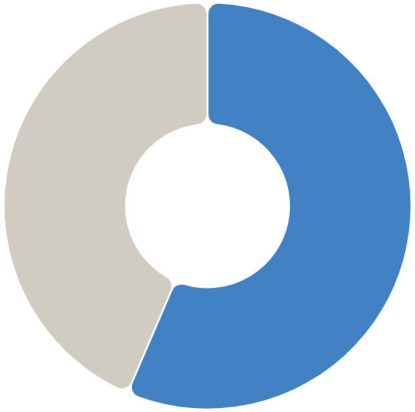
Not Exposed | Not Exposed Trending Up | Not Exposed Trending Down | Exposed | Exposed Trending Up | Exposed Trending Down

Location Details	TIV USD	PD USD	BI USD	Flood	Freeze	Wind	Wildfire	Collapse	Hail
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, United States of America	$828.2M	$814.7M	$13.5M	↑	●	↓	↑	●	●
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, United States of America	$528M	$187.6M	$340.4M	↑	●	↓	↓	●	●
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6406, United States of America	$44.3M	$3.8M	$40.5M	↑	●	↓	↓	●	●
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, United States of America	$72.1M	$72.1M	-	↑	●	↓	↑	●	●
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-4944, United States of America	$445.5M	$445.5M	-	↑	●	↓	↑	●	●
IR0095.72-01 4 Sunset Ridge, Lexington, -, 02421-7998, United States of America	$89.7M	$89.7M	-	↑	●	↓	↑	●	●
IR5008.84-19 2 Gale St, Northborough, -, 01532-1529, United States of America	$934.33M	$728.78M	$205.55M	↑	●	↓	↑	●	●
IR3494.53-25 12 Lake Ave, Wakefield, -, 01880-6201, United States of America	$805.5M	$767.8M	$37.7M	↑	●	↓	↑	●	●
IR6327.81-07 61 Endicott St, Norwood, -, 02062-2220, United States of America	$1.8B	$251.3M	$1.55B	↑	●	↓	↑	●	●
IR2474.77-00 6 Money Hill Rd, Chepachet, -, 02814-1630, United States of America	$643M	$265M	$378M	↑	●	↓	↑	●	●

Actionable Vs. Inherent Risk - Overview

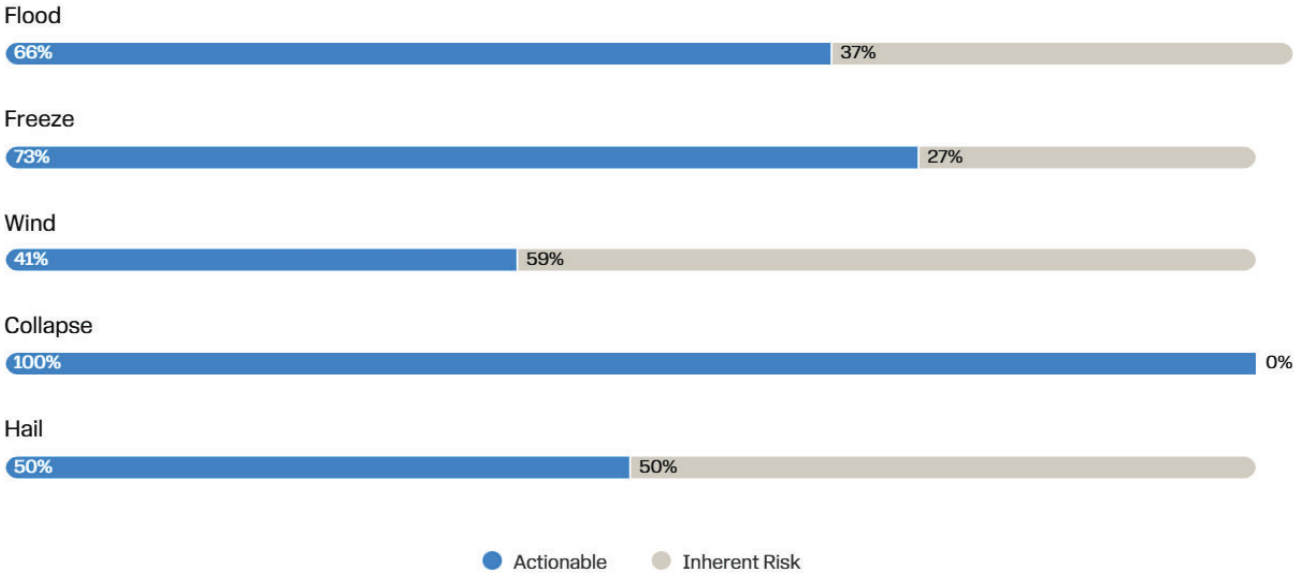
Actionable Climate Risk

The inherent climate risk is the exposure that remains after all mitigating action has been taken.



