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to Community
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Giving Back, Going Green & Guiding Girls

This issue of IMPACT is our biggest ever — with 14 stories highlighting the good things insurers are doing in their communities.

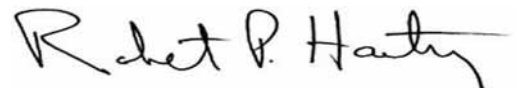
There are so many great stories to tell. You'll read about diverse programs that empower the African-American community; support hunger-relief initiatives; raise awareness of the needs of local fire departments; enlist public aid in providing for the needs of America's "wounded warriors"; and support of the American Cancer Society.

We also feature stories on the industry's outreach to children by supporting local children's hospitals; working with Girl Scouts to improve auto and bicycle safety; collecting school supplies for kids in low-income

neighborhoods; mentoring and reading in classrooms; and building playgrounds.

And our outreach is global — a couple of insurers featured here are actively involved in physically rebuilding homes and community centers in their own towns, while another is rallying its employees around the world to reduce energy consumption, recycle waste and make a positive contribution to environmental health.

We hope you enjoy this issue and welcome your comments.



Robert P. Hartwig, Ph.D., CPCU
President
Insurance Information Institute

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Competitive Spirit Drives Sustainable Green Activities

ACE Green is the ACE Group's global employee environmental program, designed to raise environmental consciousness among its employees around the world. Launched in early 2008, this initiative coincidentally leverages ACE's primary corporate color, green. As a result, it rallies many employees energized by other office initiatives to reduce energy consumption, recycle waste and make

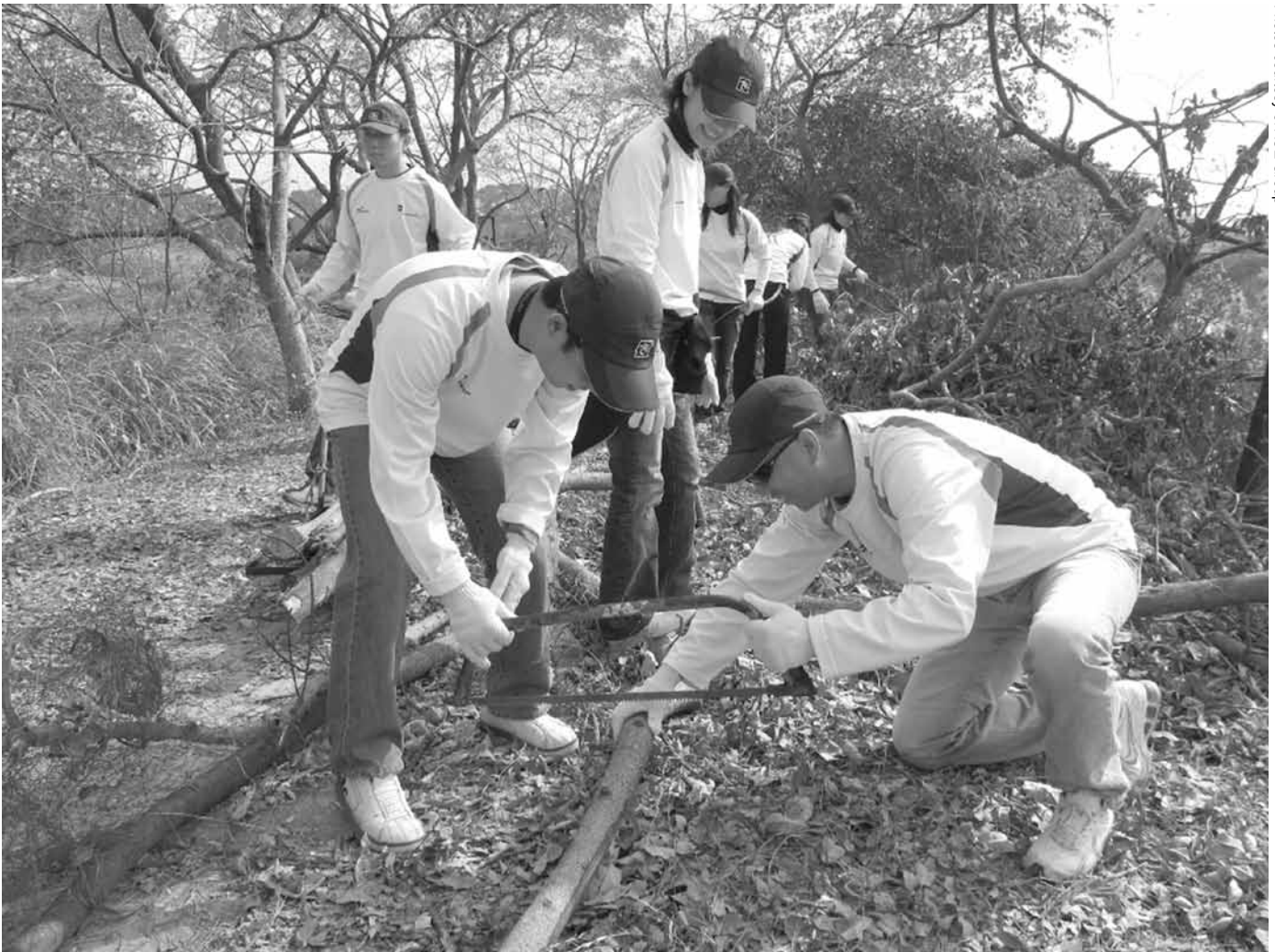
a positive contribution to environmental health.

In late 2008, the Company launched an ACE Green competition globally, pitting various offices against each other to find the most innovative and sustainable green initiatives. ACE Green committees representing groups of offices submitted applications with a variety of unique and clever green initiatives, making the selection pro-

cess very difficult for the judges. After careful review and deliberation, the judging committee selected a finalist from each region as well as an overall winner.

The overall winner was ACE's Los Angeles office, selected for initiatives

ACE Hong Kong employees remove fallen branches to facilitate water access.



Photos courtesy of ACE Group

encompassing all environmental concerns. They decided to reduce waste by purchasing biodegradable “spudware” (biodegradable utensils made from potato, corn starch, and soy and vegetable oils.) They also saved resources by shutting off office lights from noon to 12:30 each day. But, employee enthusiasm did not stop when they left the office. They also organized a local beach clean-up and tree-planting project. Each week, employees brought materials to the local recycling center and used the cash they earned to help purchase greenhouse gas emissions offsets.

The Los Angeles office also worked with their project management team to use Leadership in Energy and Environmental Design-certified (LEED) materials in their new office location. Employees also received a special “green club/office

guide” that was posted on an employee bulletin board.

ACE Hong Kong, ACE Italy and ACE Puerto Rico were declared finalists in the competition.

ACE’s Hong Kong office became a corporate member of the World Wildlife Fund (WWF), committed to collaborating with the corporate sector on conservation activities. The corporate membership acts as a platform to engage employees while creating a spirit of teamwork to foster understanding and actions that nurture sustainable development.

WWF Hong Kong focuses on five areas in collaborating with the corporate sector: marine conservation; forestry management and wetlands conservation; climate change; education; and action.

To kick off the 2009 ACE Green calendar, ACE Hong Kong focused on forestry management and wetlands conservation, since the destruction of these

resources has had a devastating effect on biodiversity in this country. In January, a team of 20 employees visited the Mai Po Nature Reserve located in the north-western corner of Hong Kong. Mai Po and Inner Deep Bay are wetlands of international importance under the Ramsar Convention for more than a decade and are the only Ramsar sites in Hong Kong. (The Ramsar Convention on wetlands management and conservation was signed in 1971 and governs national and international action for the conservation and wise use of wetlands.)

The Mai Po Nature Reserve serves as an important transit and feeding place for migratory birds along the East Asian-Australian Flyway. But, dry weather during summer and winter months has reduced the water supply of the mangrove trees, thus damaging new growth within the Reserve. As a

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ACE’s winning team from Los Angeles.



