

# Impact

The Insurance  
Industry's Contribution  
to Community  
Development



Also Inside:  
Helping Haiti — The Industry's Response

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# Ordinary People, Extraordinary Efforts

**R**eaders of *impact* know that most of our stories cover how the insurance industry is proactively engaged in a variety of community improvement projects, either in its own backyard or across continents. This issue highlights the industry's reaction to the devastating earthquake that struck Haiti on January 12, 2010. Our feature article summarizes the efforts of the industry to help those affected by the quake. We have also included two separate stories — one about State Farm's team effort to support Haitian relief efforts and the other about an individual from Swiss Re, a native of Haiti, who turned a personal ordeal into something positive.

But even in ordinary, disaster-free, day-to-day life, there are still many people in need and numerous efforts spearheaded by the industry to help them. ACE Group's alliance with food banks in the Feeding America network to support hunger relief efforts is improving the quality of life for families impacted by the economic downturn. Efforts range from packing food for distribution to needy families to making grants to sustainable agriculture and micro-finance programs. And Nationwide's longstanding partnership with the American Red Cross on multiple levels and through numerous programs strengthens Red Cross services and its core of volunteers. In addition to its philanthropy, Nationwide works with local chapters to find opportunities for company leaders to serve on boards and for volunteers to donate their time.

Each year, Horace Mann sponsors the Abraham Lincoln Fellowship to provide 50 educators the opportunity to learn more about the life and legacy of our 16th president. The Fellowship covers expenses related to their study of a curriculum created by the presidential library, including round-trip transportation, lodging and most meals. For nearly 90 years, State Auto Group has earned a reputation for giving back to the communities it serves. The company offers employees the opportunity to invest their time in a charitable organization of their choice through the "Invest a Day" program, where employees are offered one paid day per year to volunteer with an eligible organization. Nearly 500 days have been invested since the program was introduced in 2008. And in addition to sponsoring a military home makeover featured on ABC-TV's "Extreme Home Makeover," USAA is ensuring a military family's financial needs are met by paying off the mortgage and providing money to establish college savings accounts for the family's three children.

We hope you enjoy these stories and welcome your comments.



## Inside:

Helping Haiti .....	3
Harrowing Ordeal in Haiti .....	4
Outstanding Team Effort!.....	7
A Military Home Makeover .....	11
A Unique Approach to Corporate Citizenship.....	12
Insuring Progress by Partnering to Reduce Poverty and Hunger .....	15
"Invest a Day".....	17
Sharing the Life of Lincoln with Educators .....	18





# Helping Haiti

**O**n January 12, 2010 an earthquake with a magnitude of 7.0 at its epicenter struck 15 miles west of Port-au-Prince, Haiti. The quake, which the USGS called the strongest earthquake since 1770 in what is now Haiti, sent 59 aftershocks ranging in magnitude from 4.2 to 5.9. The death toll is estimated to be between 250,000 and 300,000 with over 3 million people displaced. As with most disasters, the insurance industry stepped up to the plate to aid the quake victims. Though not every story could be chronicled, here is a look at the different efforts undertaken by those in the industry.

## ACE GROUP

In response to the appeal for donations following the earthquake in Haiti, the ACE Group, through the ACE Charitable Foundation, donated \$250,000 to the American Red Cross Haiti Relief Development Fund. In addition, more than 700 ACE employees contributed more than \$60,000 to the Red Cross and Red Crescent Societies. These employee donations were matched dollar-for-dollar by the ACE Charitable Foundation. Combined, the ACE Charitable Foundation and ACE employees have made more than \$370,000 in donations, which have been vital in

providing ongoing emergency relief and assistance to Haiti.

## AETNA FOUNDATION

Aetna Inc.'s Aetna Foundation provided \$10,000 grants to each of six organizations to help fund their relief efforts. In addition, Aetna employees pledged \$25,000, which was matched by the Aetna Foundation dollar-for-dollar for an additional \$25,000.

## ALLSTATE

The Allstate Foundation made a \$50,000 donation to the American Red Cross to assist with humanitar-



# Harrowing Ordeal in Haiti Ends in Joyful Family Reunion and Reinvigorated Charitable Foundation

**E**zechiel Dominique, who leads IT Testing Services at Swiss Re, can be described in many ways: talented technology professional, hard-working colleague, devoted family man. Many people — including his grateful mother-in-law — would add “selfless hero” to those descriptions. Certainly, he has proven adept at generating a tremendous amount of good out of a horrible situation.

Dominique, who works in the company’s office in Armonk, New York, is a native Haitian whose family immigrated to the United States when he was 16 to escape the oppressive regime of Haiti’s ruthless former ruler, Jean-Claude “Baby Doc” Duvalier. He was devastated when he learned of the horrendous earthquake that rocked Haiti on January 12.

The news hit his family especially hard because his mother-in-law, a United States resident, was visiting Haiti at the time. Despite their tireless efforts, Dominique and his wife’s fear grew as they could not make contact with her. Soon after, a former neighbor from Haiti called to inform Dominique that his mother-

in-law had died in the earthquake, crushed by the rubble of a fallen house. Naturally, his family was distraught.

