Linking Energy Management and Risk Management: Tapping Win-Win Synergisms

Why Insurance Companies are Promoting Energy Efficiency

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Lawrence Berkeley National Laboratory

Presentation at Sustaining the Future
PCEA Conference • 26 September 2003
The End of the Age of Innocence:
“Risk Management” becomes a household word
Why Look at Linkages with Insurance & RM?

• Adverse risk implications can scuttle an energy-efficiency project; benefits can be a boon!

• Risk management has vastly more corporate status than does energy management

• Common goals can yield lower implementation costs

• Insurers increasingly concerned about rising disaster-related losses due to global climate change
# Physical Perils Addressed by Energy-Efficient and Renewable Energy Tech’s & Strategies

(78 technologies & procedures)

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<tr>
<th>Physical Perils</th>
<th>Number of measures offering benefit¹</th>
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<td>Extreme Temperature Episodes</td>
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<td>Fire &amp; Wind Damage</td>
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<td>Home or Workplace Indoor Air Quality Hazards</td>
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<td>Outdoor Pollution or Other Environmental Hazard</td>
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<td>Power Failures</td>
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<td>Theft and Burglary</td>
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¹ Number of measures offering benefit may vary depending on specific technology or procedure.
² Considered as a separate category in this context.
## Insurance Coverage Addressed by Energy-Efficient and Renewable Tech’s & Strategies

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<tr>
<th>Insurance Coverage — Commercial Lines</th>
<th>Number of measures offering benefit¹</th>
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<td>Builder’s Risk</td>
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<td>Workers’ Compensation</td>
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<td>Homeowners Insurance</td>
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¹ The number of measures offering benefit varies by provider and policy type.
Efficient Torchiere Light Fixtures Reduce Fire Risk

- Compact fluorescents are low-temperature light sources
  -- Halogen fixtures caused 350 known house fires, plus >100 in colleges

38W 2D CF Bulb  300 W Halogen Bulb
Laboratory Fume Hoods to Enhance Workplace Safety

Fume hoods are intended to contain dangerous gases and particles, but do so poorly and with high energy use.

New design with low-velocity “air divider” improves containment with 75% energy savings (approx $3k/hood-yr.)
The US Northeast Blackout of 2003 is the first such event to be characterized as an “insurance disaster”.

- Est. insured losses $3b (vs. $0.002b for the NY blackout of 1977)
Building Commissioning to Reduce A&E Professional Liability Claims

- DPIC Investigation of HVAC-related Claims
  - #1 cause of claims (>700/year)
  - #1 cost of claims (avg. ~$500,000/claim)
  - Closed-claims review: 44 cases ($24 million)
    - Cx would have avoided or reduced many claims: “irrefutable benefits”
    - But few A&Es familiar with or practicing Cx; most think it should be done

- Survey of 40 Customers: Reasons for Commissioning
  - Energy savings: 13%
  - Reduce litigation: 30%
  - Building performance: 19%
  - Client satisfaction: 19%
  - Requested by client: 19%

- DPIC now offers a 10% premium credit to their customers (insureds) who obtain training in commissioning
Energy-Efficient Windows to Reduce Fire, Wind/Water Damage, Shattering

- Multiple panes, “low-e” coatings, efficient frames reject heat
  —> delayed breakage during fire (Pilkington study); enhanced comfort

- Retrofit films add shatter-resistance
  —> less damage in earthquake, wind storms; theft deterrence
Efficient Building Envelope to Reduce Formation of Ice Dams

<<< Problem: Ice formation causes property damage, injury, business interruption, slip/fall hazards

Solutions: Reduce thermal gains to attic, exfiltration, duct leakage, etc >>>
Weatherization to Reduce Health Impacts of Urban Heat Catastrophes

5300 deaths from 12 major U.S. heat storms; 700 heat deaths in Chicago, Summer 1995

Performance of Weatherized and Unweatherized Apartments During Chicago Summer Heatwave in 1995

Body Temperature

Air Temperature (°F)

Summer Comfort Zone (78-72°F)

--- outdoors --- with weatherization --- w/o weatherization
Duct Sealing to Reduce Carbon Monoxide, Fire, Radon, & Ice Dam Risks

“Aeroseal” Duct-Sealing Technology (now Carrier)

