



FIREMAN'S FUND® OFFERS CUSTOMERS VALUABLE PROPERTY EVALUATION AND DISASTER RECOVERY PLANNING TOOLS

NOVATO, Calif., Nov. 16, 2004 -- Fireman's Fund Insurance Company commercial customers now have access to new Internet-based tools that aid in planning for and recovering from disasters. Called "Open for Business," the tool is now accessible to commercial policyholders when they register for one of the company's 20 specialized iCustomer Series® Portals, a series of online Web sites focused on industry-specific loss prevention and safety.

"According to the Institute for Business & Home Safety (IBHS), which developed 'Open for Business,' most smaller companies lack the resources and expertise to plan for a major business interruption," said Gary Bhojwani, President of Commercial Business for Fireman's Fund. "In fact, more than 25 percent of small businesses closed by disaster never reopen because of lack of coordinated preparation. That's why Fireman's Fund has worked with IBHS to make this powerful tool available to our commercial customers."

"Open for Business" plans ahead for key operational steps to be taken immediately to help a business survive and get back on its feet following a natural peril such as hurricane, high winds, tornado/hail, flood, earthquake or wildfire. The tool can systematically reduce the potential for death, injury, property damage and economic loss by helping businesses understand what risks they face and provide suggestions for mitigation.

IBHS values the planning tools at a minimum of \$2,000 per user. There is no charge for Fireman's Fund commercial policyholders to use the tools.

"Open for Business' helps smaller businesses access disaster analysis and recovery planning techniques normally affordable only by much larger organizations," said Diana McClure, director of public safety strategies at IBHS, a nonprofit association of insurers.

The tool has two components usable in tandem or separately: A Property Evaluation tool for assessing risks to property from major perils; and a Recovery Plan Generator for creating an individual tailored plan. These components are designed to be used together, but users can choose to stagger their usage or decide to only use one.

There's no need for a user to have a background in creating a natural disaster recovery plan. The Recovery Plan Generator provides clear instructions and a self-guided step-by-step process for completing all 13 parts of the plan. Users can access the tool and revise their plans as often as they would like. They may also save their plans on their own computers or print them out for distribution to staff and business associates.

The Property Evaluation tool evaluates both rental and owned-business property. The tool provides a series of questions designed to assess preparedness in the event of a peril such as an earthquake, flooding, high winds or wild fires. Recommendations compiled by IBHS engineers are made available with details for securing property. The tool also accommodates multiple locations.

Once the property protection and recovery plans are developed, they are stored confidentially at the secure, independently verified "Open for Business" site. This is a valuable feature in the event that a policyholder's business location is not accessible. Staff can access the recovery plan from any computer connected to the Web.

"'Open for Business' fits perfectly with the iCustomer Series Web sites which offer our policyholders content and tools that support the day-to-day risk faced in business operations," said Bhojwani. "For instance, the iCustomer Series Web sites contain national industry information feeds, lists of government and regulatory resources, medical providers for workers' compensation, and access to vendors of loss control-related goods and services with negotiated preferred pricing for many business products - all this in addition to traditional claims and loss control information."

"We are proud to be the first insurer to introduce 'Open for Business' to our commercial customer base," said Bhojwani. "This relevant tool will enable our agents to add even more value to their business customers."

About IBHS

The Institute for Business & Home Safety (IBHS) is a nonprofit initiative of the insurance industry that uses communication, education, engineering and research to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

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 the Allianz Group, one of the world's largest providers of property and casualty insurance and other financial services. For more information about Fireman's Fund, visit our Web site at firemansfund.com.

###

Media Contact: John Kozero, Public Relations Director - 415.899.2166