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*The Insurance  
Industry's Contribution  
to Community  
Development*



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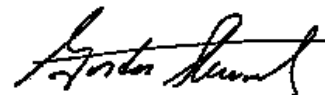
## Giving Back to the Community on a Local and National Level

Since we often hear that charity begins at home, it should be no surprise to learn that many exceptional efforts by insurers happen in their hometowns. In this issue of *Impact*, we have chosen to highlight insurers' efforts at the local and national levels.

ACE INA, headquartered in Philadelphia, Pennsylvania, has actively supported the Police Athletic League for two years and has "adopted" a PAL center in that city. Selective Insurance Group's fundraising efforts on behalf of a local New Jersey hospital will help support expansion of the hospital's emergency room and new cancer treatment center. CNA's Starlight Prom in Chicago for seriously ill teens was a hit, just like the popular television show *American Idol* after which it was modeled. Converium employees are engaged in an interactive partnership with Domus, a Connecticut-based, non-profit organization, and its Trailblazers Academy, a community-based charter school for students who are struggling academically or socially in a traditional school environment. InVEST has been preparing inner-city students for insurance careers for more than 30 years. The program continues to expand, recruiting new and diverse talent into the insurance industry.

On the national level, safety and children are high on companies' priority lists. MetLife

Auto & Home has developed a national initiative to help police respond more quickly in missing child cases. So far, more than 2,000 children have been fingerprinted in over 150 clinics nationwide, providing an important database of information. Hundreds of playgrounds in distressed communities across the country are in such hazardous condition that children have no safe spaces to play. Allstate and the Injury Free Coalition for Kids® are building safe and vital communities by rehabilitating old playgrounds and constructing new ones. GEICO is educating children about auto safety through its annual safety belt poster contest and by helping parents to cope with concerns about auto safety as their teens start to drive. Nationwide, in honor of "El Día de los Niños" -- Children's Day -- hosted a festival with games, parades and carnival activities, but made sure that safety played a key role in the event by distributing bike helmets to kids and providing child safety seat demonstrations to parents.



Gordon Stewart  
President  
Insurance Information Institute

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Cover photo: Starlight Foundation's Kathy Super welcomes Carlos Carmacho to the CNA-hosted Starlight Idol Prom. Photo by Bob Levy.



# El Día de los Niños: Celebrating Children

**F**or the third year in a row, Nationwide Insurance, along with the National Latino Children's Institute (NLCI), gathered with special guests to celebrate El Día de los Niños (Children's Day) on Saturday, April 26, at Cooper Stadium in Columbus, Ohio.

Observed on April 30 throughout Latin America, El Día de los Niños is celebrated with festivals, parades, games and gifts. On October 9, 1998, the U.S. Senate unanimously passed a bipartisan resolution declaring April 30 as El Día de los Niños: Celebrating Young Americans. In subsequent years, the U.S. Senate has signed a similar resolution declaring the day a commemorative holiday and the National Latino Children's Institute works to ensure that the resolution, which is good for one year, is passed annually.

At the local level, in September 1996, 54 young Latinos at an NLCI youth conference in San Antonio, Texas, formally requested for the first time that the community recognize El Día de los Niños. Since then, Nationwide Insurance and the city of Columbus have joined more than 150 other cities across the country that also sponsor El Día de los Niños.

Mayor Michael Coleman pro-



**Columbus Mayor Michael Coleman, Mayorte Reyes Perry, her sister Esperanza Reyes and NLCI El Dia coordinator Roman Cruz.**

claimed April 30 as El Día de los Niños in Columbus. "As our city grows in population and diversity, we want to be a partner in helping families succeed," said Coleman. "El Día de los

Niños is a great opportunity to reach out to some of our youngest residents."

Focusing on child safety and creating positive influences on children in the community by declaring their

Photo: Thomas Griffin

*“As our city grows in population and diversity, we want to be a partner in helping families succeed.”*

own day of celebration, Nationwide Insurance commemorated the day by hosting the festival in Columbus, Ohio, and sponsoring a “Dreams Essay Contest.”

Smoke detectors were donated to the Columbus Division of Fire for distribution at the festival. In addition, Nationwide’s Office of Safety fitted and distributed bike helmets to children in attendance. For parents, there were child safety seat demonstrations. The celebration also included a children’s parade, children’s soccer games, a Latino youth summit and a variety of carnival activities — including a presentation of Milagros — small crafts made of wood, paper, bone, brass, sil-

ver or gold that represent an ancient cultural tradition used to request special favors for families and friends.

The “Dreams Essay Contest” was open to Ohio students grades one-12. To enter the contest, younger students were asked to submit a drawing of their role model, middle school students had to submit an essay describing the characteristics they would want in a role model, while older students were asked to describe the changes they would like to see in the Latino community or in their community and how they could make a difference themselves. The contest encouraged listening to wishes, dreams and aspirations, and acted as a

way to increase awareness of the issues troubling not only Latino children, but all children. The six winners received gift certificates to local stores.

Golden Globe Award winner Benito Martinez, from the television series *The Shield*, and Retired Lt. Colonel Consuelo Castillo Kickbusch were among the guests who joined the festivities.

Martinez has been involved with children’s groups and the Latino community for many years. Born and raised in Albuquerque, New Mexico, Martinez began helping children in his community through The Educational Theater Company and the Will and Company, two theater groups specializing in youth programs. Through these organizations he has been able to perform over 20 different original works for more than one million students. Through these works Martinez has had a profound effect on the students, some of whom have decided to become peer counselors for their schools.

“These experiences with the youth keep the blood pumping in my chest,” said Martinez. “I seem to have gravitated toward people or organizations that look into the eyes of the children and say, ‘I see you.’ As a Latino, I have my cultural perspective that I see through, but as a father and participator in my community, I endeavor to remember and learn over and over again the simplest lesson: We must take care of all our children. That’s our job. Period.”