Supporting the Fire Service Means Safer Communities

One are the days when fire departments just put out fires. Today's firefighters must be ready to respond to many different situations, such as medical emergencies, hazardous material incidents, wildfires and terrorist attacks.

As demands for their services increase, firefighters and rescue workers around the country face serious funding challenges, leaving many volunteer and paid fire departments without adequate resources.

After hearing from fire departments across the country facing increased budget challenges, due in part to the current economic crisis, Fireman's Fund Insurance Company sponsored an on-line survey to gather data on the challenges faced by fire departments in different regions of the country.

"Supporting Safer Communities: A National Firefighter Survey" attracted nearly 9,500 fire departments or 30 percent of departments in the country. The survey found that the top three challenges facing fire departments today are: lack of budget; old or outdated equipment, gear and apparatus; and staffing, recruiting and retaining qualified firefighters.

In addition, more than half of all fire departments said the poor economy meant they had to increase fundraising efforts or grant writing due to budget cutbacks. Also, 55 percent strongly agree or agree with the statement, "If the economic situation continues for another 12 months, it will negatively affect our



Photo courtesy of Gregg Adams

Above: Firemen use equipment made possible through grants from Fireman's Fund. Right: Washington D.C. Fire Chief, Dennis Rubin, and Chairman of Fireman's Fund, Chuck Kavitsky, announce the results of the fire service survey.

ability to serve our community."

"When you consider that firefighters are the first responders to nearly every fire, medical emergency and natural or man-made disaster in our local communities, it is imperative that we have adequate funding to ensure we keep our communities safe," said Chief Larry J. Grorud, president of the International Association of Fire Chiefs. "This study helps to show the needs of today's fire service in communities across the country."

The study was conducted by Ipsos Public Affairs based in New York, and



Photo courtesy of Fireman's Fund

was available online for six weeks from mid-February to March 31, 2009 to any career and volunteer firefighters, regardless of geography, rank or size of their community. More than 17,500 firefighters from nearly 9,500 departments participated, 61 percent of which hold the rank of fire official (chief, captain or lieutenant). These findings are based on data at the department level

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The Sum Is Greater Than Its Parts

Although Westfield's community revitalization efforts began nine years ago as an employee team-building effort through Habitat for Humanity near Westfield's Home Office, support has grown to include 12 Habitats across eight states, as well as Rebuilding Together in St. Paul, Minnesota, and Pittsburgh, Pennsylvania, and includes employees, agents and customers.

By working closely with agents and customers on community revitalization projects, Westfield Insurance is strengthening relationships and communities one project at a time.

In Grand Rapids, Michigan, Westfield's agency relationship manager, Dan Gordon, knew the local Habitat struggled to find volunteers during the winter months. Additionally, the finishing work that takes place inside homes does not require a large number of volunteers at a time. With only nine Westfield employees in the Grand Rapids area, employees couldn't volunteer on the same day. Gordon responded to this by building into strategy sessions with agents an invitation to volunteer for Habitat. "Our service office and agents' offices might be small, but together, over time, we will make an impact in Grand Rapids," said Gordon.

Enthusiasm for Habitat for Humanity in Grand Rapids continues to increase. Recently, the local branch of Hub International utilized

Westfield's support of Habitat as a way to celebrate their ten year anniversary. Rather than take time from the office to have a party, they sent 25 volunteers to give back to the community.

Meanwhile, in St. Paul, Minnesota, Westfield Insurance and independent agency employees added up to 115 volunteers for Rebuilding Together Twin Cities' and Home and Garden Television (HGTV)'s project "Change the world. Start at home." A total of 10 agencies participated in three projects in the Dayton's Bluff neighborhood in St. Paul, which tripled the size of Westfield's volunteer corps.

"At first glance, bringing us together was a unique strategy to address a community issue. On second thought, maybe this is a return to our roots. Didn't most insurance companies begin when community members joined together to protect one another from loss? It worked then, and it works now because the whole is always stronger than its parts," said Dick McKenney, Advance Insurance.

The movement continued across Westfield's operating territories. Employees from Chicago area agency partners Esser Hayes and Lundstrom joined Westfield on two separate volunteer days with Habitat for Humanity.

"Everyone felt this was a great way to get to know Westfield outside of the regular work environment, and I couldn't agree more," said Westfield's Stephanie Guthrie, personal lines/



Photo courtesy of Westfield Insurance

Westfield Insurance North Carolina team volunteers for Habitat for Humanity of Raleigh on a homebuild sponsored by Young Agents Association of N.C.

SBA sales manager-Illinois. "I met employees that I never would have known otherwise, and they are just as important to Westfield as my direct agency contact. It was so interesting to see how someone steps up to lead the project either because of expertise or because it's their natural tendency."

Down south, Westfield went straight from service office "open house" to "building a house." When Westfield expanded to the state of North Carolina, the company joined the Young Agents Association of North Carolina's efforts to build a Habitat house in Raleigh by volunteering and making the final donation to the fund-raising effort to help YAANC achieve its goal.

Support for community revitalization comes from all angles of the insurance industry. Early in 2009, female employees of Westfield were



Independent agency partners join Westfield Insurance to volunteer for Rebuilding Together Twin Cities to restore a nature sanctuary.

invited to join female employees of agency partner Gale Smith-Arthur J. Gallagher on a Women's Build for Habitat for Humanity. Deb Angielczyk, area assistant vice president-marketing for Gale Smith/Arthur J Gallagher, is the immediate past president of the National Association of Women in Construction-Nashville Branch.

Perhaps nowhere has the cross-functionality of support for community revitalization become more evident than most recently in Pittsburgh where Westfield Insurance sponsored a house for Rebuilding Together Pittsburgh's National Rebuilding Day. In addition to inviting agency partner Cusumano Insurance, when Westfield saw the amount of skilled electrical work

needed for their house, they asked Miller Electric, a Westfield customer, to join the effort. Miller Electric had previously donated skilled labor for Rebuilding Together Pittsburgh, and were happy to partner with their insurance carrier for the endeavor. Finally, when Kevin Lynch, of Belfor, which provides disaster restoration services to Westfield's customers, learned of the activity, he also signed up to volunteer.

"This is a win-win situation for everyone," said Jani Davis, director of community investment, Westfield Insurance. "We're helping a cause that aligns with our business while we get to know our agents, customers and business partners on an emotional level."

"Agents and customers are the eyes and ears in the communities in

which we operate, as a part of our business discussions we talk about how we can all partner on community projects," continued Davis.

"As a property and casualty company, it's our business to keep communities strong by protecting our customers' businesses and homes," added Davis. "It's important that we do what we can to sustain community infrastructure, and it all begins with the home. By supporting Habitat for Humanity and Rebuilding Together, Westfield and their agency partners are supporting the American dream of owning a home and living in a healthy community. When people feel secure in where they live, they are free to pursue other things. And that is when the real community revitalization begins." ■

Reading, Writing and Mentoring

At USAA, being a good corporate citizen isn't something that is taken casually — it's actually woven into the company's strategic plan.

USAA's 22,000 employees nationwide are encouraged to use their time and talents to improve the areas where they live and work, and many of them have chosen to participate in USAA Community Educational Programs.

In 2008, more than 4,000 USAA employees, family members and retirees shared their lives with students through pen pal, mentoring and classroom reading programs that served 5,641 students in 26 schools.

Barbara B. Gentry, senior vice president of community affairs, said youth-based programs attract employees because they directly affect the lives of children — and employees can see, first-hand, the impact their efforts have on young lives.

Gentry understands the appeal of working with students, because she herself enthusiastically participates in USAA's Community Educational Programs. She is a pen pal, and even mentored one young woman from second grade through high school graduation.

"One of the great things about our Community Educational Programs is that, through them, employees build real relationships with students," said Gentry. "It's not

unusual for a volunteer to work with the same child for many years and to get as much from the relationship as the student does."