- Leaky ducts (com’l & resid’l) cause negative building pressurization
  --> back-drafting of carbon monoxide gas; flame roll-out; radon entry
- Leaks can cause moisture and heat introduction into attics
  --> mold problems; ice dams; etc.
Efficient LED Exit Signs Improve Visibility, Reduce Maint. Injuries; Increase Up Time

Of the ~100 Exit million signs in the US, 20-70% don’t work

- LED signs offer far more time between lamp changes
  —> reduced risk of maintenance injuries

- LED signs have improved visibility, lower power
  —> easier evacuation; longer operation on backup power supply/batteries
Infrared Cameras: A Tool for “Energy and Safety Surveys”

Excerpt from Munich Re Brochure on use of infrared cameras to detect leaking hot water pipes
LED “Way-Lighting” to Improve Visibility & Highway Safety

Outside Stockholm
Insurance Industry Implementation Options

- Provide new types of consumer information, education, and risk-management services

- Offer economic inducements based on risk reduction: premium credits; lower deductibles; innovative insurance products; financing

- Partner with existing market-oriented programs (e.g. building standards; rating & labeling; energy utilities)

- Participate in R&D & market transformation; Development and enforcement of Codes & Standards

- “Lead by Example” — improving own buildings
# Exemplary Activities Among 52 Leading Insurance Companies

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**CASE STUDIES**

**Information & Education**

*Insurers’ well-established channels of communication with home and business owners, practitioners, and governments are almost unparalleled*

- United Nations Environment Program (promotion of energy efficiency in climate negotiations and other fora)
- USAA (homeowner guides)
- NREL and NAII workshop on renewables
- Arkwright Mutual (now FM Global) & BECo (fire safety through efficient lighting torchieres)
Loss-Prevention Example: fire danger from light fixtures

LBNL & Arkwright Mutual Insurance Company (now FM Global) Demonstration:

• Replaced standard halogen torchieres with fire-safe CFL versions at Northeastern University; follow-up seminars for risk managers

Results

• Fire hazard eliminated
• Savings of $50-100/apt-yr; 6-month (energy) payback
• Workshops for risk managers
Arkwright Mutual Website on Torchieres

SHEDDING THE LIGHT ON HALOGEN LAMPS:

Free Pamphlet Available from Arkwright Mutual Insurance Company

WALTHAM, August 11, 1997 – Halogen lamps, popular fixtures in most campus dorms, are cheap, bright, convenient … and responsible for at least 189 fires and 11 fire-related deaths, according to the U.S. Consumer Product Safety Commission. The danger begins when students place halogen lamps too close to curtains or bedding, or drape clothes over the bulbs to dry them quickly, or for ambiance. Since the tubular bulbs of halogen lamps can reach nearly 1,100 degrees Fahrenheit, they can cause fabric to ignite. As a result, colleges are reporting dozens of on-campus fires.

As college students return to school this month, what can be done to prevent a devastating fire? Free advice on this topic is available in a pamphlet from Arkwright Education, a dedicated unit of Arkwright Mutual Insurance Co., property insurer of some of the nation’s most prestigious colleges and universities. The pamphlet, called “Shedding the Light on Halogen Lamps,” incorporates fire-safety information and web-site addresses from groups including the Campus Lighting Efficiency Project, U.S. Environmental Protection Agency, U.S. Consumer Product Safety Commission and Lawrence Berkeley National Laboratory.
CASE STUDIES
Financial Incentives

Premium credits, dynamic deductibles, preferential terms can serve as financial inducements

- Hanover Insurance -- 10% credit; fire safety via reduced heating system on-time in efficient and solar homes
- Massachusetts insurers -- 10% credit for homeowner completing workshop on weatherization and maintenance
- Developers Professional Insurance Company -- 10% credit to architects and engineers practicing commissioning (reduced liability exposure)
CASE STUDIES
Specialized Products

New types of insurance policies and terms that promote risk-reduction through energy efficiency

- Several insurers offer energy savings insurance policies, reduce risk for ESCOs and building owners
- Surepower & AIG: Fuel Cells + Business Interruption insurance
- Willis Corroon -- Indoor air quality policies and protocols
Long historical involvement of insurers in building codes for safety and disaster resilience

- US insurance industry’s Institute for Business and Home Safety (IBHS) has endorsed stronger energy codes, code official training, and code enforcement

- Building Codes Assistance Project (BCAP)
CASE STUDIES
Research & Development

Insurance-related technical organizations have played an historical role in technology assessment and R&D

