



## Climate Change : Climate Business

### Energy IDs: A Check-up for Your House

**Buildings are a major source of greenhouse gas emissions. But while improving them comes at a high price, it also saves money. Marie-Luise Meinhold of Allianz Germany talks about the potential for better energy efficiency and why an energy ID helps.**



**Marie-Luise Meinhold, Allianz Germany**

"The potential is enormous. In the average house, you can save about six tons of CO2 per year." (Photo: Allianz SE)

#### **What is an energy ID and why do homeowners need it?**

In Germany there are two kinds of energy passes, or IDs: one for demand and one that measures consumption. Home owners who wish to sell or rent their house need at least one of these energy IDs. The idea is to provide customers with more transparency on the energy demand of a building.

The consumption-based ID is much easier to compile, because all you need to know is how much energy your house consumed during recent years. You then type this data into an online form.

The demand-based approach is more complicated. An engineer comes to your building, checks all the details and construction plans, measures the windows, and then calculates an energy ID based on the actual demand of the building.

The consumption based model depends a lot on who lives and works in the building, while the demand-based approach looks at how energy-efficient the building is, independent of who lives in it.

#### **You also offer energy consulting. What is this about?**

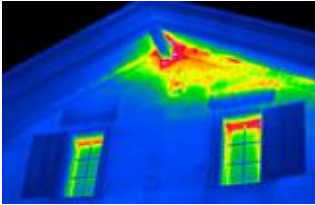
An energy consultant can do three things; he or she can put together a consumption-based ID, create an energy ID that looks at the demand side of the building, and offer advice on what to do to improve the house.

Such an energy consultancy really looks into the details and makes proposals on, say, whether a new heating system would make sense or whether new insulation was needed for the roof. The energy consultant then makes three different propositions and quantifies the

costs of these measures, as well as what energy savings can be expected. So the outcome constitutes a type of business plan for customers.

### Is there something like an ultimate energy sin?

That's a very individual thing. Some people get a new heating system, but keep their bad insulation. Some people have a very old and insufficient heating system. It's hard to pinpoint any one thing.



### Picture Gallery (click on the image to start)

See some of the most widespread insulation problems in buildings (Photo: Christoph Lehner)

### Can you measure the amount of CO2 emissions a homeowner could save?

With an energy pass, there is no CO2 saved; it's just a piece of paper. CO2 savings only materialize when our advice is implemented and the building becomes more energy-efficient.

We have the energy consultants, we have the means to offer financial solutions, and we also have the network of craftsmen in many European countries. The idea is to bundle these services, making buildings more energy efficient and using renewable energies and new energy-saving techniques.

The potential here is enormous. In the average house, you can save about six tons of CO2 emissions per year. Buildings are the top source for CO2 emissions worldwide. The good thing is that by investing, you not only reduce CO2 emissions, you also get significant cost savings. So it's a possible business model, which makes it different from carbon capture and storage, where you just have to invest.

### Why does an insurer offer such services?

There are different reasons. First there's the climate issue. We are all aware that climate change will hit the insurance industry profoundly. Losses will increase to a margin where we might have to give up some business. For example, we no longer conduct business in New Orleans.

We also made a survey among our customers and found out that they are aware of climate change and want to do something about it. And one thing they can do is to make their homes more energy-efficient. People are looking for things they can do, but there is an information gap. People don't know where to find energy consultants, how much this service will cost, and what exactly they can gain. Our aim is to help by making people more informed.

### How do customers like it?

More than 20,000 people have used our online application. Most of the customers who have consulted our energy experts in person have

been quite pleased , but some were expecting something different.

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Every home owner has a different background; some might want to live in their home for the rest of their lives, others want to sell in a few years. Someone who is 72 years old may be less interested in energy savings over the next twenty years than someone who is 43.

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