



Insurances for Energy Efficiency and Renewable Energies

KlimaProtect

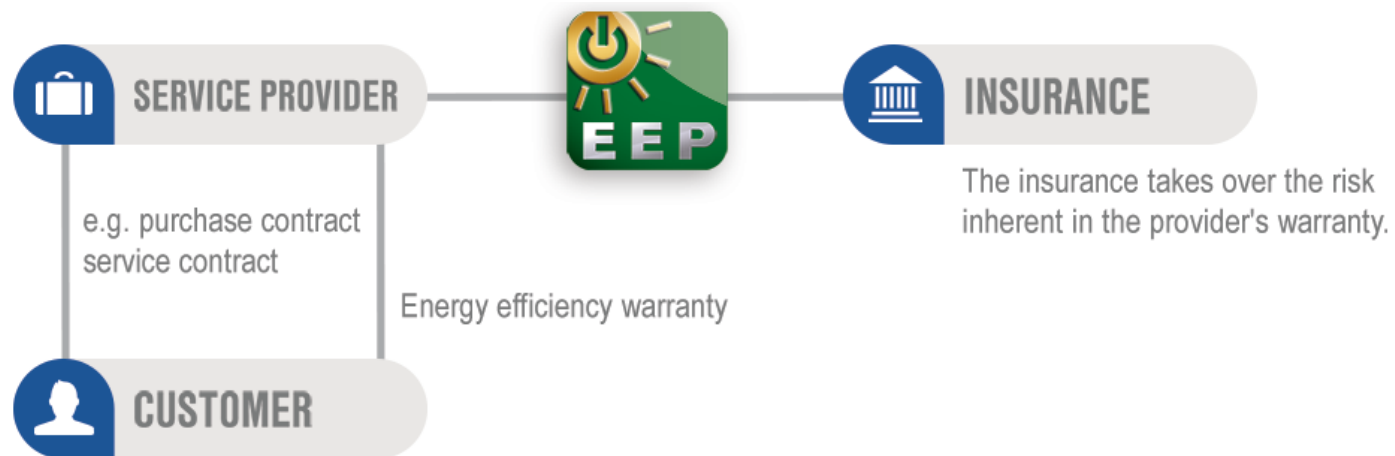


- Development of new, innovative insurance products for the fields of energy efficiency and renewable energies in cooperation with the Hannover Re
- Advising insurers to implement new products in their portfolio
- Creation of technical processing platforms and pricing tools

Energy Efficiency Protect



This is how it works:



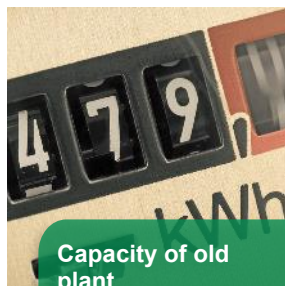
How does the process work in practice?

- Intensive examination of the service provider and the efficiency measures implemented by him:
 - *Technical Components*
 - *Implementation and calculation methods*
 - *Successfully implemented projects*
- Objective:
 - *Verification of the energy savings targets of the energy efficiency measure (check of technical specifications)*
 - *Plausibility of the calculation*
- Close cooperation between ESCO, **KlimaProtect**, insurers, and, if necessary, external experts

Example of premium calculation - EEP

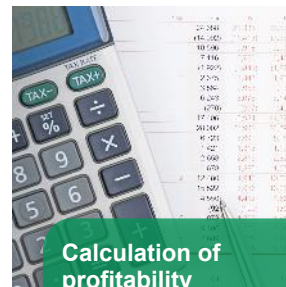
Planned measures:

Energy Management, LED and Compressed Air Generation



Capacity of old plant

- Consumption 5.000.000 kWh
- Reference price: 15 ct/kWh



Calculation of profitability

- Investment of 400.000 €;
- 20% savings p. a.
- Savings = 150.000 € p. a.
(1.000.000 kWh x 15 ct)



Energy savings guaranteed by ESCO

- Running time 36 months
- Guarantee sum = 450.000 €
(150.000 € x 3 years)



Premium EEP

4,5 %* (plus 19% insurance tax)
⇒ 5,4 % x 450.000 (guarantee sum) =
24.300 € for 3 years =
8100 € annual premium

Policy excess: 10%

Benefits of EEP



- **Increase of customer confidence**

A given warranty increases the willingness to invest.

- **Value of warranty**

The customer can be sure that a renowned insurer, in case of loss, will still be able to pay in a few years.

- **Avoiding balance sheet effects**

By insuring the guarantee the provider does not need to make provisions.

- **Differentiation from competitors**

A provider can differentiate itself from competitors.

Examples of insurable projects



Building Insulation



Compressed Air Generation



Energy Management



Building Control



CHP Plants



LED Installation

Types of insurance protection



Framework insurance coverage

- Large number of similar projects of small size
- Insuring future projects without re-examination

Individual/project specific insurance coverage

- Large projects comprising a variety of different efficiency measures and high volume of savings (more than EUR 1 Mio.)

Awards



Conclusion



- EEP allows ESCOs to insure energy efficiency guarantees
- EEP is open to all kinds of technologies and measures
- Already, over 10,000 insured projects
- EEP can be a key element to make the energy transition successful

Best Practices



Warranty:
20 % heating energy savings through
SmartHome heating control

> 10,000 insured installations



Best Practices



Warranty:

Energy Savings between 5 % - 18 %
through **MeteoViva Climate**
(taking account of the weather)



Best Practices



Warranty:

Reduction of up to 80 % of network user charges by installing various measures such as CHP and load management



Contact



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