Photo: Thomas Griffin

**Retired Lt. Colonel Consuelo Castillo Kickbusch spoke to an assembly of over 800 students at Norton Middle School about responsibility and appreciation of parents and teachers.**

Photo: Thomas Griffin



**Flamenco dancers entertained the crowd during the festivities.**

Kickbusch decided early on that she wanted to make a change in children's lives. Growing up with the challenges of poverty, discrimination and illiteracy in Laredo, Texas, she became a successful leader and role model for her community. She has been breaking barriers and setting records in the military — becoming the highest ranking Hispanic woman in the U.S. Army's combat support field.

Kickbusch has worked with over one million children, their parents and educators in 43 states. She inspires these young “diamonds in the

rough” by encouraging them to believe that “we can all make our dreams come true, not to give up hope, but rather to take charge of our lives, make a real difference in our families and communities and follow a disciplined road map to success.” A video entitled, *Porque No — Why not?* produced by Kickbusch provides

practical techniques that helped her leave the barrio, develop self-esteem and achieve personal success. She is currently writing a book for young readers, *Journey to the Future*, providing them with a framework for early leadership development.

“We are proud to fund this unprecedented program,” said Tim Hoyt, vice president of safety, Nationwide Insurance. “We are committed to working closely with the National Latino Children's Institute to help educate the Hispanic community about the importance of adult and child passenger safety.”

“We are very appreciative of Nationwide's support,” said Rebeca Maria Barrera, president of the National Latino Children's Institute. “This partnership has given us the vehicle to communicate with the Latino community, culturally, in the way we know best. We are certain that this program will touch people's hearts and help them to make better decisions about their children.” ■

**Dreams Essay Contest winners (standing, l to r): Yunuen Ruiz, Tara Fast, Suad Hassan, Jorge Castillo and Yanheli Lopez and (sitting, l to r) Reyna Zarate, Andrea Del Rio, Marissa Holmes and Marcos Gasca.**



Photo: Laura Sauer

Photo: Thomas Griffin



**Kevin Craiglow of Nationwide measures Sophia Wang for a bike helmet, while brother Henry waits his turn.**

# Seriously Ill Teens Shine on Prom Night

The red carpet is in place. The paparazzi are stationed at the entrance. The crowd is abuzz with excitement. While this could describe a movie premiere at a theatre, it actually describes the recent scene at CNA headquarters in downtown Chicago during its third annual Starlight Prom.

Many seriously ill teens do not have the opportunity to attend their high school prom. On Saturday, April 5, CNA welcomed more than 100 teens and helped them to 'shine-for-the-night' by transforming them into Starlight Idols when they attended the Starlight Prom.

Sponsored by the CNA Foun-

dation, the Starlight Idol Prom incorporated the theme from the hit television show *American Idol* and made each guest a celebrity in his or her own right — complete with a red carpet entrance and paparazzi photographers. The event featured the latest musical favorites, karaoke performances and a special appearance by

2002 *American Idol* finalist Angela Peel. For one magical night, these teens were able to enjoy a special event created just for them.

Mallory Mohring, 15, one of the prom attendees, wore a sparkling evening gown with matching jewelry and had her hair done for the occasion, which just happened to be her birthday. She suffers from several serious chronic illnesses that have been diagnosed over the last six years that keep her home-schooled to manage her care.

"It was so much fun getting ready for it," Mohring said. "I had never been to anything like it before. Everybody there was so happy and energetic."

Also attending the prom was Seth Goldberg, 20. He has a form of muscular dystrophy and uses a wheelchair, but that didn't stop him from heading straight to the dance floor, with a date on his arm. Outfitted in a black tuxedo, Goldberg said of the event, "It made me feel really, really good. We are so lucky to have it. I felt like a different person."

For one night, Goldberg was able

Photos: Bob Levy



(L-R) Leslie Pokoik, CNA's Marlene Rotstein, 2002 *American Idol* Finalist Angela Peel and Starlight Foundation's Kathy Super.

*“I had never been to anything like it before. Everybody there was so happy and energetic.”*



**Prom-goers  
Sasha Allen and  
Haywood Jones  
take a break  
from the action.**

to forget about his disabilities, including his 95 percent hearing loss and loss of muscle tone due to his illness. Instead, he laughed and danced and was one of the first guests to participate in a karaoke performance. He dedicated two songs to the troops in Iraq when he sang “God Bless the U.S.A.” and then used sign language to perform “God Bless America.”

“Our Starlight Prom night was a moving and joyful event not only for the young people and their families, but for CNA employees as well,” said Sarah Pang, senior vice president of public affairs at CNA. “Seeing the smiles and hearing the laughter of so many teenagers — all dressed in their formal wear and moving around the

dance floor — was spectacular. It was a proud moment for CNA that we could be a part of it, too.”

Starlight Children’s Foundation is an international, non-profit organization dedicated to improving the quality of life for seriously ill children and their families. Working with more than 1,000 hospitals, Starlight provides in-hospital and outpatient programs and services to more than 100,000 children each month.

The partnership between the CNA Foundation and Starlight grew out of 12 employees who started volunteering there and approached their foundation to help support Starlight. In just a few short years, CNA employees have embraced the

Starlight Children’s Foundation in a variety of ways — golf tournaments, distribution of holiday bears — and most recently, the Prom Night. Also, CNA has worked to expand its relationship with Starlight to include more members of the insurance industry. A member of CNA’s Chicago-based headquarters suggested Starlight as a non-profit partner for the local Chartered Property Casualty Underwriters (CPCU) chapter. The result has not only been a new outreach for the industry into the non-profit community, but more than one dozen CPCU members and their families will begin to touch the lives of even more Starlight children and their families. ■

# Investing in the Future of a City and a Neighborhood

The young girls who step up to the barre to warm up with stretches and demi-plies aren't your typical ballet students. With the commitment of a generous corporate neighbor, they're taking confident steps towards a bright future — in their very own, brand-new dance studio.