And there is no doubt that the students benefit from the volunteers' ongoing interest in their lives, their school performance and their activities. One third-grader wrote: "I like having a man as a pen pal. It is cool to talk to another guy. My dad is not around to talk to, so I like writing to Ray. He writes me a letter every time. He always tells me to do my best in school."

Another student, a fifth-grader, wrote to her pen pal, saying, "You have been my best friend for two years now. I can write you and talk to you about anything in the world."

Educators have lauded USAA's Community Educational Programs for their positive impact on children's self-esteem and for contributing to increased interest in reading and writing skills.

The principal of one San Antonio school commended USAA volunteers for "bringing great excitement to our students." He added that the company's educational programs also inspire teachers and staff by "reminding them about going beyond minimum expectations."

Andrus Jeanlouis, a USAA software and systems engineer who participates in the classroom reading program, said he gets a kick out of selecting just the right books to entertain kindergartners.

"They love pop-up books," he said. "They think those are really amazing. They get very excited about them and can't wait to hold them and look at them after I've finished reading."

Jeanlouis said the 5- and 6-year-olds — he refers to them as members of "his" class — jump up and run to him, showering him with hugs when he arrives every other week, laden with two or three new books.

"It's been a lot of fun," he said of the reading program. "I go to the school on my lunch hour and it's something I feel good about doing. I like working with kids and it's great to see how excited they get about my visits."

Jeanlouis is part of a reading team — and members of the team support each other by visiting the school when another member has a conflict and cannot read to students at the appointed time. It's a partnership that makes volunteering convenient for USAA employees and ensures that students aren't disappointed by a missed story time.

Many USAA executives are members of reading teams and also serve as mentors and pen pals — and their involvement reflects the company's commitment to education and community service at every level.

"We support education because we believe it is the gateway to success, both inside and outside the

“I have always enjoyed receiving your letters because they brighten up my day. Your letters have shown me how special I am.”

— Sixth-grade participant in USAA’s Community Educational Programs

classroom,” said Gentry. “Mentoring, reading in classrooms and serving as pen pals are our most popular programs, but USAA and The USAA Foundation also support education by funding enrichment programs, public libraries, teacher-development programs and incentives and scholarship programs at colleges and universities.”

USAA CEO Joe Robles, who is deeply committed to the company’s

volunteer efforts, believes employees’ presence in area schools makes a real difference in students’ lives.

“The continued interest of caring adults gives young people the encouragement and confidence they need to work harder and stay in school,” said Robles. “Everyone at some point needs to give something back. USAA employees and retirees embrace that notion, and particularly through

school-based programs, our communities are better for it.”

The students who benefit from USAA’s commitment to volunteerism apparently agree. As one eighth-grader wrote, “I never wanted a pen pal because I didn’t like writing, but that all changed the day I had you as my pen pal. I never knew I could trust someone so much that I haven’t met in person.” ■

Andrus Jeanlouis, a USAA software and systems engineer, participates in the classroom reading program.

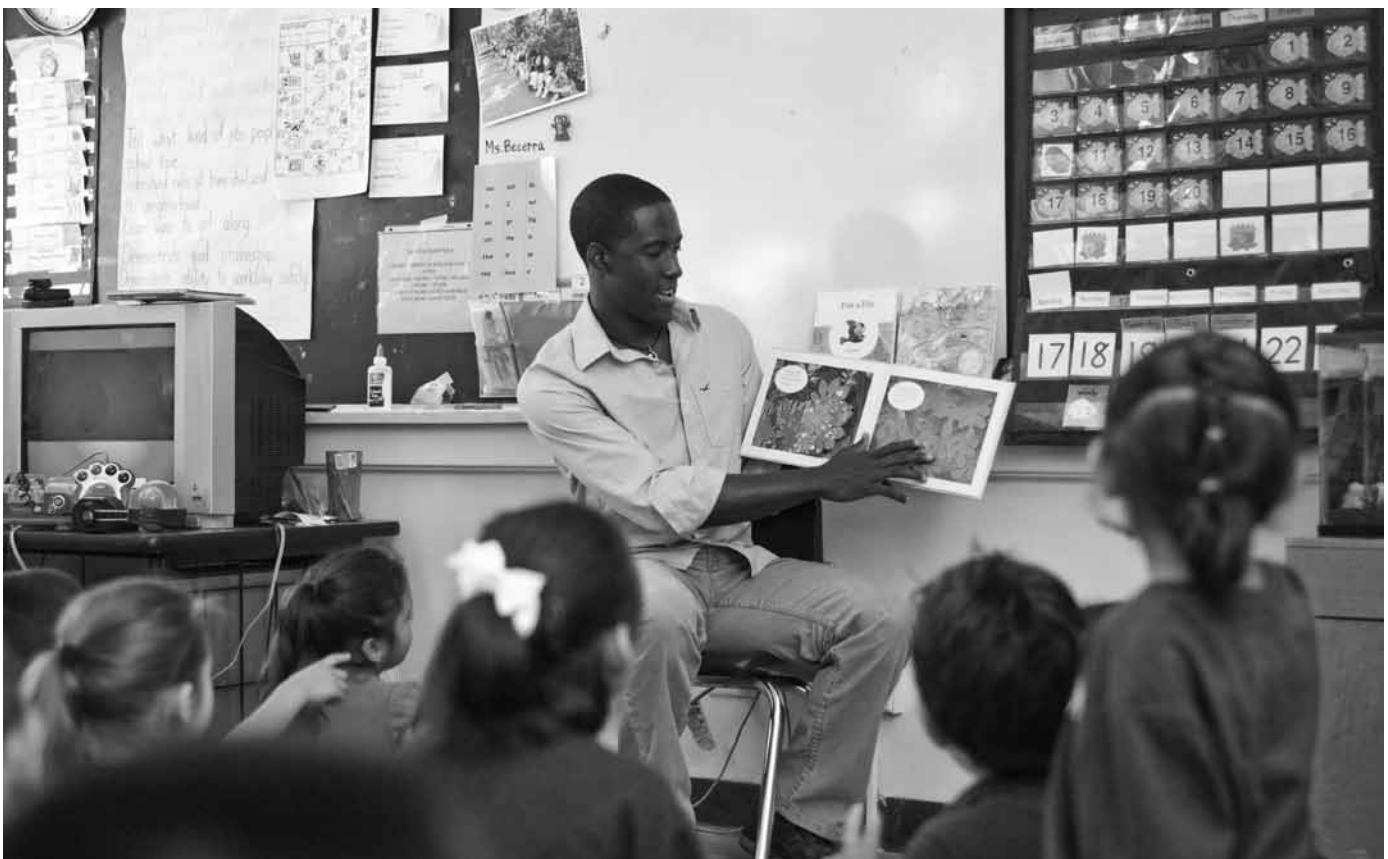


Photo courtesy of USAA

A Happy Place for Sick Kids

American Family Children's Hospital — the hospital that American Family Insurance, its employees and agents helped build — is working at capacity and looking to expand services, including more surgical suites and patient rooms.

Since opening in August 2007, the hospital and its 130-plus pediatric physicians have served children from all 72 counties in Wisconsin and 45 states. Only Idaho, Nevada, Vermont, West Virginia and Wyoming haven't had young patients there yet. The hospital added five fully staffed and equipped surgical suites in 2008 and is looking to finish three more.

"This hospital symbolizes what is important to American Family Insurance — children, family and community," said Dave Anderson, American Family's chairman and chief executive officer. "Our company has had great success over the years, and contributing to the care of children is one way we can give something back to the community."

In 2008, the hospital had 3,555 patients. And 4,151 surgical procedures were performed there. In addition, there were nearly 8,000 emergency room visits and more than 135,000 visits to the Hospital's specialty clinics and primary care clinics.