Actionable (57%) Inherent Risk (44%)

Actionable Climate Risk by Peril



Top Actionable Risk

Cleveland IR8437.38-78	32%
Minneapolis IR8204.73-00	13%
Waltham IR7571.45-20	12%
Johnston IR4658.38-00	10%
Lexington IR0095.72-01	9%

Top Inherent Risk

Waltham IR7571.45-20	42%
Providence IR8738.71-00	15%
Cleveland IR8437.38-78	14%
Minneapolis IR8204.73-00	13%
Johnston IR4658.38-00	8%

Actionable Risk - Details

Top Physical Risk

Location Details	Rec ID	Recommendation Title	Peril	Loss Expectancy USD	Cost Est. USD
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-4944, Un ...	22-06-002	Provide adequate stormwater barriers for affected doorways.	Flood	$54.26M	-
IR5008.84-19 2 Gale St, Northborough, -, 01532-1529, United ...	24-04-003	Create a stormwater response plan.	Flood	$3.34M	-
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, Unit ...	19-10-003	Replace the existing asphalt shingled roof.	Flood	$7.1M	-
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, Unite ...	22-04-001	Provide hail guards for atrium skylights.	Hail	$2M	-
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, Unite ...	12-03-003C	Provide FM Approved temporary physical flood protection.	Flood	$6.07M	-

Top Human Element Risk

Location Details	Rec ID	Recommendation Title	Peril
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6406, ...	20-10-004	Replace roof covers with FM Approved Very Severe Hail protection.	Hail
IR3494.53-25 12 Lake Ave, Wakefield, -, 01880-6201, United ...	21-10-001	Provide an elevation certificate for finished floors.	Collapse

Climate Change Scenarios by Peril

Extreme Precipitation

Extreme precipitation often leads to flooding. Heavy precipitation events are becoming more frequent and intense in most regions of the world. The increasing number or intensity of extreme rainfall events will make flooding more probable.

Location Details	TIV	PD	BI	Baseline		Short-Term (by 2030)		Long-Term (by 2050)	
	USD	USD	USD	in		RCP 2.6	RCP 8.5	RCP 2.6	RCP 8.5
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, ...	$828.2M	$814.7M	$13.5M	2 2	Max 1-day Max 5-Day	6.47% 5.28%	5.40% 4.82%	9.26% 7.29%	12.10% 9.84%
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, ...	$528M	$187.6M	$340.4M	2 2	Max 1-day Max 5-Day	4.42% 5.64%	4.14% 4.35%	7.78% 7.25%	11.01% 10.88%
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6 ...	$44.3M	$3.8M	$40.5M	2 2	Max 1-day Max 5-Day	3.47% 4.86%	5.52% 3.60%	2.49% 3.40%	9.81% 6.20%
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, ...	$72.1M	$72.1M	-	2 2	Max 1-day Max 5-Day	5.33% 5.28%	5.95% 4.82%	8.06% 7.41%	11.16% 8.38%
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-494 ...	$445.5M	$445.5M	-	2 2	Max 1-day Max 5-Day	5.33% 0.52%	5.95% 4.30%	8.06% 7.41%	11.16% 8.38%

Wind

Strong winds can damage roofs, roof-mounted equipment, and compromise the building envelope. Wind damage can result from several atmospheric phenomena including tropical cyclones, winter storms, thunderstorms, and tornados. Changes in the frequency and intensity of extreme wind events due to climate change depend on how these storm types are evolving in the future.

