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Press Release

Fireman's Fund Insurance Company Introduces Insurance for Wineries with "Roots to Retail" Coverage

NOVATO, Calif., Sept 26, 2006 - To meet the needs of the fast-growing wine industry, Fireman's Fund Insurance Company has introduced Insurance for Wineries, a comprehensive product with coverages specifically created for the business of growing, making and selling wine.

Wine is produced today in all 50 states with more than 3,700 wineries across the nation. Insurance for Wineries provides coverage for businesses engaged in all aspects of winery operations, including vineyards, equipment, employees, winemaking and production, retail stores and tasting rooms as well as on-site tours and events. In addition, clients can add an endorsement to value their in-process wines as well as their limited edition library and heritage wines at their ultimate selling price.

This "roots to retail" offering includes coverage for property, business income, liability, international operations and key employees. From vintners with boutique operations to large winery owners, all members of the wine industry will be better protected with the following benefits:

- **Property-Gard Select® Winery Endorsements**– Coverage and valuation options covering buildings, business personal property, wine products, and barrel and case storage products against loss from a wide variety of perils. Coverage and valuation options for in-process wines, library wines, heritage wines and staged release wines.
- **Ocean Cargo**- Property protection for cargo that is being shipped by sea, air, and/or land. This allows parties involved in international trade, be they sellers, buyers, banks or other interested entities to be confident that the transaction can be completed.
- **Agricultural Chemical Drift** – Coverage for physical injury to people, domestic animals, or growing or harvest crops due to herbicide or pesticide above-ground contact or accidental chemical drift from a vineyard to a neighboring property. Includes payment for the defense of any resulting claim or lawsuit.
- **Product Withdrawal Expense** – Covers expenses incurred when a defect such as contamination or mislabeling causes the withdrawal of goods from customers.

- **Life Insurance and Key Employee Plan** – Key employee replacement cost, Prestige DestinationsSM travel coverage, Allianz Life®, Deferred Compensation, and Long-Term Care cover key employees.
- **Auto and Truck** - Additional coverage for non-owned and hired vehicles and the FleetCover® endorsement which includes higher limits for medical payments, coverage for communication equipment and rental expense reimbursement.

Boutique wineries, with production between 750 and 2,500 cases per year, can take advantage of farm and ranch insurance that combines coverage for the primary residence and the working vineyard to protect agricultural structures, equipment and commercial vehicles, home and auto in one policy.

“Fireman’s Fund has been insuring wineries for more than 50 years. We’re combining that experience with our farm and ranch and hospitality industry experience to develop more extensive coverage for wineries,” said Sue Miller, vice president , Commercial Insurance at Fireman’s Fund. “This new product meets winemakers’ key business concerns.”

About Fireman’s Fund Insurance Company

Fireman’s Fund is a premier property and casualty insurance company providing personal, commercial and specialty insurance products nationwide. Fireman’s Fund is a member of the Allianz Group (NYSE: AZ), one of the world’s largest providers of insurance and other financial services. For more information about Fireman’s Fund, visit www.firemansfund.com.

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