ACE INA and its employees know that helping the world begins at home. The ACE INA Foundation, the philanthropic arm of ACE INA, has actively supported Philadelphia's Police Athletic League (PAL) in the city's Frankford section for the past two years.

ACE participates in the Police Memorial PAL Center's Adopt-A-Center initiative and is the sole corporate sponsor of the Memorial Center and its new dance studio — the only one of its kind among PAL's 24 Philadelphia centers. The Foundation's \$10,000 contribution allowed



Photos: Daniel Burke

**Teachers Lia Key (l) and Patricia Lewis (r) and students rehearse at the ACE INA-sponsored PAL dance studio.**

the Center to refurbish space and add a fully equipped dance studio, part of the PAL Performing Arts program.

Police Lieutenant Susan Slawson, commanding officer of Philadelphia PAL and planning officer of the Police Memorial PAL Center, said, "This gift from ACE enabled us to give our center a complete facelift. For the dance studio, we took a room that couldn't be used at all and transformed it into a wonderful learning space." The funds from ACE also provided for leotards and tights for all the students.

Several times per week, 20 or so girls, aged six to 15, study ballet and

modern jazz in their 24' x 35' studio, complete with mirrors and barres.

Classes are taught by volunteers Patricia Lewis, 27, who studied with Philadanco for 14 years and Freedom Theater for two (and who is Lt. Slawson's daughter) and Lia Key, who was with Freedom Theater for many years.

"These classes are teaching not only confidence, but also discipline," noted Slawson. "We know that confidence without discipline is not enough. These girls show up on time, in uniform, ready to follow directions. They're developing behavior character-





**Lorenzo, age 8, and Dominic Frederico, chairman and CEO of ACE INA Holdings, Inc., proudly display Lorenzo's holiday artwork.**

istics they'll use for the rest of their lives. They're being trained to be winners. You can see the difference in their posture, their walk, their overall pride in their appearance. You can see ambition developing. And this is all possible because of ACE INA's generosity."

In fact, early in May, after only a few months of lessons, these students performed for about 150 people at another of the city's PAL centers to rousing acclaim.

Eden Kratchman, executive director of the ACE INA Foundation, said, "At ACE, we're committed to making a positive impact on the communities in which our employees live and work. And that includes the Police Athletic League." The Foundation's mission includes financial support of worthwhile educational and community organizations and cultural institutions in Philadelphia and active involvement in programs concerning youth, education and the arts.

"Supporting PAL is one of the best ways we can give back to the community, since it means investing in the future of our young people," said Kratchman. The ACE INA

Foundation's support allows the Center to continue to expand its after-school curriculum — including ballet lessons — and maintain existing general operations.

The Foundation's commitment to the Police Memorial PAL Center extends to smaller but no less significant activities, such as their annual holiday party for neighborhood boys and girls, with gifts for everyone. ACE volunteers donate gifts, serve refreshments, decorate Christmas stockings with the kids and help the nearly 100 children create colorful holiday cards. And since no kids' holiday party is complete without Santa, he shows up with gifts and sits with each child for a special photo of just the two of them.

Dominic Frederico, chairman and chief executive officer, and Susan Rivera, president, ACE INA Holdings Inc., joined employees in lending Santa a hand last year in creating holiday magic at these parties.

"We're happy to make children smile at this time of year," said Kratchman. "Many of the approximately 200 children (ages six to 18) who participate in the PAL Center's afterschool programs might not otherwise enjoy the full bounty of the holidays, so the ACE INA Foundation takes a lot of pleasure in hosting this event."

PAL began in 1947, when police officers and city officials planned a program to offer Philadelphia's young people interesting, constructive and positive activities. Beginning as a single sandlot baseball team in North Philadelphia, the Police Athletic League today is a citywide presence, offering activities — all free—to more than 28,000 boys and girls aged six to 18 in athletics, homework clubs, com-

puter outreach programs, self-esteem workshops and valuable friendships. All activities are supervised by real-life police officers, investing their time in the future of the children of their neighborhoods.

The heart of PAL is "Cops Helping Kids." According to PAL's mission statement, "PAL provides the environment to keep boys and girls active, interested and busy through its supervised, multi-faceted recreational, societal and educational programs to develop leadership traits and build good citizens for tomorrow. PAL is dedicated to instilling in our youth a value system that recognizes the need to respect and protect the human and property rights of others and to uphold and obey the laws of our city, state and nation."

The support from the ACE INA Foundation means the PAL Police Memorial Center will continue to carry on its mission of "Cops Helping Kids."

Noted Kratchman, "That's about as sound an investment as we can imagine, don't you agree?" ■



**Roger, age 10, and Susan Rivera, president, ACE INA, show off a hand-made stocking.**

# Sunglasses Recommended: Bright Future Ahead

## **InVEST Prepares Inner-City High School Students for their Future**

**E**ach year, thousands of high school and community college students are introduced to exciting insurance careers through a program called InVEST. For more than 30 years, InVEST has been providing education about the insurance industry and its diverse careers, encouraging the development of trained insurance professionals and creating educated insurance consumers. Although InVEST has been called the insurance industry's "best-kept secret," many carriers, agents and brokers have been hiring program graduates for years. In fact, some graduates of the InVEST program are celebrating more than 25 years in the insurance industry.



