



**FIREMAN'S FUND[®] EXTENDS RECOVERY SERVICES AT NO CHARGE
FOR CUSTOMERS AFFECTED BY HURRICANE RITA
NEEDING PERSONAL ASSISTANCE TO REBUILD THEIR LIVES**

NOVATO, Calif., October 3, 2005 — Fireman's Fund Insurance Company[®] has extended a series of recovery services originally announced last week for Hurricane Katrina victims to customers and agents hit by Hurricane Rita — all without charge.

The recovery services include trauma counseling, identity theft prevention and restoration and personalized assistance in coping with the practical and emotional effects of the hurricanes. The services are free to current Fireman's Fund customers and agents of the company's personal, commercial and specialty insurance businesses in areas most impacted by Rita.

(View the original press release at
<http://www.firemansfund.com/dcmsSites/library/pdf/KatrinaRecoveryServices.pdf>)

"Rita's devastation may not have been as widespread or as dramatic as Katrina's, but to any homeowner or business owner who has lost everything, the sense of personal tragedy is every bit as profound," said Chuck Kavitsky, CEO of Fireman's Fund. "That's why Fireman's Fund will offer the same assistance as we did with Katrina to help our customers and agents cope with the traumatic losses incurred in the wake of Rita. These services can help inspire the courage to recover and eventually to rebuild."

Policyholders and agents may call the company's toll-free claims phone numbers (888-FIREHAT or 800-486-6380) and select "Katrina Recovery Services" (which will now apply to Rita customers as well). The callers are then connected with counselors from the following companies commissioned by Fireman's Fund:

* NEAS, a nationally recognized provider of mental health counseling and trauma assistance, including a network of 7,900 trained psychological counselors.

* Identity Theft 911, which provides a single point of assistance to help victims of identity theft deal with credit and financial institutions, and obtain documentation for identity verification and reclamation. This service will assist with the protection of financial, credit, employment and personal information including fraud-alert tools. In the event disaster victims should experience identity theft, one-on-one full resolution services will be provided. Identity fraud is already proving to be a problem in areas devastated by Katrina.

* World Access, an international leader in emergency medical assistance, travel and concierge services.

In other services to customers, Fireman's Fund yesterday announced that it will treat homeowners' property damage from Hurricanes Katrina and Rita as one event for purposes of calculating the amount of hurricane deductible on losses to a home from both hurricanes. Immediately after

Katrina, the company also conducted a multimedia outreach campaign throughout the Gulf Coast to locate customers displaced from their homes because of civil authority orders. The messages, in print and radio ads, included an 800-number for customers who might need funds for living expenses and lodging.

The company also configured its home page web site to allow initial storm claims to be filed on line. On September 2, the company voluntarily declared a moratorium preventing the cancellation or non-renewal of any customers' policies in the hurricane-affected areas. This moratorium gives customers time to recover from the hurricane catastrophes without worrying about paying for their policy renewals.

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 AG Group (NYSE: AZ), 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.

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