American Family Children's Hospital is a comprehensive, regional referral center for children, and has a designation as a level-one pediatric trauma center, said Jeff Poltawsky, administrator of the children's hospital, one of only two in Wisconsin. That means severely injured kids in ambu-

lance and helicopter range — northern Illinois, Iowa, Minnesota, and even Upper Michigan — may end up being treated at the hospital.

If you think too long about why the hospital exists — transplants, heart surgery, comprehensive cancer care — all for kids — you could get teary-

"The whole idea is to try to reduce the fear and anxiety; keeping the family together and close at hand," said Poltawsky. "It's a pleasant environment designed with that in mind."

The operating rooms are staffed by specially trained pediatric surgeons, anesthesiologists and nurses who have



Photo courtesy of American Family Insurance

The American Family Children's Hospital in Madison, Wisconsin, provides world-class care to sick children.

eyed. But that's not how the hospital wants its patients and their families to approach care there. The hospital is set up to be kid-friendly and family-friendly, a soothing setting for dealing with life-and-death matters. Each floor has a Wisconsin-related theme, such as farms, prairies and the North Woods.

When you get off the elevator on the surgical floor, for instance, you see a lake theme, blue and peaceful. The reception desk looks like a boathouse.

state-of-the-art pediatric surgical equipment, including digital equipment and scopes for minimally invasive laparoscopic surgery, the latest surgical lighting and anesthesia machines.

"Parents are encouraged to accompany their children into the operating room and can stay there until the anesthesia takes effect," said Poltawsky. "The family is then escorted back to their own private room until they can get together with their children in the

post-anesthesia care unit.”

Gerry Ross, who has worked at American Family more than 20 years, and her daughter, Deanna, know all too well what it is like to have a serious illness as a child.

When she was eight and nine years old, Deanna spent about 50 nights in hospitals being treated for a medulloblastoma, a malignant brain tumor. There were surgeries, radiation treatments and chemotherapy. She recalls the old University of Wisconsin (UW) Children’s Hospital, a state-of-the-art hospital at the time, as a cold place. “You felt like you needed to be sick to be there,” said Ross. That’s why the American Family Children’s Hospital means so much to her.

Jeff Poltawsky, administrator, American Family Children’s Hospital, and Susan Pierce Jacobsen, American Family agent and AFCH Advisory Board member, outside the hospital’s Pierce Family Theater.



Photo courtesy of Steve Schunacher, American Family Insurance

“It’s a happy place. The rooms are so much more comfortable looking. The lighting is great. The art and décor are very much meant for a child,” said Ross. “It makes me proud to be employed at American Family, and to know that American Family donated all this money to a good cause.”

American Family and its employees and agents have contributed about \$15 million to construct the cutting-edge hospital, which is attached to UW Hospital and Clinics on the western end of the UW-Madison campus.

In all, the hospital now has 61 beds — 20 of them are for intensive care — available for young patients. “To meet the need for specialized pediatric care for our region, our vision is to someday become a 120-bed children’s hospital,” said Poltawsky. “We have one floor that is shelled, but haven’t finished. These additional beds will provide much-needed capacity, as we were nearly full this winter; however, fund-raising is necessary before we can proceed.”

The Hospital continues to raise money year-round to support patients and families and continue to innovate and complete its vision. There are more than 100 community fund-raising events during the year, such as golf tournaments, fun runs and even a dance marathon.



Photo courtesy of American Family Insurance

American Family’s Gerry Ross is flanked by her daughter, Deanna and granddaughter, Abigail.

Also, the first-ever Wisconsin Open golf tournament in Phoenix this year was hosted in part by Irwin and Linda Smith, a founding family of the hospital. The event was attended by many donors from Arizona, including several American Family agents. Hospital officials hope to make it an annual event.

“The American Family Children’s Hospital will provide world-class care to sick children for many years into the future,” said Jack Salzwedel, president and chief operating officer of American Family. “I am proud of American Family’s contribution, and I am especially proud of the contributions from our employees and agents.”

“This hospital and the work it does for these children wouldn’t be possible without the generous support of American Family and its agents and employees,” said Poltawsky. “This is their legacy to children we serve. This is their namesake.” ■

Beyond February

Allstate understands that supporting the African-American community for the expected 28 days in February is not enough. So in October 2007, the company launched Beyond February, its every day, all year commitment to create, support and sponsor programs that empower the community. While

Beyond February is not the company's first foray into supporting the African-American community, it is a unification of all of Allstate's programs under one single voice.

This year, the company designated Martin Luther King Day as Allstate Beyond February Give Back Day. Reflecting the company's commit-

ment to both the African-American community and volunteerism, the special initiative aims to commemorate Dr. King's ideals and vision by inspiring people to donate their time to worthy causes in their own communities on January 19 — the date on which Martin Luther King Jr. Day was observed in 2009.

The latest in Allstate's long history of efforts devoted to fostering a culture of service, Beyond February Give Back Day aligns with President Barack Obama's call for a national day of service on MLK Day 2009. The ultimate goal of these calls to action is to promote continued community service throughout the rest of the year.

"Beyond February Give Back Day reinforces the importance of giving back to your community in the spirit of my father and everything he fought for," said Bernice King, Dr. King's youngest daughter. "But an even greater tribute to my father's legacy is evidenced by the people who demonstrate the passion and the commitment to serve their communities throughout the year, not just on MLK Day or during Black History Month."

On the morning of January 19, following the annual ecumenical service honoring Dr. King at Atlanta's Ebenezer Baptist Church, Allstate kicked off Beyond February Give Back Day with a volunteer rally, hosted in partnership with The King Center. During the rally, hundreds of volunteers, organized locally by Allstate, spread out across Atlanta

Photos courtesy of Allstate Insurance Company



Allstate CEO Tom Wilson braved the bitter cold on the morning of January 19, Martin Luther King Jr. Day, to help employees participate in a home office clothing drive to support Allstate Beyond February Give Back Day.



In addition to the work done to improve the educational environment at two Chicago schools, hundreds of books will now be shared with schools and children in Africa.

to donate their time and efforts to a variety of charities and nonprofit organizations, including the 100 Black Men of America, the 100 Black Women of America, the Ryan Cameron Foundation, the Atlanta ToolBank and several public schools.

Allstate encouraged people at the rally, as well as throughout the rest of the country, to visit the Web site www.BeyondFebruary.com, to find out how to participate in Beyond February Give Back Day. The Web site not only features an interactive mural highlighting various Allstate-backed programs and events, but also links to VolunteerMatch, an online search engine that promotes volunteerism and civic engagement by matching volunteers with charitable organizations and nonprofits.

“We want to make it easy for peo-

ple to put their good hands to work for the betterment of the community,” said Anise Wiley-Little, assistant vice president and chief diversity officer at Allstate. “Beyond February and Allstate Beyond February Give Back Day will empower people to embrace

volunteerism while providing them the resources to carry on the spirit of Dr. King throughout the year.”

To see videos of how the company joined President Barack Obama’s call for a national day of serve, visit www.youtube.com/Allstate. ■

Hundreds of volunteers spread throughout Atlanta to paint murals, rake leaves, plant tulips, clean closets, repair picnic tables and much more.



Building Playgrounds and Healthy Communities

In urban communities nationwide, there aren't enough safe places for children to play, enjoy healthy physical activity and just be kids. MetLife and MetLife Foundation, which have a longstanding commitment to building healthy communities, are working to address this need.

In a new partnership with the nonprofit KaBOOM!, MetLife and the Foundation are helping build playgrounds designed by kids for kids in underserved neighborhoods.

A national nonprofit organization founded in 1995, KaBOOM! has brought together business and community interests to construct more than 1,500 new playgrounds, skate parks, sports fields and ice rinks around the country.

"We're grateful that MetLife understands how important it is for children to have a great place to play," said Darell Hammond, KaBOOM! CEO and Co-Founder. "Play is not a luxury, it's an absolute necessity. Playgrounds are where kids learn how to run, jump and swing, but also how to negotiate and respect one another. We're thrilled that MetLife is helping KaBOOM! bring new playgrounds to children who need them the most."