Location Details	TIV	PD	BI	Baseline	Short-Term (by 2030)		Long-Term (by 2050)	
	USD	USD	USD	mph	RCP 2.6	RCP 8.5	RCP 2.6	RCP 8.5
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, United States of A ...	$828.2M	$814.7M	$13.5M	-	-0.53%	0.56%	-0.22%	-0.09%
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, United States of A ...	$528M	$187.6M	$340.4M	-	-4.59%	-1.88%	-6.73%	-2.61%
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6406, United States ...	$44.3M	$3.8M	$40.5M	-	-3.57%	-2.61%	-4.87%	-3.78%
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, United States of ...	$72.1M	$72.1M	-	-	-4.59%	-1.88%	-0.30%	-0.38%
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-4944, United States o ...	$445.5M	$445.5M	-	-	-0.25%	0.37%	-0.30%	-0.38%

Climate Change Scenarios by Peril

Temperature

Temperatures are rising globally and heatwaves are becoming more frequent and intense. Extreme heat causes thermal stress to outdoor equipment, increases the demand for cooling, and can overwhelm power grid infrastructure. These factors elevate the likelihood for physical damage or business interruption.

Location Details	TIV	PD	BI		Baseline	Short-Term (by 2030)		Long-Term (by 2050)	
	USD	USD	USD		°C	RCP 2.6	RCP 8.5	RCP 2.6	RCP 8.5
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, ...	$828.2M	$814.7M	$13.5M	Daily Max Annual Mean	32.38 11.58	1.28°C 1.14°C	1.53°C 1.35°C	1.93°C 1.59°C	2.82°C 2.60°C
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, ...	$528M	$187.6M	$340.4M	Daily Max Annual Mean	34.68 9.72	1.33°C 1.19°C	1.55°C 1.40°C	1.86°C 1.67°C	2.90°C 2.69°C
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6 ...	$44.3M	$3.8M	$40.5M	Daily Max Annual Mean	38.44 7.79	1.48°C 1.33°C	1.57°C 1.60°C	1.97°C 1.91°C	3.09°C 3.01°C
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, ...	$72.1M	$72.1M	-	Daily Max Annual Mean	31.97 11.58	1.19°C 1.05°C	1.42°C 1.25°C	1.67°C 1.45°C	2.61°C 2.38°C
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-494 ...	$445.5M	$445.5M	-	Daily Max Annual Mean	31.97 11.58	1.19°C 1.05°C	1.42°C 1.25°C	1.67°C 1.45°C	2.61°C 2.38°C

Drought

Climate change has contributed to increases in drought in some areas of the world. More intense or prolonged droughts can lead to diminishing water resources, increasing operational risks, and potentially more severe wildfires.

Location Details	TIV	PD	BI		Baseline	Short-Term (by 2030)		Long-Term (by 2050)	
	USD	USD	USD		% / days	RCP 2.6	RCP 8.5	RCP 2.6	RCP 8.5
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, ...	$828.2M	$814.7M	$13.5M	Standardized Precipitation Index Consecutive Dry Days	3.86 15.06	24.36% 1.15 days	19.27% 0.95 days	35.23% 0.99 days	41.08% 1.18 days
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, ...	$528M	$187.6M	$340.4M	Standardized Precipitation Index Consecutive Dry Days	5.91 13.80	23.21% -0.33 days	17.90% -0.37 days	27.95% -0.33 days	38.33% -0.09 days
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6 ...	$44.3M	$3.8M	$40.5M	Standardized Precipitation Index Consecutive Dry Days	3.35 20.26	10.16% -0.83 days	9.18% -0.82 days	13.28% -0.81 days	23.47% -0.86 days
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, ...	$72.1M	$72.1M	-	Standardized Precipitation Index Consecutive Dry Days	3.28 15.27	22.14% 0.43 days	18.52% 0.56 days	31.36% 0.45 days	39.41% 0.79 days
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-494 ...	$445.5M	$445.5M	-	Standardized Precipitation Index Consecutive Dry Days	3.28 15.27	22.14% 0.43 days	18.52% 0.56 days	31.36% 0.45 days	39.41% 0.79 days

Climate Change Scenarios by Peril

Sea Level Rise

Global mean sea levels are rising because global warming accelerates the loss of ice on land and increases the volume of water in the world's oceans. The rise in sea levels, paired with the potential for stronger storms, increases coastal flood risk.

