



## **Fireman's Fund<sup>®</sup> to Become One of the First Insurers to Offer Valuable Identity Theft Restoration Service Nationally**

*Personal counselor will work to recover the good name of identity theft victims*

NOVATO, Calif., March 28, 2005 -- Fireman's Fund Insurance Company will provide Identity Theft Restoration Services nationally, offering customers access to a personal counselor who can help identity theft victims with the legal and logistical burden of putting their lives back together. The decision makes Fireman's Fund one of the first major insurers in the country to deliver the service as part of an insurance policy.

This enhancement will come at no additional cost -- and with no deductible -- to Fireman's Fund policyholders who have Prestige<sup>®</sup> Home Premier with Added Measure<sup>SM</sup> coverage and will be available effective March 30.

“Coverage for the expenses associated with identity theft has become a standard add-on to many homeowners insurance policies. But our new service addresses the real issues associated with identity theft – the hassle and headache of correcting the problems caused by fraud,” said Scott Garfield, vice president, sales and marketing, Personal Insurance. “Identity theft not only is stressful for the victim, but can also prove costly and time consuming. We are happy to remove this burden from our policyholders and place it into the hands of an expert who will work as the victim’s advocate, handling every detail and addressing any reoccurring fraud issues.”

Identify theft is the fastest growing crime in America, with victims numbering in the millions and economic loss exceeding \$50 billion annually. A report by the Federal Trade Commission showed that the average victim spent 60 hours resolving fraud involving new accounts, adding up to a total of 297 million hours spent on identity theft resolution in 2003. Publicity surrounding this epidemic has resulted in demands from agents and policyholders who want substantial insurance protection against financial loss and assistance in dealing with the ensuing crisis a victim experiences.

Fireman's Fund has been protecting its policyholders against identity theft since 2003 with Identify Fraud Expense coverage of \$25,000 on its Prestige Home Premier with Added Measure product. With the addition of Identity Theft Restoration Services, Fireman's Fund now takes the next step by helping transfer the burden of crisis resolution from the victims to expert crisis managers. As part of the new service, Fireman's Fund will provide advice and advocacy services including: toll-free access to a personal advocate who works with victims one-on-one; fast notification to relevant agencies; arrangement of appointments with law enforcement; ongoing credit monitoring and fraud alerts; and restoration of credit files, DMV records, government records and financial accounts.

### **About Fireman's Fund Insurance Company**

Fireman's Fund is a premier property and casualty insurance company providing personal, commercial, marine, excess and surplus lines and agribusiness insurance products nationwide. Fireman's Fund is a member of Allianz AG, one of the world's largest providers of insurance and other financial services.

For more information about Fireman's Fund, visit our Web site at [www.firemansfund.com](http://www.firemansfund.com).

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