Photos courtesy of MetLife



MetLife Auto & Home's Tim Bowen watches as kids design their dream playground.

in the opening events.

Lynn Dumais, vice president, MetLife Individual Disability Product Management, noted, "The playground build provided the youth of our community with an important realization: there are people who care about them and their future.

The playground opening made all of us proud of the role that MetLife plays in our communities and in breathing hope into our next generation."

Debbie Matera, administrative assistant, added, "... our associates had the opportunity to work side by side with the people and children in our community and create not only a playground, but lasting friendships and a feeling of accomplishment that will never be forgotten."

In Providence, gang-related violence has motivated community residents of the Smith Hill area to create a playground that will not only give children a safe place to play but make the neighborhood a better place to live. MetLife and the

MetLife Foundation provides the funding; MetLife associates, joined by other community volunteers, the labor. MetLife associates recently helped to build a playground in Tampa, Florida.. New playground builds are planned for Providence, Rhode Island, and Hartford, Connecticut.

In Tampa, MetLife associates helped turn a vacant lot with a rusted swing set next to the Nick Capitano Boys & Girls Club into a fun setting for kids. The playground was designed by children from the Club and built entirely by volunteers from MetLife, the Club and KaBOOM! and community residents on a single Saturday. Snoopy, MetLife's "spokesbeagle," took part



A youngster enjoys the opening day of the MetLife/KaBOOM! playground in Tampa.

Foundation are joining the Smith Hill Community Development Corporation, Providence Parks Department and KaBOOM! to transform Davis Park into a neighborhood treasure.

Earlier this year, Providence's mayor, David Cicilline, and Snoopy greeted children from the community who took part in Design Day. Each participating youngster drew their dream playground. Elements from their drawings will be incorporated into the final design of the playground which will be built in June 2009. Over 125 MetLife volunteers will participate in the one-day build.

Commenting on the enthusiasm for the project on Design Day, MetLife's team leaders, Tim Bowen and Joanne Sherman of MetLife Auto & Home, said, "It is clear that by working together we are going to make this community better. The excitement on the children's faces when they saw Snoopy and shared their playground designs gave us a glimpse of the impact we will have, bringing together more than 125 MetLife associates to build this playground. As a member of the community said, this is more than a playground; this endeavor is a catalyst for change in this community."

In Hartford, MetLife, the Foundation and KaBOOM! are partnering with the Women's League to build a new playground for preschool children next to the League's Child Development Center in the

downtown area. The site currently features donated equipment that is not age appropriate, and its lack of surfacing puts the children at risk. After a Design Day this Summer, MetLife associates and community volunteers will build the new playground in early Fall 2009.

"Playgrounds make a difference in neighborhoods," said Dennis White, president and CEO of MetLife Foundation. "They not only provide safe places for children to play, which improves their health, they also improve the overall quality of community life." ■



In Tampa, MetLife Associates help turn a vacant lot into a playground.

Supporting Hunger-Relief Initiatives

“The food bank was a god-send,” said Deb Rico, a Nationwide employee. “Without their help, my children would’ve gone hungry.”

Ten years ago, Rico’s husband was injured at work and lost his job. They had two young children and needed help providing food for their children until Deb could find a full-time job. Luckily, the Ricos were able to receive food three times a month from a local food pantry supported by the Mid-Ohio Foodbank.

After a few months, Rico found a job. She promised to return the favor one day and now is one of thousands of employees at Nationwide who support hunger-relief initiatives through volunteerism and donations.

“I know what it’s like to be on

the other end,” said Rico. “That’s why I volunteer as a trainer at the food bank.”

Unfortunately, Rico’s story isn’t unique. According to data collected by the United States Department of Agriculture (USDA), one in eight Americans is at risk of hunger, including more than 12 million children who don’t have consistent access to adequate amounts of nutritious food necessary for a healthy life.

The Mid-Ohio Foodbank where Rico volunteers is a member agency of Feeding America, the nation’s leading hunger-relief charity. Nationwide recently announced its partnership with Feeding America.

“Nationwide’s corporate citizenship efforts play out through three focus areas: philanthropy, volunteer-

ism and workplace giving,” said Chad Jester, president of the Nationwide Foundation. “Each focus area on its own makes a difference, but when we are able to make them work together, they produce even more profound results.

“Our Feeding America partnership exemplifies this strategy. The Nationwide Foundation provides philanthropic support while Nationwide employees support the partnership through their volunteerism and workplace giving campaigns. That’s why we’ve targeted support to 15 local food banks in communities where we have a large population of employees.”

Nationwide’s primary corporate citizenship focus is to provide emergency and basic needs to communities where our employees live and work. “The need for emergency food continues to increase and we’re proud to partner with Feeding America as they help feed families when it matters most,” said Jester.

Vicki Escarra, president and CEO of Feeding America, agrees that the partnership is timely. “This support is arriving at a critical time for us,” she said. “Never before have we seen so many people needing emergency

Deb Rico, Nationwide associate, volunteers at the Mid-Ohio Foodbank as a way to give back to the organization that helped her family in a time of need.

Photos courtesy of Nationwide





employees collect food donations for the Backpack Buddies program. Donated food items are used to assemble weekend meals for children during the summer.

At Nationwide's smaller employment centers, employees incorporate fun competition into the workplace hunger-relief programs in their communities. In Harrisburg, Pennsylvania, they host a summer food drive for the Central Pennsylvania Food Bank. In Akron, Ohio, Nationwide's employees making a donation to the Akron-Canton Regional Foodbank can wear jeans on Fridays.

food assistance. So many people have lost their jobs in recent months, and so many living in poverty are having a tougher time than ever making ends meet. This contribution from the Nationwide Foundation is much-needed. We are deeply grateful for their help in these tough times."

Two examples of different local programs delivering results are those at Nationwide's largest locations in Columbus, Ohio, and Des Moines, Iowa.

In Columbus, Nationwide supports the Mid-Ohio Foodbank's Operation Feed campaign. Approximately one third of the funds raised

by the Foodbank's campaign is provided by Nationwide and 25 percent of their volunteers are Nationwide employees.

"People who once gave to pantries are now visiting pantries. Thanks to Nationwide's support, we can provide food sooner to the people who need it," said Matthew D. Habash, president and CEO, Mid-Ohio Foodbank.

Nationwide's hunger-relief efforts in Iowa focus on children. For the Foodbank of Iowa, Nationwide



Nationwide recognizes the importance of volunteerism to its partnership with Feeding America. As a thank-you to its employees who volunteer at least 25 hours with a particular nonprofit organization, the company awards a grant to the organization along with paid time off for the employee.

"It's important for Nationwide to continue as a leader in community involvement, particularly now when these organizations — and the people they serve — need us most," said Steve Rasmussen, CEO, Nationwide. "It's our *On Your Side*® promise to the community." ■



Thousands of Nationwiders help out every year as part of the company's broad-ranging hunger-relief initiatives, partnering with Feeding America through 15 foodbanks across the country.



Community Involvement Is Smart Business — Inside and Out

When Pat Hurston and Stephanie Petty were considering positions in CNA's Billing & Collections and Human Resources departments, respectively, the company's community involvement and employee volunteer opportunities helped sway their final decisions to accept.

Like many other carriers, CNA has realized that doing good in the community makes sense for its business partners, existing employees and potential ones. With 9,000 employees in more than 32 offices across the country, CNA has a longstanding tradition of supporting local organizations in communities where its employees live and work.

Through CNA and the CNA Foundation, its nonprofit, private charitable giving entity, employees have: rolled up their sleeves to rehab homes and community centers through Rebuilding Together; served as chaperones for Starlight Children's Foundation's proms and

special events for chronically ill children; assisted U.S. military personnel through the "home away from home" outreach of the United Service Organizations (USO); participated in numerous charity walks and runs countrywide for causes important to them, their families and friends; and shared their individual talents in accounting, communications and human resources, just to name a few.

