

# Our commitment to the environment

Helvetia actively promotes the conservation of the environment and views sustainable conduct as an important investment in its future. Environmental sensitivity is part and parcel of the daily working lives of all our employees. The following is a description of the most important measures implemented in our country markets Switzerland and Germany last year. We also introduce some products that reward ecological consciousness.

## **Market and environmentally compatible products**

### ***Photovoltaic insurance***

In a time when raw materials are becoming ever scarcer, climate change is an important topic of conversation and the future security of electricity supply in Switzerland is in question, the alternative energies market is growing dynamically. The ten leading providers in the field of solar power plants (photovoltaic plants) share around 90% of the market in Switzerland. Helvetia has developed a new insurance product that covers the specific risks associated with photovoltaic plants and is only sold in combination with such plants. A framework agreement has since been concluded with six of the leading providers in this market.

Helvetia was also nominated as one of the top providers in the German market in 2007. The current climate discussion in Europe which puts the onus on every individual company to increase the share of renewable energies in the EU in the next few years will boost the photovoltaic market and promises a good future for Helvetia's photovoltaic insurance.

### ***Green discount for alternative fuel***

Helvetia introduced a green discount for alternative-fuel vehicles on 14 May 2007. Vehicles using alternative technologies or ecological fuel are insured at lower rates. Consumers who choose a hybrid car or a car powered by alternative fuel, e.g., natural gas instead of petrol, will in future benefit from a discount of up to 15% on liability and collision damage insurance. Helvetia has been insuring electric cars at 'green rates' for more than ten years. In this case the premium reduction

on various insurance policies is sometimes as much as 50%.

## **Measures that benefit our customers**

In Germany, environment-related changes were introduced in household contents insurance. The compensation limit for damage caused by overvoltage was increased substantially and the deductible for expanded natural disaster coverage was reduced.

## **Commitment and ideas are rewarded**

Helvetia has been supporting the WWF eastern Switzerland environmental award 'Der Grüne Zweig' (The Green Branch) for the past five years. This prize honours outstanding environmental concepts developed by families, school classes, groups and private persons who display great commitment to preserving the environment in which we live. The eastern Switzerland environmental award for 2007 was given to Class 2a of the school in Jonschwil and the 'Waldkinder' [Forest Children]. The school class and the forest children exhibited impressive commitment to the preservation of our environment.

## **Latest energy saving construction standards in Germany**

In summer 2007 Helvetia celebrated the topping-out ceremony for one of its largest construction projects in Germany, the 'Altenhagener Weg' in Hamburg. This project consists of the total refurbishment or new construction of 156 apartments on a site of 22,200 square metres. Helvetia attaches special importance to applying the latest energy-saving standards. All buildings will retain the typical Hamburg architectural style with traditional brick façades. Effective thermal insulation and state-of-the-art heating technology guarantee low operating costs.