**Jones High School students visit the University of Florida, led by teacher Renee Dubber (bottom right), allowing these ninth graders and future InVEST graduates a chance to envision themselves at the college level.**

InVEST classes are currently held in 235 schools in 28 states producing 6,000 graduates a year. Historically, 66 percent of all graduates go on to pursue careers in the insurance industry, a statistic demonstrating InVEST

is not only providing marketable skills to kids in inner-city schools, but is also recruiting new and diverse talent into the insurance industry. Aside from good "PR" and an opportunity for genuine public service, InVEST

allows insurance industry professionals an opportunity to explore largely unfamiliar territory and the promise of discovering new talent for their agencies and companies: smart, driven and educated inner-city school

students ready to assume entry-level positions in the insurance industry.

InVEST begins with a core group of prospective high schools. Once a teacher commits to teaching the program, local agent and company volunteers then provide classroom assistance, industry guest speakers, field trips, internships and job placement assistance. This valuable exposure and training ultimately provides InVEST graduates with the foundation for a career in the insurance industry.

Talin Jabourian, an Armenian-American from Southern California, graduated from InVEST nine years ago. Jabourian is a perfect example of someone who was introduced to the insurance world through her high school's InVEST program, became hooked on the promise of a bright and stable future in insurance and ultimately was placed into a fulfilling career by an agency using InVEST as a tool for recruitment of entry-level employees.

Like many other students, Jabourian said InVEST laid the groundwork for a solid understanding of the business world: "It teaches you the basics of insurance, but more importantly, it teaches you how to handle the adult working world. That class was my first introduction to preparing a resume, filling out job applications, handling personal finance and so much more that is important to a successful career."

Jabourian was unfamiliar with how automobile insurance worked before she enrolled in the InVEST class. In fact, most young people know very little about insurance. And there seems to be greater confusion among urban school students. What these students lack is exposure, not intelligence. In contrast, students

matriculating in private schools and suburban public schools have been exposed to the insurance industry through social and family networks.

InVEST closes the gap in exposure by infiltrating urban schools and revealing the world of insurance to them. "I don't think I would have ever considered a job in insurance if it hadn't been for InVEST," said Jabourian. "I love my job and the people I work with and none of it would have happened without the InVEST class that placed me here."

The InVEST students are the backbone of the program, but teachers act as giant puppeteers pulling all the right strings so that the education process works according to plan. Teachers provide the daily interaction, encouragement and guidance for the students, operating with one goal in mind: to help students secure employment after graduation. InVEST provides an exciting educational experience and allows teachers to watch the growth and perpetual success of their students.

Renee Dubber is a teacher at Jones High School, an inner-city school in Orlando, Florida, with a population of over 95 percent minority students, many of whom have never traveled five miles outside of this urban community. Dubber attended an InVEST teacher training session outside Tampa a few years ago in order to learn about the program and was immediately impressed by the interest displayed by the students and the healthy, "hands-on" competition. After listening to what the students had to say and discovering that they had the opportunity to earn scholarship money, Dubber was hooked and knew the program needed to be brought to her school. Instinctively,



Photo: Renee Dubber

**Scholarship award winner Dana Summers, pictured with Steven Buckner (right) of Newman-Crane & Associates Insurance Inc. and Jeff Grady (left), president of the Florida Association of Insurance Agents, at the annual InVEST Program Awards Breakfast.**

she thought about what the program could do for her students: "Any opportunity I have to provide my students with career training and something that will help them with their future is something worth incorporating into my classroom."

Three years of experience in teaching the program have given Dubber a chance to reflect on what she hopes to gain in the long run. She wants her students to develop a deeper understanding of the insurance industry and acquire a taste for good-old-fashioned responsibility. She wants her students to use the insurance knowledge as a survival tool in the future. "By studying through the InVEST program, students understand the process and all that is involved in insurance as a whole," she said. "In a very short time they will need to know these things as they venture off on their own."

Dubber is particularly proud of the achievements of one of her former

*Continued on page 18*

# Reinforcing Driver Safety in Children and Adults

**T**he U.S. Department of Transportation has stated that there is no more effective safety device than a seatbelt or a child safety seat. Yet sixty percent of the passenger vehicle occupants killed in crashes in 2001 were not wearing safety belts. The numbers also indicate that unrestrained children are three times more likely to be injured than those who are restrained.



**Maryland's Elizabeth Ko, 15, submitted this poster and took top honors in the 12-15 age group.**

No one is too young to help spread the word on safety and buckling up. Habits formed in childhood often last a lifetime, and GEICO hopes to see everyone develop the habit of using a safety belt. That is why for the last 16 years GEICO has sponsored an annual safety belt poster contest for students across the country.

“We want students to learn very early that using a safety belt is the most important thing they can do to improve their odds of safely surviving a crash,” said GEICO Chairman and

CEO Tony Nicely. “Through this contest, we hope to spread the safety belt message and save lives.”

Each fall, GEICO invites schools across the U.S. to participate in the contest. Students use their creativity and artistry to draw, paint, color or cut and paste an original picture and message emphasizing the importance of using safety belts.

In 2003, the poster contest will be open to three age groups: six- to eight-year-old, nine- to 11-year-old and 12- to 15-year-old students. First-, second-

and third-place prizes of \$150, \$100 and \$50 will be awarded in each of GEICO's six regions for each age group. One grand prize winner also will be chosen from each age group and will receive an additional \$450, and their schools will receive \$500 worth of art supplies.

In 2002, an unprecedented 1,800 plus students from across the country entered GEICO's safety belt poster contest. New York's Andrew Morejon and Maryland's Elizabeth Ko produced the winning posters, earning cash prizes for themselves and art supplies for their schools. Morejon, an 11-year-old sixth grader from Albert Leonard Middle School in New Rochelle, New York, took top honors in the six to 11 age group. Ko, a 15-year-old sophomore at Mount de Sales Academy in Catonsville, Maryland, won the grand prize in the 12 to 15 age group.