Employees' elbow grease is further supported by the Foundation's Matching Gifts Plan, which matches contributions to qualified nonprofit organizations up to \$5,000 a year. And, its Community Involvement Grants (CIG) program enables CNA's field leadership to play a more visible role in local communities through civic and charitable involvement. In 2008, the CIG program awarded donations to more than 200 charities across the U.S. and Canada.

"While our giving has always simply been the right thing to do for our business partners and com-

munity organizations, over the past few years, we realized the impact it has on potential employees," said Marlene Rotstein, a 12-year CNA employee who oversees the CNA Foundation, including employee volunteer programs. "Knowing that our community involvement gives us a distinctive edge for potential employees is truly icing on the cake."

According to CNA recruitment assistant vice president Susan Fine, potential employees — from baby boomers to recent college grads — are looking beyond simple corporate giving and mere check-writing donors. "(They) want to know that they can actually roll up their sleeves, get involved and make meaningful contributions to the 'end users.'"

For example, through CNA's efforts with the USO of Illinois, employees are able to actually talk with servicemen and women who are direct beneficiaries of CNA's donation of employee hours and funding. "It's truly a heartwarming experience



Photos courtesy of CNA Insurance

for employees to hear what's on the minds of our troops and, in turn, share an encouraging word," continued Fine.

Hurston, vice president of Billing & Collections, relished the opportunity to share such experiences through continued work with many of the same organizations that she enjoyed prior to joining CNA in 2004. During the interview process, she was relieved to learn that CNA actively supported community giving and was receptive to working with new organizations.

Once onboard, Hurston introduced several new initiatives, including the Center for New Horizons and The Cara Program, which enables CNA executives to serve as professional mentors for homeless and at-risk women looking to rebuild their lives by re-entering the workforce.

"I think it's very rewarding for CNA professionals to know that our expertise will go a long way in

helping women get back on their feet and rebound from some of life's larger challenges," said Hurston. "Connecting these women with our executives through mock interview sessions, skills sharing and networking interaction opens the door for them to access opportunities toward brighter futures."

Volunteering has always been a key component in gauging job satisfaction for Petty, an HR coordinator who joined CNA right after college. Petty hit the ground running—volunteering at various events and getting involved in CNA's Volunteer Council, which recommends and coordinates volunteer initiatives in its larger locations, and provides volunteer service opportunities that impact employees' ability to thrive personally and professionally.

"I wanted to work for a company whose mission included giving back to the local community," recalled Petty. "I'd conducted some informal research into CNA's community

CNA employees rolled up their sleeves to rehab a community center through Rebuilding Together.

involvement, so during my first month here, I was ready to get moving (with volunteering)."

Working with the Volunteer Council provides Petty with a stronger sense of involvement because "I can help expand CNA's goodwill by helping to identify community organizations and opportunities where our employees can make a difference.

"I know (CNA's community involvement) strongly appealed to me and I'm hoping to play a role in helping CNA grow in this area... which will likely attract more employees with similar sentiments."

To learn more about the CNA Foundation or CNA's support for local communities, visit the Web site—www.cna.com. ■

Fostering the Spirit of Giving Back

Horace Mann has been in the insurance business for almost 65 years, but its employees and representatives, both at its home base of Springfield, Illinois, and in communities throughout the country, offer much more than just insurance and financial services to both their communities in general and the educational communities they serve.

“At Horace Mann, we understand the importance of being corporate citizens,” said Paul Wappel, assistant vice president, public relations and community relations. “Our employees are always extremely generous when it comes to supporting the community. Whether it’s the annual United Way campaign or the school supply drive in Springfield or assisting with a fundraising project in their local schools, they’re always there to help out when help is needed.”

At the corporate office, Wappel has assembled a Community Relations Council, which includes representatives from every division in the company. This group is charged with developing and promoting the local community impact projects such as blood drives, food drives, school supply drives and many other community-related events.

But by far, the largest of Horace Mann’s community-related events is the annual United Way campaign. “The United Way Campaign should almost be considered a corporate ini-



Photo courtesy of Steve Hinrichs

Sylvester Harper of Horace Mann helps deliver presents to Wanless Elementary School in Springfield.

tiative,” joked Wappel. “Each year we raise the bar in terms of our participation and contribution goals, and every year our campaign committee steps up with more creative and fun ideas to raise money.” The most recent United Way of Central Illinois fundraising drive raised more than \$3 million, and Horace Mann was responsible for 10 percent of that amount. “Horace Mann is one of the top employers in Springfield, and our employees repeatedly place us at or near the top of the list for contributors to the annual drive.”

While the majority of Horace Mann contributions to the United

Way are direct employee donations or corporate donations, the annual campaign also includes a trivia night, bake sale, basket raffle, silent auction and more. “The United Way events have become a part of Horace Mann life, and the employees have fun with them,” said Wappel.

Following the successful 2008 campaign, the United Way of Central Illinois honored Horace Mann with their Corporate Gold Award.

In concert with their work with educators, Horace Mann sponsors a “Stuff the Bus” school supply campaign to benefit the students in Springfield’s School District 186 who cannot afford



Melissa Fickas hands Jessica Bishop school supplies as they “Stuff the Bus.”

encourage our agents to walk into their schools and ask ‘is there anything I can help your schools with?’” explained Dick Madden, vice president, communications and educator alliances.

In many instances, agents find ways to help with teacher recognition programs, but one company program that many agents run in their schools is the P.A.S.S. program which stands for “Perfect Attendance Spells Success.” In cooperation with the schools, Horace Mann agents sponsor a drawing for a bicycle or two for students who have perfect attendance during a specified period. In high schools, some agents choose mall gift cards or MP3 players instead of bikes for the prize. “The kids benefit from the program not only by having a chance to win a bike, but also by being in the classroom every day to have the best opportunity to learn. But the school districts also win since many educational funding formulas include student attendance. P.A.S.S. is a ‘win-win-win’ program,” explained Madden. “The students win, the schools win, and the agents and company build solid relationships with the market we serve.”

In addition to the P.A.S.S. program, Horace Mann and its agents also regularly make donations to the schools they serve. “From reading programs to school sports scoreboards, the schools are always looking for corporate partners, and Horace Mann is willing to help where we can,” said Madden. ■

to purchase their own school supplies. Last year, Horace Mann received help from a local ice cream shop, five radio stations and a television station to add publicity and prizes for those who donated. The program ran for two and a half weeks in July and encouraged employees and the local community to bring in school supplies from the local district’s supply list. When all was said and done, the school bus parked in Horace Mann’s main parking lot was stuffed full of pencils, glue sticks, markers, notebooks, backpacks and more.

During the holiday season, Horace Mann employees adopt an area elementary school where a large proportion of the students are from low-income homes. “Our goal with the Horace Mann Giving Tree is to assure every single student receives a nice present or two for the holidays,” said Wappel. “And every year our employees tell us they get more out of the program than the children do. Many employees go to the school to

help deliver the gifts, and the smiles and hugs from the kids are truly heart-warming.”

After the 2008 program, Horace Mann learned of another way they were contributing to the community when a first-grade student sent a note stating, “I would like to thank you for my awesome gift. I want to thank you because you didn’t have to do this, but you did. I’m very, very thankful. You guys are very generous, and I hope to be like you. When I grow up, I will donate toys to schools, charities, day cares, St. Jude’s and Toys for Tots.”

Horace Mann has nearly 1,100 employees at the home office and claims offices in Texas and North Carolina. But with agents throughout the country, Horace Mann finds unique ways to assist.

While Horace Mann agents are in the business of marketing insurance and retirement planning, many of them have found ways to become partners with their schools. “We

Going the Distance for Local Hospital



Photo courtesy of Maria Fareri Children's Hospital

Swiss Re employees get ready for the “Go the Distance” event to support Maria Fareri Children’s Hospital.