- IBHS, State Farm, Chubb -- Analysis of mechanisms of roof failure during windstorms (focus on effects of energy efficiency features)

- IBHS -- Low-energy ultraviolet water disinfection technology (UV Waterworks) for disaster recovery
The insurance industry is one of the world’s most significant real estate owners ($100 billion in assets for top 10 companies; $1.5 billion annual energy bill)

- West Bend Mutual -- Analysis of productivity gains (lower claims handling error rates) after efficiency retrofits to their headquarters
- Delta Lloyd, CGU, Independent Assurance, Prudential -- participants in the IEA efficient photocopier procurement
- U.S. insurers -- joining ENERGY STAR
In-House Energy Management

- Hartford Steam Boiler Insurance and Inspection Co. HQ among the first ENERGY STAR-labeled Buildings
Purveying the risk-management benefits of efficiency offers new profit centers within insurance firms

- Chubb & Munich Re -- Infrared cameras help identify safety problems and energy losses (refrigerant leakage, broken district heating lines, etc.)

- Storebrand -- Building inspection services and advice on indoor air quality and energy savings
Insurers are among the more significant players in world financial markets

• Life insurers were key funder of wind energy in the 1980s.

• Storebrand-Scudder Environmental Value Fund -- $133 million in mutual fund; securities picked using environmental “screen”. Founding shareholders include Storebrand, Swiss Re, Gerling, Trygg-Hansa
New Opportunities: Actuarial Valuation of Energy Retrofits

The Incomplete Risk-Return Portrayal of Energy Efficiency

Implicit portrayal of risk versus return for energy efficiency

Projects, properly acknowledging high return but disregarding risk

Factors

Traditional investments, weighing both risk and return
Portfolio Approach to Risk Spreading

Variation in Weather-Normalized Energy Savings in 24 Public Housing Projects, versus Portfolio (%)

Variability in U.S. Lighting Ballast Prices

Distribution of Possible Lifecycle Costs for Electronic Lighting Ballasts

Forecast: LCC Savings 2F40 (Commercial) - T8 ERS

Accounting for distributions on all inputs

Certainty is 97.64% from $0 to +Infinity
Mean = $18,000
CHALLENGES

• Technical

- Lack of proper “actuarial” documentation
- Insurers rarely involved in R&D and technology
- Downsides of sustainable energy technologies (real and perceived)
- Fragmentation of effort within and among government agencies; selective emphasis on “market transformation” -- minimal focus on R&D and integrated, cross-sector assessments
• Nature of Insurance Industry and Marketplace

- Highly competitive; disincentive to take risks
- Fragmented (many types of insurers, plus reinsurers, brokers, agents, self insurers, etc.)
- Negative perceptions re: environmentalism (i.e. Superfund)
- Potential regulatory barriers to new investments, incentives...
• Energy/Environment Community Perceptions of Insurance Industry

- Cash cow
- High margins, can easily cut premiums
- A monolith
- Will promote energy efficiency because it prevents natural disasters
- Major owner of real estate (only the Life companies, as landlords)
CHALLENGES

• Insurance Industry Perceptions of Energy/Environment Community

  - NGOs: litigate or cooperate?
  - Does not “understand” the insurance business
  - Efficiency may be viewed as “Trojan Horse” for politicizing insurers around the climate change issue
Opportunities

• **Within Insurance Community**
  - Identify ways that energy efficiency improves competitiveness
  - Identify ways that energy efficiency addresses acute issues (e.g. construction defects litigation; IAQ problems; mold; electric reliability)
  - Practical, no-regrets climate change response

• **Within Energy Community**
  – New arguments for government energy R&D/Implementation, utility programs, etc.
  – New constituency for building and appliance standards
  – Innovative financing and partnerships
Potential Insurer-Utility Collaborations

- **Common Goals**
  - Disaster-resilient buildings; avoiding business interruption; ensuring code compliance
  - Economic solvency of customers
  - Customer-retention
  - Risk management

- **Potential Collaborations**
  - Joint data collection efforts & customer audits
  - Research and development
  - Bundled energy and risk-management services
Forging the Link

1. Build relationship with in-house risk managers

2. Document potential benefits of EE projects

3. Communicate non-energy benefits “up the chain”

4. Insurance brokers can be your ally (customer advocate)

5. Make pitch to the insurer (benefits should be reflected in terms, pricing)
Mahalo!

More Information:

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