"The importance of seat belts cannot be overemphasized and it is great to see this message getting through to so many people of all ages," said William Evans, principal, Albert Leonard Middle School. "Having our youth involved in getting the message out is very powerful and effective."

"It was exciting to see the range of talent for this year's contest," said Celeste Fernandez, public relations specialist at GEICO, who coordinated the contest. "There were so many good posters with a lot of creative ideas from kids around the nation."

Judges for the contest included representatives from the National Highway Traffic Safety Administration (NHTSA), the Insurance Institute for Highway Safety (IIHS) and Ellen Kardell, lead designer in GEICO's media center.

Craig Killgo of NHTSA, one of the judges, said "Art contests are



**Andrew Morejon, an 11-year-old from New York, won the top prize in his age group for creating this poster.**

always an effective strategy to engage children's and teen's thoughts about wearing safety belts. The winning entries articulated some very clear benefits provided by safety belts. It's great to see the high level of interest that both parents and children have in buckling up on every trip."

Judge Suzie Angulo, public affairs assistant, IIHS, added, "The poster contest is a great way for kids to learn about safety belt use while also showcasing their talent and creativity."

GEICO is also aware that driver safety is not just the responsibility of young people, but their parents. With more than one-third of all teenage deaths attributable to auto accidents, GEICO has put together a program to help prepare parents to handle the question, "Can I Borrow the Car?"

GEICO's program helps parents establish rules for their teens to help keep them safe. "Looking at the statistics, we knew we had to do some-

thing to help parents become better informed and give them some real information to help keep their children safe," said Nicely. Using a video produced by the Insurance Institute for Highway Safety, the program offers specific rules that parents need to establish for students just learning to drive and makes the case for parents taking charge of their teen's early driving habits. The video, brochures and other related safe teen driving materials developed by GEICO are free to high school organizations and civic and community groups.

GEICO launched the program last year by holding a series of video premieres in its regional cities for parents, educators, PTA representatives, city officials and members of civic groups.

Attending the video screening and program debut in GEICO's Fredericksburg, Virginia, office, State Senator John Chichester praised the company's efforts. "GEICO should be applauded for putting something like this together as it affects the driving public. I thought the video was sobering and should be seen by groups of teens and those driving for less than a year," he added.

Patti French also attended the screening to talk about her son, Greg, who suffered severe brain damage in 1991 after his car hit a tree when he swerved to avoid another vehicle. He wasn't wearing his safety belt. He was 20 years old and died three-and-a-half years later. "I just want the kids to know that the chances of survival with a seat belt are much higher," French explained.

For more information on the program and to obtain GEICO's safe teen driving materials, visit the GEICO Web site at [www.geico.com](http://www.geico.com). ■

# Little Hands Build Safe Communities

**O**n a recent spring afternoon, children in Chicago's Humboldt Park neighborhood could be found playing at the newly built Little Hands playground. Most of the playgrounds in the community are severely dilapidated and in need of repair, putting children at risk for injuries. In fact, the rate of injuries sustained by children at playgrounds is disquieting. According to the National Program for Playground Safety, 200,000 children in the United States go to hospital emergency rooms each year with injuries sustained while playing in unsafe playgrounds.

A 2001 study by the Injury Free Coalition for Kids® found a majority of children were injured as a result of using streets and sidewalks as their only play areas. Playground injuries are the leading cause of death among children in the United States.

The Injury Free Coalition for Kids® and The Allstate Foundation work to prevent playground injuries through education and build and improve playground structures to create a safer play environment.

In June 2002, with the help of the Injury Free Coalition for Kids® and



Photos: Cindy Karp

**A student from Cincinnati explores his new playground.**

The Allstate Foundation, students at Orr High School in Chicago converted an adjoining vacant lot into an “injury-free,” community-based playground.

“Children need to play. Yet many of them have nowhere safe to go. Streets, abandoned buildings and bridges are dangerous places kids tend to congregate when there isn’t an appropriate venue for their energy,” said Dr. Barbara Barlow, director of pediatric surgery at Columbia University’s Harlem Hospital. “Making sure children have safe places to play is the kind of work being done that can make a real difference.”

Barlow is a pioneer in the effort to promote child safety and educate parents, community leaders and legislators about child injuries. As founder of the Injury Free Coalition for Kids®, based on the Harlem Hospital Injury Prevention Program, Barlow has helped build strong communities and brought attention to child health and community development issues.

Building safe and vital communities is the cornerstone of the philanthropic endeavors of the Injury Free Coalition for Kids® and The Allstate Foundation. “The spirit of the community extends outside the boundaries of everyday home life — into our neighborhoods, streets and schools,” said Jan Epstein, executive director of The Allstate Foundation. “Our partnership with the Injury Free Coalition for Kids® seeks to nurture all aspects of community life.”

The Allstate Foundation believes that playgrounds are the center of community life — not only for children, but for families as well, providing a time for bonding. In essence,

playgrounds represent a microcosm of community life for kids, teaching them how to be responsible and to respect each other as they share space and recreational equipment.

Barlow’s vision to build injury-free playgrounds evolved from a larger effort to reduce child injuries. Founded in 1988, the Injury Free Coalition for Kids® is among the country’s fastest growing and most effective injury prevention programs.

While research determines where the injuries take place and which ones are most prevalent and severe, most of the injuries addressed occur in urban environments and Coalition members work to empower the diverse populations who live there. They do so by helping people make their communities safer and they do it in a manner that is respectful of various cultures,



**A team of Orr High School students in Chicago help assemble the injury-free Little Hands playground.**

beliefs and lifestyles. Individual programs and interventions are as varied as the communities they serve. Hence, no two sites are the same.

