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## Press Release

### Fireman's Fund Insurance Company Launches Green Coverage for Manufacturers

*New Product is the Latest in a Series of Green Coverages for Businesses*

NOVATO, Calif., (May. 14, 2008) – Manufacturers who already have, or are interested in adopting environmentally sustainable practices, can now purchase green insurance coverage from Fireman's Fund Insurance Company, the leader in green commercial insurance.

Fireman's Fund's new green endorsement is a valuable coverage for manufacturers that want to reduce water and energy use, and lower their overall carbon footprint. The company is offering insurance premium reward incentives to manufacturers who employ environmentally friendly initiatives, practices and products.

"Sustainable manufacturing practices are more profitable than traditional processes," said John Armstrong, manufacturing product director, Fireman's Fund. "In addition to more efficient energy and water usage, advanced technology improves production, reduces waste and lowers costs - which can translate into increases in net profits."

Sustainability in manufacturing goes beyond a green building to the machinery and equipment that produces the raw material that goes into the product, the process of manufacturing, and the impact of the finished products on the environment.

Manufacturers that enforce green standards benefit from higher employee productivity, reduced absenteeism, improved product safety and lower energy bills. Sustainable businesses present fewer risks and are, therefore, better risks to insure.

The new Manufacturers' Green Coverage Endorsement provides Green Upgrade Coverage and Certified Green Building Coverage. Product coverages include:

- Green Upgrade Coverage – after a loss, this coverage replaces real and business personal property (including machinery and equipment) with green rated products and construction materials. LEED® [www.usgbc.org](http://www.usgbc.org), Green Globes® [www.greenglobes.com](http://www.greenglobes.com), EnergyStar® [www.energystar.gov](http://www.energystar.gov), or SNAP® [www.epa.gov/ozone/snap/](http://www.epa.gov/ozone/snap/)
- In those instances where no green-rated equivalent exists, the coverage will replace damaged property with alternatives that use energy more efficiently, improve human health, or reduce toxic emissions.
- Certified Green Building Coverage – after a loss Fireman’s Fund will restore the building to its pre-loss LEED certification, or better yet, to one level higher than it was prior to the loss.

This new coverage will pay for the loss of business income, including the loss of public utility credits or reimbursements, resulting from the suspension of alternative power generating equipment, and extra expenses to purchase replacement power or water from a public utility while repairs are being made.

In addition, the following extensions of coverage will apply to both coverages:

- Vegetated Roof and Heat Island Effect – trees, shrubs, plants and lawns used to dissipate the heat island effect of the property, including parking lots
- Professional Design Consulting – cost of hiring a LEED-accredited design consultant to participate in the redesign and reconstruction process
- Commissioning Expense – cost of hiring a LEED-accredited engineer to make sure equipment and machinery is properly installed and working at optimum efficiency
- Certification Fees – pays fees required to register as a certified green building
- Recycling Additional Expense – remove and recycle renewable debris rather than dumping in landfills
- Flush-Out – reconstructed space with 100 percent outside air through new filtration
- Green Financial Incentive – pays for the loss of favorable tax, utility, or loan rates (favorable discounts) which have accrued as a result of green upgrades

Additionally, Fireman’s Fund’s comprehensive sustainable manufacturing solutions go beyond property coverage to include insurance cost reductions, sustainable loss control consultation, new vehicle replacement coverage, and upgrade to hybrid auto coverage.

Green Resources for manufacturers:

- The Fireman's Fund loss control team provides free building assessments and recommendations for implementing low and no cost improvements that can help manufacturers reduce carbon emissions and increase profitability.
- Green Resource Center available on iCustomer Series® community portal - provides online resources and services that will assist manufacturers' efforts towards sustainability.

### **About Fireman's Fund**

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal, commercial and specialty insurance products nationwide. It is rated 'A+' by Standard & Poor's Rating Services. Fireman's Fund is a member of the Allianz Group (NYSE: AZ), one of the world's largest providers of insurance and financial services. Allianz ranks as the most sustainable insurer in the Dow Jones Sustainability Index based on its economic, social and environmental performance. For additional information, visit [www.firemansfund.com](http://www.firemansfund.com).

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