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## **Fireman's Fund Green Insurance Fact Sheet**

Fireman's Fund, a company of Allianz, was the first property and casualty insurance company to offer green insurance to the U.S. commercial marketplace, and continues to be an industry leader in providing innovative, market-leading green insurance and related services. The company has expanded its green insurance from commercial to personal, including green insurance for historic buildings, hotels, manufacturing facilities, schools, restaurants, homes and personal and commercial automobiles. Descriptions of current Fireman's Fund green products and services follow.

### **Fireman's Fund Green Insurance Products & Services**

#### **Green-Gard (SM) Commercial Building Coverages (2006)**

Whether customers have built green buildings, made green renovations to existing buildings or want to rebuild green in the event of a loss, Fireman's Fund provides solutions to protect both financial and environmental investments.

With Green-Gard commercial building coverages, customers can replace standard systems and materials with green ones after a loss. In the event of a total loss, Fireman's Fund will pay the cost to rebuild as a green certified building. If the property is already green-certified it benefits from a five percent premium discount on its regular insurance coverage. In the case of a loss, Fireman's Fund protects the customer's green investment with broad coverage including, for example, green power generating equipment, alternative water systems, and vegetated roofs. Currently approximately 1,500 Commercial insurance policyholders have purchased Green-Gard endorsements, on policies with premium totaling \$150 million.

#### **Manufacturers' Green Property Coverages (2008)**

Sustainability is emerging as a critical business strategy for manufacturers. Businesses with a sustainability program benefit from higher employee productivity, reduced absenteeism and lower energy bills, thereby improving profitability. Plus, sustainable businesses present fewer safety risks and are better insurance risks.

After a partial or total loss, Manufacturer's Green Upgrade coverage will pay the increased cost to replace damaged business property with green-rated equipment, products and construction materials. Fireman's Fund also offers pricing credits to manufacturers who employ sustainability initiatives, practices and products. Policies with Manufacturers' Green Property Coverage total \$1.8 million in premiums.

### **Green Commercial Auto (2008)**

Fireman's Fund offers new replacement cost coverage for commercial vehicles – insuring the full replacement cost of autos that are stolen or damaged beyond repair. The endorsement also provides coverage for rental reimbursement in the event of a total loss. In addition, a hybrid upgrade endorsement is available that would give a new vehicle replacement coverage for autos with the option to upgrade to a hybrid.

### **Green Commercial Risk Management and Loss Control Services (2008)**

Risk management and loss control specialists assist policyholders in identifying solutions to control rising energy costs, decrease carbon emissions, increase profitability and reduce risks and losses. Fireman's Fund helps customers make their properties more sustainable, so they can meet business objectives while reducing their environmental impact. With the likelihood of increased environmental legislation, this service provides a benefit to policyholders beyond insurance.

### **Green Homeowners (2008)**

With the first-ever admitted green homeowners insurance offered in the U.S., Fireman's Fund offers coverage to policyholders who have green homes or who want to upgrade their residences with green features after a loss using environmental safety and efficiency standards. Homeowners with residences that are already green are granted a five percent discount. Fireman's Fund provides green home insurance for nearly 46,000 policies in 36 states, on policies totaling \$87 million in total premiums.

### **Green Auto Hybrid Upgrade (2009)**

In 2009, Fireman's Fund introduced a new green personal auto hybrid upgrade coverage that replaces vehicles after a total loss with a new model and offers an upgrade to a hybrid vehicle.

### **Energy Star Discount and Portfolio Manager Tool (2010)**

In 2010, Fireman's Fund announced that policyholders with Energy Star buildings are eligible for a five percent discount. In addition, Fireman's Fund risk services consultants can help property owners benchmark their buildings' energy and water consumption with Energy Star's Portfolio Manager tool. With the tool, consultants can identify under-performing buildings and work with policyholders to set related investment priorities, develop energy management goals, and track performance and savings over time.

### **Green Risk Advisor (2010)**

In an effort to provide property owners with green insurance information, tools and resources, Fireman's Fund launched the [Green Risk Advisor](#) web site. The web site includes information on how businesses can learn about the green economic value proposition, understand how green insurance works, and identify and implement no- and low-cost green and sustainable techniques.

Follow Fireman's Fund's green insurance efforts on Facebook ([www.facebook.com/GreenInsurance](http://www.facebook.com/GreenInsurance)) and Twitter ([www.twitter.com/GreenInsurance](http://www.twitter.com/GreenInsurance)).



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## **Fireman's Fund Green Corporate Initiatives Fact Sheet**

Fireman's Fund and Allianz SE are committed to the environment, and dedicated to sharing knowledge about climate change, sustainability and energy to help create global solutions.

### **Fireman's Fund Insurance Company – Corporate Actions**

- Fireman's Fund is committed to reducing its carbon emissions by 25 percent by 2012
- In 2011, Fireman's Fund installed Bloom Energy Servers – fuel-cell energy generators – at its Novato headquarters, enabling the company to reduce its carbon footprint by 15 percent
- Fireman's Fund is the first insurer to be named an ENERGY STAR® partner
- Fireman's Fund headquarters in Novato, California, received an ENERGY STAR Certification with a score of 92
- Three (Dallas, Novato and St. Louis) LEED-certified buildings
- In 2009, Fireman's Fund was featured as a finalist in the Green Business Awards Practices (Large) category by *San Francisco Business Times*
- The company recycled 79 percent of the waste it generated in 2008
- Reduced its energy usage by 36 percent or by 41,164,977 kilowatt hours since 1999
- Fireman's Fund won the prestigious California Environmental Award and Economic Leadership Award (GEELA) for its sustainable practices/ facilities – honored by Governor Arnold Schwarzenegger and the California Environmental Protection Agency (2008)
- American Business Award honored Fireman's Fund as best corporate social responsibility program in the country (2008)
- November 2007: Marin Economic Commission Award – "Green" headquarters facilities in Novato selected for environmental values and resources award
- Northern California Chapter, U. S. Green Building Council - Inaugural "Green Building Superheroes" Corporate Award (2007)
- *Building's Magazine* Most Innovative Products Award (2007)



## **Allianz SE – Corporate Actions**

*"Climate change is a fundamental strategic issue and a top priority for Allianz," said Clem Booth, Allianz board member.*

*"At Allianz, we strive for exceptional financial performance and growth based on our commitment to the pursuit of a sustainable world through combining long-term economic value, environmental stewardship and social responsibility."  
Allianz Group Sustainable Development Summary Report 2007*

- Allianz is committed to reducing its CO2 emissions by 20 percent by 2012 compared to 2006 levels
- Reduced the waste per employee by 25.4 percent since 2005
- Allianz has acquired a wind farm portfolio with an overall capacity of more than 240 megawatts
- Allianz plans to invest \$1.5 billion in renewable-energy sources by 2012
- Allianz provides a 10 percent auto insurance discount to customers in Austria who have annual public transportation passes
- The Allianz Group's EcoTrends Fund invests in companies offering products and services in renewable energy, environmental protection, and water enhancement projects. More than \$1 billion was managed under its global strategy in 2008.
- The Ethisphere Institute recognized Allianz as one of "The World's Most Ethical Companies" in 2008
- Partnered with the World Wildlife Fund to publish a series of reports and studies, among them the "Climate Change and Insurance: An Agenda for Action in the United States" report
- Dow Jones Sustainability Index – Insurance sector leader for six years in a row
- Allianz Knowledge website (<http://www.knowledge.allianz.com>)