Forming a coalition of community members and local children’s hospitals, Barlow built the organization’s first of 52 injury-free playgrounds in New York, followed by playgrounds in

Kansas City, St. Louis, Pittsburgh, Atlanta, Chicago, Cincinnati and Los Angeles.

With the support of The Allstate Foundation, in 2002 the Injury Free Coalition for Kids® has built Little Hands playgrounds in Chicago, Cincinnati, Atlanta and Miami. The playgrounds are specially designed outdoor play areas, featuring new equipment constructed to reduce or prevent injury. The sites for the playgrounds were chosen based on a community’s need for new, safer play equipment.

The impact generated by the construction of new playgrounds is evident beyond the sandbox and swing sets. It has been a catalyst for revitalizing communities and reinvigorating community spirit. In addition, what makes these playgrounds so unique are the hands who build them. Each Little

Hands playground is built by members of the community, under the supervision of a playground construction crew.

“Having a project like building new playgrounds does wonderful things for the neighborhood,” said Barlow. “The playgrounds have fostered pride, given residents an opportunity to network and diminished the feelings of hopelessness common to blighted areas. “Thanks to the support of Allstate, we’ve been able to expand this work across the country,” she added.

Throughout 2003, The Allstate Foundation and the Injury Free Coalition for Kids® plan to expand the Little Hands playgrounds to Pittsburgh, Los Angeles and San Diego, and are building an additional playground each in Chicago and Cincinnati. ■

# Fingerprint ID Clinics

## Provide Powerful Tool to Educate, Improve Child Safety and Build Community Relationships

The issue of child safety has recently received a lot of national attention. With over 2,000 children reported missing in this country every day, many states have been working to strengthen their ability to respond to child abduction reports by introducing powerful tools, such as the AMBER Alert Plan, into their communities. The AMBER Alert involves entire communities assisting in the search for and safe return of missing children. This is accomplished by establishing a partnership between law enforcement agencies and broadcasters to communicate across as wide an area as possible; in effect, sending out a powerful “all points bulletin” during the early stages of a possible abduction — the time when the likelihood of safe recovery is greatest.

These measures have proven their worth in dozens of states across the country and demonstrate the important role that everyone — law enforcement, business partners and members of the community — plays in protecting the safety and well-being of the nation’s children. However, such alerts cannot be put into motion until a complete description of the child feared miss-

ing is loaded into computers — a task that consumes precious minutes when every second counts. Since time is such a crucial factor, possessing

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**Ethan Thornton poses with MetLife Auto & Home’s mascot, Snoopy™, during a recent fingerprint clinic held in Rhode Island.**

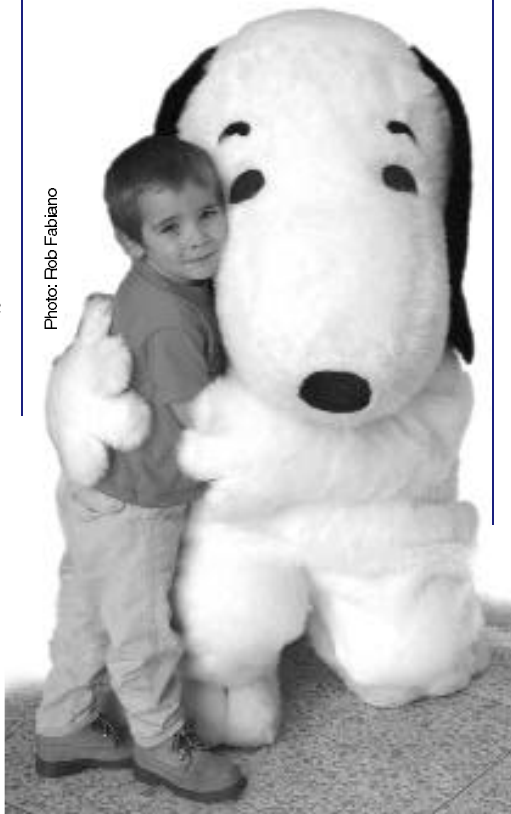


Photo: Rob Fabiano

detailed information can help law enforcement spread the message almost instantaneously, and having additional descriptive information, such as the child’s fingerprints, can help police where prolonged searches are necessary. Local businesses and community groups can make a difference by partnering with law enforcement to provide police with the opportunity to obtain fingerprints of their community’s children.

“Those prints become invaluable to law enforcement agencies if the child is ever reported missing,” said Julia Cartwright, director of public affairs for the National Center for Missing and Exploited Children. “Hopefully you’ll never have to use them, but, like a fire extinguisher in your home, they’re important resources to have, just in case.”

One company that has seen the value in mobilizing resources to help protect children is MetLife Auto & Home. Since September 1999, MetLife Auto & Home has sponsored fingerprint clinics nationwide. In fact, last year alone, the company sponsored 150 clinics throughout the country, including the states of Utah, Indiana, New York and Florida, and managed to



fingerprint over 2,000 children.

“These events offer parents the opportunity to have their children professionally printed and to learn important information on child safety,” said Ted Mitchell, who is MetLife Auto & Home’s national coordinator for the initiative.

The free fingerprint ID clinics work because MetLife Auto & Home provides everything to make the experience fun for the kids. Many of the clinics are held with local Drug Abuse Resistance Education (D.A.R.E.) officers, who are familiar faces to the children. Free coloring and activity books are always on hand for distribution and fun giveaways are often held. Whenever possible, MetLife Auto & Home’s popular mascot, Snoopy™, makes a personal appearance. “Nobody livens up a party like Snoopy,” said Mitchell.