Thanks to the support and energy of thousands of walkers, including a team of Swiss Re employees, the patients at a special children’s hospital near the Armonk, New York, office will have an even higher quality of care.

The Maria Fareri Hospital offers advanced, life-saving care to children in the Hudson Valley region and lower Connecticut. Facilities at the hospital include a new Regional Trauma Center and the capability to provide open-heart surgery, organ

transplantation, advanced chemotherapy, emergency trauma surgery and services for the special needs of pediatric patients and their families.

At the annual “Go the Distance” event, walkers raised about \$225,000, with the Swiss Re team pledging more than \$6,000. The hospital has enthusiastically thanked Swiss Re for its generous support over the past few years. Swiss Re sponsors the hospital as part of its corporate citizenship program.

About 100 Swiss Re employees joined the event, including Swiss

Re Division Americas CEO Pierre Ozendo, who invited employees from Swiss Re’s Armonk, New York, Windsor, Connecticut, and Hartford, Connecticut, offices to join the event.

Coordinating Swiss Re’s team of volunteers and walkers was employee Megan Linkin, a catastrophe specialist based in Armonk.

As Ozendo expressed to employees after the walk, “Together with your help, Swiss Re has helped make a difference in the lives of children and their families.” ■

Helping to Heal the Wounded Warrior

When Melissa Mullamphy looks at her husband, Anthony, she feels lucky. Her husband is a retired U.S. Marine that was injured in training operations many years ago. Unlike many of the service men and women returning home after serving in Operation Iraqi Freedom or Operation Enduring Freedom, his injuries were serious, but not as severe and life altering as many of the Wounded Warriors that she has met over the past couple years.

In 2005, Mullamphy and a small group of her colleagues at Gen Re got involved with The Wounded Warrior Project, a non-profit organization that

seeks to raise awareness and enlist public aid in providing for the needs of severely injured service men and women.

The grass roots effort within Gen Re, led by Mullamphy, began with collecting toiletries and comfort items for the Wounded Warrior Project backpack program. The goal of this program is to provide wounded service members with basic essentials and comfort items, including clothing, toiletries, calling cards, playing cards, etc., as they arrive at military hospitals for what is often long-term rehabilitation.

To date, Gen Re has sent more than 50 boxes of toiletry and com-



Photos courtesy of Gen Re

Anthony Mullamphy with a Wounded Warrior at the annual ASF Winter Support our Troops Event at Wyndham Mountain, New York. This Wounded Warrior, a former 101st Airborne Division soldier, lost his legs to an improvised explosive device in Kirkuk, Iraq.



Thanks to Gen Re, Wounded Warriors enjoyed a recent New York Mets ballgame.

fort items for the backpack program. In addition, Gen Re associates have sent books and books on tape for the hospital and Wounded Warrior Barrack libraries, as well as boxes of Girl Scout cookies for common areas in the hospital.

Fueled by a desire to do more, this grass roots effort gave rise to a number of additional events around

the country.

A group of Gen Re associates in Stamford, Connecticut, and Columbus, Ohio, hosted a rehabilitation event in Columbus in November 2007. Ten active duty Wounded Warriors from all over the country, including Camp Lejuene, Brook Army Medical Center, and locations in Ohio, Pennsylvania and upstate New York, joined Gen Re associates for a full day of trap and skeet shooting and dinner. All of the warriors, who suffered acute injuries from either Operation Iraqi Freedom or Operation Enduring Freedom, enjoyed a day of fun and a break from their often grueling and long physical rehabilitation schedules.

Last summer, Gen Re, in conjunction with The Adaptive Sports Foundation (ASF), volunteered and helped sponsor the 2nd Annual ASF Wounded Warrior Water Festival in Burden Lake, New York. This special event includes the families of severely wounded servicemen and women, providing an opportunity for the entire family to go canoeing, fishing and water skiing with the help of adaptive equipment and the expertise of the Foundation's trained staff.

Ken Green, a Columbus Gen Re associate, in conjunction with Central Ohio American Charities (COAC), led a fund raiser for the Wounded Warrior Project. Wounded servicemen from the Army, Navy and Marines attended the dinner with warrior guest speakers followed by a day of trap and skeet at the COAC Inaugural Trap Shooting Event and Fundraiser in Delaware, Ohio. Through the generous donations of the community and corporate sponsors, a \$20,000 donation was made to the Wounded



Jim Whamond (L), a Gen Re associate, and some Wounded Warriors at a Gen Re event in Texas.

Warrior Project.

In November 2008, in honor of our veterans, Gen Re hosted over 50 injured service members from Brook Army Medical Facility for a rehabilitation event in San Antonio, Texas, for a day of trap and skeet.

And most recently, earlier this year, Gen Re associates, in conjunction with the Adaptive Sports Foundation volunteered and helped sponsor the ASF Winter Support our Troops Event at Wyndham Mountain, New York. Each year, the ASF teams up with the Wounded Warrior Project and the Fire Department of New York (FDNY) to host permanently disabled veterans for a weekend of skiing and snowboarding.

Gen Re is honored to support, volunteer and help raise awareness

for The Wounded Warrior Project. "By being involved, you gain a deep appreciation of the struggle, honor and sacrifice of these injured service members, quickly recognizing that combat does not discriminate," said Mullamphy.

"When you look into the injured service members' faces you see their youth, yet when you look into their eyes you see that sacrifice of their youth that they will never get back," said Mullamphy.

Most warriors have catastrophic life-changing injuries, including amputation, spinal cord injuries, vision impairments, traumatic brain injuries, post traumatic stress and burns, making every day a struggle. For more information on the services offered by Wounded Warrior Project, visit www.woundedwarriorproject.org. ■

Helping Girl Scouts Learn About Road Safety

There was laughter and leadership, but most importantly there was learning for D.C. area Girl Scouts during the first-ever GEICO DASHBoard patch event held recently at GEICO headquarters.

The all-day event, sponsored by the Girl Scout Council of the Nation's Capital and GEICO, brought together close to 100 Girl Scouts from the greater Washington, D.C., area to learn about vehicle maintenance, how to be a safe driver and passenger and tips on bicycle safety.

The event was part of a com-



Photo courtesy of Katie Schubert, GEICO

Girls from the Girl Scout Council of the Nation's Capital area came together at GEICO headquarters to learn how to earn a new GEICO-sponsored patch on road safety. The Girl Scouts covered how to be a safe driver and passenger, bicycle safety tips, vehicle maintenance and even how to change a flat tire.

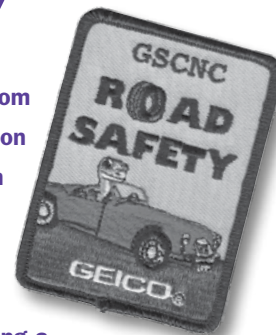
prehensive road skills, auto care and driving safety series, designed to help the girls earn the new GEICO Road Safety Patch. Once the classes are completed and the Girl Scouts sign an honor code agreement, they are eligible for the patch, which shows they have learned how to make smart decisions on the road.

"Motor vehicle crashes are the number one cause of death among teens age 13 - 19," said Rynthia Rost, GEICO vice president. "GEICO is working hard to educate teens on road and vehicle safety through our teen safe driving program and by partnering with great organizations like the Girl Scouts."

At the inaugural GEICO kick-off, the girls rotated between interactive sessions, learning auto care techniques, like how to change a vehicle tire, bike safety and the dangers of distracted and drunk driving. Officers from the Montgomery County Police Department were able to give the girls a first-hand experience of how alcohol affects driving ability through its Gator-AID demonstration. The girls wore "fatal vision goggles" while operating a specially designed tractor to simulate the dangers of drinking and driving. A local news reporter from station WJLA, Cynne Simpson, also presented WJLA's Drive to Stay Alive Teen Driving Assembly seminar.