Location Details	TIV USD	PD USD	BI USD	Elevation m	Distance to Nearest Coastline km	Short-Term RCP 8.5	Long-Term RCP 8.5
IR7571.45-20 25 Intervale Rd, Waltham, -, 02453-1268, United ...	$828.2M	$814.7M	$13.5M	0.02	277.67	0.21 m	0.41 m
IR8437.38-78 750 E 88th St, Cleveland, -, 44108-1158, United ...	$528M	$187.6M	$340.4M	0.18	446.53	0.51 m	0.71 m
IR8204.73-00 2000 S Upton Ave, Minneapolis, -, 55405-6406, U ...	$44.3M	$3.8M	$40.5M	0.25	214764.21	0.21 m	0.41 m
IR8738.71-00 282 N Main St, Providence, -, 02903-5001, Unite ...	$72.1M	$72.1M	-	0.00	324.92	0.21 m	0.41 m
IR4658.38-00 1583 Hartford Ave, Johnston, -, 02919-4944, Uni ...	$445.5M	$445.5M	-	0.08	8328.66	0.21 m	0.41 m

Glossary

Exposure to Climate Risk

Climate Exposed Location

An insured facility visited by FM Field Engineering within the past five years that is exposed (inherent and/or actionable) to one or more of the climate perils considered in this report. Exposure is determined by combining information from Engineering visits, natural hazard maps, and global climate model data.

Total Insured Value Exposed

Breakdown of total insured value (TIV) of all current climate exposed locations, by property damage (PD) and business interruption (BI) values.

Total Climate Risk by Peril

Breakdown of risk by primary current climate peril for engineered locations. This is total risk, comprising inherent and actionable risk.

Locations with the Highest Risk by Climate Perils

List of engineered locations in descending order of climate risk (actionable and inherent), and the associated exposing climate peril(s).

Climate Risk Quality

Climate Risk Score

A proprietary FM metric representing climate risk quality across the client's portfolio of engineered locations relative to FM book of business. Climate risk is categorized by current RiskMark® score, degree of actionable risk, achievable score, and inherent risk.

Actionable Climate Risk

Breakdown of total climate risk by actionable and inherent on a persistent 100% scale. Contribution of each portion is relative to the specific client.

Inherent Climate Risk

The residual risk that remains after all loss mitigation recommendations have been applied.

Top Actionable or Inherent Risk

Prioritization of locations with the greatest actionable or inherent contribution to climate risk, regardless of peril, on persistent 100% scale.

Climate Resilience

Climate Action

Prioritized list of FM recommendations at engineered locations in order of risk reduction. Note the order of recommendations does not correlate 1:1 on a loss expectancy basis as this ranking considers frequency/likelihood of the actionable component of total risk.

Achievable Climate Risk Reduction

Aggregation of loss expectancy of outstanding climate related recommendations from FM Field Engineering at visited locations.

Attained Climate Risk Reduction

Number of human element and physical climate related recommendations (and aggregation of associated loss expectancy) completed over the past 3 years.

Future Climate Change Scenarios

RCP

Representative Concentration Pathways describe the future evolution of CO_2 concentration in the atmosphere in response to greenhouse gas emissions and the radiative forcing induced by it at the top of the atmosphere, which in turn affects global temperatures.

Low

Based on the RCP 2.6 scenario, the radiative forcing is limited to 2.6 W/m². This scenario is considered the best case for limiting climate change impacts. It requires a major turnaround in climate policies and concerted worldwide actions to reduce greenhouse gas emissions drastically. Under this scenario, global warming is unlikely to exceed 2°C by 2050.

High

Based on the RCP 8.5 scenario, the radiative forcing is assumed to increase up to 8.5 W/m². This scenario represents a possible worst-case scenario with continued rise in greenhouse gas emissions.

Future Climate Change Variables

Mean Temperature

Mean near-surface air temperature.

Maximum Temperature

Maximum of daily maximum near-surface air temperature.

Maximum 1-day Precipitation

Maximum precipitation amount accumulated over a 24-hour period.

Maximum 5-day Precipitation

Maximum precipitation amount accumulated over a 5-day period.

Standardized Precipitation Index

Index that compares cumulated precipitation for 6 months with the climatological precipitation distribution.

Consecutive Dry Days

Maximum number of consecutive dry days with precipitation amounts of less than 1 mm.

Wind

Mean near-surface wind speeds.

Sea Level Rise

Sea level rise due to melting of ice on land and increasing volume of water in the world's oceans.

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