The impact can be observed by the numbers of parents, guardians and other concerned individuals attending the clinics with their children. “There was a constant line at our clinic,” said MetLife Auto & Home marketing manager Nancy Brown. “The turnout was tremendous, thanks in part to a local radio station, which broadcast 18 radio spots a day for five straight days leading up to the event.”

Recently, MetLife Auto & Home decided to take its efforts one step further by introducing a free, 12-page comprehensive child personal identification and information guide called “All About Me.” The guide was developed as the result of a partnership with the New York State



**Securing professional prints is an important tool in the event the unimaginable occurs.**

Clearinghouse for Missing and Exploited Children, which has participated in several clinics that the company held in New York.

“The new guide enhances the clinics because now we can provide a truly comprehensive package,” said Mitchell. “In addition to providing professional fingerprints, we now offer parents a complete kit containing critical safety topics that every child should know, a detailed fact sheet that corresponds to the Missing Children database used by police departments across the country and a full page for current photographs. This kit should aid police in the event of an abduction, because everything they’ll need to begin their recovery efforts is right at hand.”

To ensure that the kit was truly comprehensive, MetLife Auto & Home leveraged its relationship with the Clearinghouse. “It was a perfect collaboration,” said Mitchell. “We provided the design expertise, including the use of the popular

PEANUTS™ characters, and the Clearinghouse provided the technical expertise.”

“We were pleased to partner with MetLife Auto & Home to produce ‘All About Me,’” said Chauncey G. Parker, commissioner of the New York State Division of Criminal Justice Services, whose agency oversees the Clearinghouse. “Statistics constantly show that time is our greatest adversary when a child is abducted. ‘All About Me’ supplies parents with an important tool that quickly provides important details and helps us cast as wide a net as possible in our search for a child.”

Reaction to the new brochure has been extremely positive. In fact, the Clearinghouse is using the kits independently from MetLife Auto & Home as a preemptive strike as they introduce the AMBER Alert System into New York. The Clearinghouse has already exhausted their initial running, forcing a second printing. The state also used a unique vehicle to spread the word about child safety: “All About Me” was featured in this past year’s New York State tax return form.

MetLife Auto & Home’s unique twist to improving their fingerprint ID initiative has met with popular approval. “We’re hoping to set the standard against which other corporate-sponsored clinics such as these are judged,” said Mitchell. “By working with local law enforcement and school systems, we are making a real difference in communities across the country — one child at a time.”

Free copies of “All About Me” can be obtained by calling 1-800-638-5433 (1-800-MET-LIFE). ■

# Spring Fever Raises Funds for Hospital Foundation

Selective Insurance Group has announced a pledge of \$750,000 to the Newton Memorial Hospital Foundation in New Jersey to support expansion of the hospital's emergency room and new cancer treatment center. In 2002, the hospital's emergency room served 30,000 people in a facility designed for half that number. The donation by Selective will support a new emergency room that will enable the hospital to serve as many as 40,000 patients a year.

Because most of the 850 employees located at Selective corporate headquarters in New Jersey are directly impacted by the services provided by Newton Memorial Hospital, they also wanted to support the campaign — and raised an additional \$7,600

through some fun and “healthy” activities.

The funds were raised during a weeklong “Spring Fever” event. Employees were treated to free blood pressure and blood sugar screenings performed by the hospital's staff, while senior management team members served up free snacks and donated prize giveaways to support the effort.

Gregory E. Murphy, Selective's chairman, president and chief executive officer, is co-chairman of the hospital foundation's \$6 million fundraising effort. “As the largest full-time employer in Sussex County, New Jersey, we recognize the critical need for a state-of-the-art emergency room facility that will meet the long-term needs of our employees and our community,” Murphy said. “We are

proud to join local business leaders in support of this fundraising effort and encourage others in the community to work together in achieving these important health care goals.”



**Newton Memorial Hospital provided free services during the week, including blood pressure and blood sugar screenings. Selective employee Sondra Goerner gets her blood pressure checked by hospital representative Dottie Fauss.**

The Sparta Cancer Treatment Center is the first of its kind in Sussex County, New Jersey, and officially opened its doors in February 2003. Michael J. Gallagher, M.D., radiation oncologist, said, “The Sparta Cancer Treatment center will promote the principles of the National Cancer Center Network, which include a commitment to oncology practice guidelines and the National Cancer Institute. Clinical trials will be offered to residents through the National Cancer Institute. In addition, cancer education programs will take place throughout the year.”

“Newton Hospital is in the midst of the largest campaign in its history,” said Stanley A. Koza, president of the Newton Memorial Hospital Foundation. “The contribution from the employees of Selective Insurance serves to strengthen our commitments to all injured and ill.” ■



Photos: Jacqueline Perry

**Members of Selective's senior management team staffed the donation booth, served snacks and donated prize giveaways to support the fundraising effort. Here, Ron Zaleski, chief actuary, and Greg Murphy, chairman, president and chief executive officer, go to work.**

# Giving Kids A Better Chance

“No child shall be denied hope, love or a fair chance in life.” That is the vision of Domus, a Stamford, Connecticut-based, non-profit organization that offers residential and educational programs for young people who require extra support for success. While these words ring true in the safe home surroundings fostered by Domus, they also are taken seriously by companies like Converium Reinsurance (North America) Inc. That is precisely what made the Domus Foundation — in particular its Trailblazers Academy — a perfect fit when the company was looking for a local organization consistent with its corporate giving philosophy.

“I can remember the first time we met with Mike Duggan (Domus’ executive director),” said Mary Rauscher, Converium senior vice president, chief human resources officer and chair of the corporate giving committee. “He was so animated and so passionate about his work. His enthusiasm was contagious and we just knew this would be a perfect fit.”

