

Press Release

Fireman's Fund Expands "Green" Homeowners Insurance Credit to Include Earth Advantage in Oregon

Insurer to Offer Innovative, Environmentally Friendly Coverage; Five Percent Credit Given to Green Homeowners

NOVATO, Calif., (Dec 07, 2010) – Fireman's Fund Insurance Company, the nation's first provider of green insurance, has expanded the credit for green homeowners in Oregon to include home certification by Earth Advantage.

Setting a new standard, Fireman's Fund www.firemansfund.com/green is offering this innovative coverage to homeowners who currently own green homes, and has also expanded the upgrade coverage for those who want to upgrade their residences with green features after a loss using environmental safety and efficiency standards. If a home is completely destroyed, it can now be rebuilt to green standards, including Earth Advantage New Homes certification www.earthadvantage.org or Leadership in Energy and Environmental Design (LEED[®]) status, www.usgbc.org/leed.

"We believe this is a trend-setting insurance solution for homeowners who are interested in the many benefits of 'going green' at home," said Donald Soss, vice president of Fireman's Fund's Personal Insurance segment.

Homeowners whose residences are already green will be offered a five percent discount on their homeowner premium.

"The credit for green homeowners promotes energy efficiency and healthy living and offers an incentive to homeowners and builders to own and build environmentally friendly homes" says Candace Jennings, president of Jennings Insurance Agency.

A green home uses less energy, water and natural resources, and creates less waste. Studies have shown that residents have better overall health and productivity as a result of reduced exposure to mold, mildew and indoor toxins. According to the National Center for Healthy Housing (www.centerforhealthyhousing.org), homeowners can expect substantial health gains by building green.

With this coverage, homeowners will be able to rebuild and replace with green alternatives such as:

- Energy Star®-rated appliances, lighting, electronic equipment and roofing/insulation
- An Energy Star upgrade of heating, ventilation and air-conditioning systems
- Forest Stewardship Council (www.fcsus.org) certified wood for millwork, ceilings, siding and framing, including bamboo flooring
- Non-toxic, low odor paints and carpeting
- Water-saving plumbing fixtures
- Flush out reconstructed space with 100% outside air
- Debris removed after damage to a home will be recycled and diverted from landfill

Earth Advantage Institute is a nonprofit green building organization in Portland, Oregon that has certified more than 11,000 homes.

Fireman's Fund was recognized by the Environmental Defense Fund for its contributions to the green movement in a report, "Innovations Review 2008: Making *Green* the New Business as Usual" (www.edf.org/InnovationsReview). Fireman's Fund was the only insurer highlighted in the report that includes the latest trends and best practices that demonstrate how environmental sustainability efforts are creating new markets and providing competitive advantages.

About Fireman's Fund®

Fireman's Fund Insurance Company is a premier property and casualty insurance company providing personal and commercial insurance products nationwide. It is rated 'A+' by Standard & Poor's Rating Services as of November 23, 2010. Fireman's Fund is a member of the Allianz Group, the world's largest provider of property and casualty insurance. For additional information, visit www.firemansfund.com.

About Jennings Insurance Agency

In 1968, Grant Jennings started his insurance agency with a vision to offer his clients more. Today, his daughter Candace carries on the legacy of providing customized coverage for your unique needs all backed with truly personal, client-centered services that goes far beyond expectations. The JIA Team is excited to be a part of this new innovative "Green" Homeowners program. For more information please visit the website www.jenningsinsurance.com or for more information about the "Green" program please visit www.insureyourgreenhome.com.

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