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## Press Release

### **“Well Above-Average” Hurricane Season Approaching**

*Fireman's Fund Insurance Company Offers Safety Consultations to its Affluent Customers to Help Prepare for Disaster*

NOVATO, CA (May 28, 2008) – The Department of Atmospheric Science at Colorado State University predicts a “well above-average” hurricane season for 2008. According to its research, there is a 69 percent chance that at least one major (category three or above) hurricane will hit the East Coast this year, which is 17 percent higher than the average for the past 100 years.

To help prepare for a hurricane, Fireman's Fund Insurance Company's Risk Management Advisory Services Program is offering wind mitigation consultation services to its affluent and high net worth customers. The insurer's Risk Management Advisors will analyze a home's structural features and make recommendations on how to better protect families, homes and their contents during a hurricane. This can include advice on storm shutters and referral to pre-qualified installation companies.

The consultation may also include advice on an evacuation plan for families, as well as a plan to evacuate valuable contents such as fine arts when a storm is approaching. Fireman's Fund also provides assistance with implementation of an emergency plan when a storm is imminent, and services immediately after a hurricane to assess damage and secure property to reduce further loss.

The Risk Management Advisory Services Program has identified five primary areas of hurricane readiness attention.

1. **Shutters and Windows:** Impact-resistant window systems or Florida building code-compliant shutters should be installed (commonly sold in hurricane prone areas). Extensive examination of structural failure after hurricanes has shown that

- using storm shutters to prevent high winds from entering a home is the single most effective way to protect property and personal safety.
2. **Roofs:** Roof covering and sheathing should resist high winds. Roofing contractors should always remove old roofing materials to the wood sheathing, confirm that rafters and trusses are secured to walls, replace damaged sheathing, attach sheathing by fastening according to current model building codes for high wind regions, install roofing designed to resist high winds and seal all sheathing joints with self-stick rubberized asphalt tape to provide a second moisture barrier.
  3. **Entry Doors:** Entry doors are highly susceptible to wind pressure. Pressure on entry doors can cause the doors to fail and blow inward, increasing the internal pressure on the walls and roof. Doors should have three hinges and a deadbolt lock with a bolt at least two inches in length. Door frames should be securely anchored to wall framing.
  4. **Garage Doors:** Because of their size, garage doors are largely susceptible to wind damage. Due to the length of garage doors, it is important to stabilize the entry points of vertical and horizontal stiffeners. A door manufacturer's technical staff may offer recommendations about center supports that you can attach and remove when there is severe weather.
  5. **Connections:** Anchor the roof to the walls with metal clips and straps. Make certain the walls are properly anchored to the foundation. New code requires rebar with filled cells every six feet. A qualified engineer can explain the process and assist with this.

### **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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