Converium kicked-off its commitment to Domus in the fourth quarter of 2002 with a \$25,000 grant to Domus’ Trailblazers Academy. Also based in Stamford, Trailblazers is a community-based charter school that serves over 100 students who have struggled academically or socially in a traditional school environment. The school opened in September 1999 and was designed to attract students who find a smaller, more structured learning environment enables them to outperform expectations. The school’s curriculum is based on frameworks offered by the state, Stamford Public Schools and other successful schools across the nation.

“We were impressed with Domus, and with Trailblazers in particular, because it is a strong program with a proven track record, outstanding leadership and a very dedicated staff,” said Converium North America President and CEO Richard E. Smith. “Not only does this fit our philosophy to support initiatives that benefit children and education, but Domus is a top-notch organization. The more

experience we have with them, the more positive our choice becomes.”

Converium’s partnership with Domus has gone beyond the initial check signed by its president. In fact, company employees have been eager to get involved on a more personal level. When Passages, a Domus residence that provides transitional living arrangements for young men, suffered damages in a fire, Converium employees collected clothing and housewares to send to the young men living there to help them replace some of what they had lost. Around the holidays, company employees asked for a wish list from Domus residents and then purchased gifts for each. Instead of the customary holiday party for children of Converium employees, staff supported the company in donating some of what it would have spent to Domus’ after-school program so that those children might enjoy a holiday party.

“It really makes a difference when you see a company involved like this,” said Garland Walton, Domus’ director of development. “This kind of support means a lot, not just in terms of the monetary donation, but also the variety of ways Converium employees have chosen to engage and interact with the kids.”

In fact, some company employees have signed up to be “celebrity readers”

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Photo: Roland Thomasset

**Converium Reinsurance (North America) Inc. awarded \$25,000 to Domus’ Trailblazers Academy. Shown here (from l to r) are: Richard Smith, Converium president and CEO; Brian Kensil, Converium’s CFO; Mike Duggan, executive director of Domus; and Mary Rauscher, Converium’s senior vice president and chief human resources officer.**

## **InVEST**

*Continued from page 9*

students. “One of my students is still working for Travelers,” she said, “and that experience started as an internship while she was a senior in high school. They liked her so much that they brought her on full-time after graduation and she is working while earning a college degree. And the best part? They are paying for it through tuition reimbursement. She is a wonderful young lady and never would have had this opportunity if it weren’t for InVEST. When she interned, she really had a basic knowledge that helped her out.”

Success stories like these would not be possible without the help of industry liaisons — independent agents, brokers and company individuals who provide the necessary link between the business and academic worlds.

Peter Bakker is an industry liaison for InVEST in the Greater Hartford area. Although he may have been skeptical of the program working effectively in urban schools at

first, he now has a higher degree of respect for the potential InVEST instills in these graduates.

“I have been sincerely impressed with the level of interest and enthusiasm as well as insight these kids display,” Bakker said. “It is my hope that through InVEST we can play a small role in breaking down barriers and, through one-on-one contact, encourage inner-city students to consider careers in insurance. There are great opportunities for them in this industry, and my staff has benefited from these experiences as well. In fact, I’m not sure who has benefited more.”

Bob Baxter, CEO of Dryden Mutual Insurance Company, Dryden, New York, is a staunch supporter of InVEST. “We’re a small but growing company, and as we grow, we increasingly rely on InVEST for our staffing needs. We now seek out InVEST students because they are not only educated on basic insurance concepts, but motivated about insurance as well. This, in turn, saves us tons of resources we would have spent on basic training and ensures

that our new employees are a match to our industry,” he said.

Current InVEST sponsors are: ACORD; A.F. Crissie & Company, Ltd.; Allmerica Financial Charitable Foundation; AMS Services & Rating; Atlantic Mutual Companies; Bankers Insurance Group; Bowen, Michette & Britt, Inc.; Central Insurance Companies; Chubb; CNA Foundation; DORIS Insurance Systems; Dryden Mutual Insurance; Encompass Insurance; The Hartford; idNET, Inc.; IIABA; Indiana Insurance; ISO; Main Street America Group; Media Marketing, Inc.; Mercury Insurance Group; MetLife Auto & Home; Motorists Insurance Group; National Underwriter; Ohio Casualty Foundation; Progressive Insurance; Rough Notes Company; Safeco Insurance; The St. Paul Companies; State Auto Insurance Company Foundation; Travelers; Westfield Group and Zurich North America.

The InVEST program is reaching an increasing number of students each year — and changing thousands of kids’ lives for the better. ■

## **Better Chance**

*Continued from page 17*

at Trailblazers where the school exposes kids to reading by bringing in well-known individuals from the community to read book passages to them. An assistant vice president participated in a panel discussion as part of “Women’s History Month” in March. Another senior staffer sits on the Domus board of directors, while still other employees look to get involved in mentoring some of the students.

At Converium’s recent corporate employee meeting this year in

Stamford, the featured speaker was Dr. Benjamin Carson, a world-renowned pediatric neurosurgeon who grew up in poverty, the product of a single parent home. The company invited a group of Trailblazers’ students to hear him speak about the difficulties he faced in his youth, his dream of becoming a physician and his path to becoming the director of neurosurgery and pediatric neurosurgery at the Johns Hopkins Hospital. It was the company’s hope that these students would not only be able to relate to Dr. Carson and the struggles he faced, but that he would also inspire them to

meet life’s challenges head on and never give up on their dreams.

Helping kids reach their potential is one of the ways that employees at Converium Reinsurance are making their community a better place. “We like to think that we have a unique approach to corporate giving,” said Smith. “It is more important for us to have actual interaction with the organizations than it is to simply write checks. Our employees are therefore able to be part of our relationships with these organizations and that makes ‘helping’ all the more meaningful.” ■