"The real-life experiences that the girls had during these sessions will hopefully make them think twice about the decisions they make before

Girl Scouts from the Washington D.C. area can now earn the new GEICO Road Safety Patch by taking a comprehensive road skill, auto care and driving safety class and signing a Girl Scouts honor code agreement.



getting behind the wheel," said Lidia Soto-Harmon, Girl Scout deputy executive director.

While the Nation's Capital Council GEICO DASHBoard program is the newest Girl Scout program of its kind, empowering young women to be car and road savvy has been a Girl Scout tradition since 1916.

"It's as critical for girls to understand how to maintain a safe vehicle as it is to be a safe driver," said Soto-Harmon. "The DASHBoard program is designed to educate girls on safe driving skills, auto care and careers in the automobile industry — we want Girl Scouts to 'Be Prepared.'"

GEICO and the Girl Scout Council of the Nation's Capital will host DASHBoard Road Safety events throughout the summer in both Virginia and Maryland. The GEICO DASHBoard patch will soon be available in Atlanta, Georgia, and Chicago, Illinois, as part of the Girl Scouts' ongoing effort to empower young women to be car and road savvy. ■

Giving Hearts and Giving Time

They say that good writers always write based on personal experiences. Well, good community volunteers also follow their hearts as they set their path for charitable efforts. For OneBeacon's Salem, Virginia, team, they didn't have far to look when determining how to give back. The American Cancer Society's (ACS) annual "Relay for Life" event is both a fund-raiser for cancer research and a celebration of cancer survivorship; OneBeacon's Salem community is grateful that two of its members have

successfully battled this disease. "The American Cancer Society was incredibly helpful to me when I was fighting my illness. Their resources and support made such a difficult time easier to navigate, so getting involved with the Relay for Life was the least I could do," said Donna Fizer, three-time cancer survivor and senior human resources consultant for OneBeacon.

For the past five years, the OneBeacon employees based in Salem have formed a team of walkers to participate in the two-day event. But

it's not just about the walk and finding sponsors to pledge donations. The team raises money throughout the year by coordinating raffles, bake sales and dessert auctions and for the past three years, they have hosted a flea market that is open to the local community. And the fund-raising isn't limited to the OneBeacon team; they encourage other local businesses to pitch in by providing gift certificates as contributions to the various raffle events.

A major partner in OneBeacon's annual Relay for Life fund raising



Photos courtesy of OneBeacon

OneBeacon's office in Salem, Virginia, contributes to the American Cancer Society through many channels, including its Relay for Life team, pictured here.

has been the Salem area's Bojangles' Famous Chicken and Biscuits. The Salem team initially approached them as a potential sponsor, but the local franchise owner had more in mind — walking is exercise, which makes people hungry, so let's feed 'em! For the past three years, Bojangles has donated chicken dinners to feed all who participate in the Relay for Life, which are then sold by OneBeacon volunteers. The team sets up a food stand and sells Bojangles' treats with 100 percent of the proceeds donated to the ACS. This year they extended their support by providing

member remarked that her church had just published a cookbook. The team liked the idea, so they decided to put together a cookbook featuring OneBeacon employees' recipes. "We hoped for 150 submissions," said Fizer, "but by our deadline, we were overwhelmed by the 450 recipes we received." The cookbook was published through funds donated by the OneBeacon Charitable Trust and has been sold locally as well as to all OneBeacon staff through a gift shop located in the Canton, Massachusetts, office. To date, sales have topped \$4,500 and again, all proceeds go

their treatment circumstances. By making the space welcoming and cheerful, it provides implicit support to a difficult experience.

This year's Relay for Life is being held at the Salem High School in late June, with 40 volunteers ready to lace up their sneakers for the two-day event. "This team is very giving, very caring," noted Fizer. "Although we support several other local charities, such as the local YMCA and the Southwest Virginia Food Bank, this one event and one charity is something that everyone could identify with." ■



the ability to pre-order biscuits for sale to the staff.

And the cooking tie-in didn't end there. The team was motivated to continue its ACS fund raising after the annual Relay for Life, so it met to consider options. A committee

directly to the American Cancer Society.

The team also donated its time to help refresh the local ACS offices. OneBeacon employees painted and decorated space that cancer patients use to try on wigs as they settle into

OneBeacon's Amande Deweese, Phyllis Booth, Cindy Poff, Clarke Grasty, Carole Thorne and Cathy Feazelle hold the American Cancer Society cookbook published by employee chefs from the Salem, Virginia, office.

GREEN ACTIVITIES

continued from page 3

result, ACE Hong Kong employees worked to remove invasive species and re-irrigate the area.

Later this year, ACE Hong Kong employees will participate in the Green Power Hike, geared towards the environmental education of young people.

In ACE's office in Puerto Rico, employees initiated a "Wheel of Fortune, Wheel of Green" project that worked to educate everyone about the importance of proper tire inflation to improve car fuel efficiency. As a result, they offered a free tire pressure test, and tire pressure gauges were given to

all ACE employees. The committee distributed an electronic environmental information magazine and posted informative office signage.

The Green Committee in Puerto Rico worked with their office project management and interior design team to promote waste by reusing office carpets and artwork from their previous location. They also encouraged sustainable purchasing by eliminating all disposable cups and encouraged energy efficiency by installing light sensors in offices and conference rooms. The team additionally plans to participate in a coastal clean-up program in the future.

ACE Italy's Green Committee, working with five ACE offices, took

the lead in energy reduction by replacing all halogen lights with LED lights, installing automatic lights in all laboratories and adjusting the thermostats in all offices. The team also actively conserved trees by purchasing recycled paper and by donating €600 to the World Wildlife Fund, thus preserving land outside of Milan. Finally, office printers were set to black and white and used an energy saver setting.

All these efforts in ACE's North American, Asia Pacific, Latin American and European offices underscore the company's efforts to be a good global citizen with regard to environmental sustainability and the challenges of climate change. ■

FIRE SERVICE

continued from page 5

rather than on all respondents. When multiple firefighters from the same fire service organization responded to the survey, the first individual to respond was selected on behalf of that department. Full results can be found at www.firemansfund.com/firesurvey. An executive summary by Ipsos is available at <http://www.ipsos-na.com/news/pressrelease.cfm?id=4392>.

Among the findings:

- One out of four fire departments do not have adequate extrication equipment needed to safely and quickly remove injured people from a vehicle crash.
- Seventy-six percent of departments do not believe their organization is adequately trained to deal with terrorism or weapons of mass destruction.
- Fifty-seven percent of all volunteer departments (70 percent of all U.S. fire departments) are losing volunteers who need to look for other jobs.

- Fifty-two percent of departments do not feel they are adequately trained to handle hazardous material incidents. One-third of departments don't have and need protective equipment for all fire personnel to respond to hazardous materials incidents.
- Only 50 percent of departments have protective equipment for all personnel to respond to wildland fires.
- Thirteen percent of responding departments don't have at least one thermal imaging camera, considered a critical tool to identify hot spots and locate injured or sleeping persons in a burning building. Only 41 percent of fire departments have at least one per engine company.

Not all the findings were grim — many firefighters had positive information to convey about their departments:

- Despite the current economic crisis, only 17 percent of fire departments felt the quality of service they provide has declined.
- Ninety percent of fire departments

believe they have adequate training for structural fires.

- Sixty-two percent are confident in their fire service organizations' disaster response capabilities.

"As a company, Fireman's Fund believes it is extremely important to raise awareness of the needs of local fire departments," said Chuck Kavitsky, chairman of Fireman's Fund. "Supporting the fire service means safer communities. That is why we have focused our philanthropic giving to directing grants to fire departments throughout the country."

Fireman's Fund Insurance Company's nationwide philanthropic program is designed to provide needed equipment, training and educational tools to local fire departments. Since 2004, Fireman's Fund has issued grants to more than 1,100 different departments totaling more than \$21 million. Independent insurance agencies that sell Fireman's Fund products are able to direct these grants to support fire stations in their communities. ■