That’s when Dominique’s life took a turn he could hardly have envisioned, in the form of a return phone call from the same family friend hours later with the miraculous news that his mother-in-law had been found alive amid the rubble. Apparently, she had been on the top floor of the house and, as a result, was spared a horrible fate.

However, she was injured badly. She had numerous broken bones and suffered the ill effects of having been trapped in debris for more than 24 hours.

Despite protests from his family, including his wife, Dominique — who is also trained as a registered nurse — decided he would travel to Haiti to treat and rescue his mother-in-law. There was a complication, however: airlines in the United States were non-committal regarding when they would resume flights to Haiti. That night, 72 hours after the earthquake and armed only with \$5,000 in cash and the clothes on his back, Dominique flew to the

Dominican Republic and then made an 11-hour drive to Port-au-Prince, encountering both rocky terrain and bribe-seeking border patrol officials along the way. When he arrived, he found both his ailing mother-in-law and countless others in need, including a cousin he also presumed had died in the catastrophe.

Dominique’s mother-in-law was dehydrated and had lost half her body weight; his immediate goal was to transport her back to the United States. But, he couldn’t shake loose the images of Haiti — lifeless bodies in the streets, rubble where there had once been buildings, and injured people with nowhere to turn for help.

Once Dominique and his mother-in-law returned home the following day for a tearful, joyful family reunion, the events inspired him to retool a nonprofit organization he started several years ago, the Help Educate a Child Foundation (HEACF). According to Dominique, HEACF is dedicated to improving the lives of children in Haiti by helping with medical and dental care, education assistance, new clothing and shoes, financial sup-

ian relief efforts. Additionally, the Foundation matched every dollar that employees contributed up to an additional \$50,000, for a total commitment of \$100,000.

**AMERICAN FAMILY**  
American Family Insurance, its employees and agents contributed more than \$150,000 to Haiti earthquake recovery efforts. Results of the

campaign include: 560 individual donations totaling more than \$70,000, all of which was matched by the company. These donations went to 67 designated relief organizations and the

port and much more.

"I still have a lot of family and friends in Haiti and knew I needed to do something," said Dominique. "Because I'm an individual, I'm able to help people in a more direct way than large organizations such as the Red Cross. This has become a very active cause for me in a matter of weeks. I've spoken at several churches and am doing what I can to get the word out."

Dominique is especially touched by the support of his Swiss Re colleagues.

"I've already received donations from many of my Swiss Re coworkers, which was entirely unexpected and completely appreciated," he said. "My colleagues and supervisors are also providing wonderful emotional support, and my immediate boss gave me the opportunity to go to Haiti when I needed to go there."

More information on HEACF can be found at <http://www.heacf.org>.



Photo of Ezechiel Dominique courtesy of Swiss Re.

top three recipients were American Red Cross, Partners in Health and Salvation Army. The \$150,000 total also includes the \$10,000 American Family pledged shortly after the

earthquake to the Haitian chapter of Partners in Health. The U.S.-based non-profit organization is focused on providing high-quality health care to impoverished areas around the world. "This was a team effort from employees and agents across the country who showed an outpouring of care and compassion," said Rick Fetherston, vice president of public relations. "It's a proud moment for all of us."

### AON

Aon joined with the Red Cross to support international relief efforts aimed at easing the suffering of survivors. Aon donated \$100,000 directly to the Red Cross Haiti Relief and Development Fund to provide immediate relief and long-term support to those in need through personnel, financial assistance and relief supplies. Every dollar will go directly to the relief effort. Aon also set aside up to \$300,000 in additional funds to match colleague contributions to the relief effort.

### CHARTIS

New York-based Chartis, Inc., American International Group, Inc.'s property/casualty unit, matched employee donations, with contributions going to the American Red Cross, the International Red Cross and the International Red Crescent. Chartis' senior management personally committed a minimum of \$50,000 to kick off the drive. Chartis also held an employee fundraising drive to benefit these three organizations. In addition, Travel Guard, a travel insurance unit of Chartis located in Stevens Point, Wisconsin, extended help to any American traveler, regardless of whether they carried Travel Guard insurance.

### CHUBB GROUP OF INSURANCE COMPANIES

The Chubb Corporation established a \$500,000 fund for disaster relief efforts related to the earthquake in Haiti. Chubb contributed \$125,000 to Doctors Without Borders and \$125,000 to Share Our Strength for relief efforts connected to the catastrophe. In addition, the insurer matched employee contributions to qualified relief organizations on a two-for-one basis, up to \$250,000. If total employee donations exceed \$125,000, Chubb will continue to match those employee dollars on a dollar-for-dollar basis.

### CIGNA

The CIGNA Foundation, part of Philadelphia-based CIGNA Corp., donated \$50,000 to the American Red Cross and said it would match another \$50,000 in employee donations.

### CPCU SOCIETY

CPCU Society established a special fund to aid victims and matched donations up to \$25,000. The CPCU Society Haiti Emergency Relief Fund will contribute to the Clinton Bush Haiti Fund. "The Society's members hold a vast array of positions in the property and casualty insurance industry, including as agents, brokers, underwriters, risk managers, adjusters, accountants and attorneys," explained Society Chief Executive Officer James R. Marks. His membership, he said, is "keenly sensitive to tragic events and deeply sympathetic with the suffering of the Haitian people. The establishment of the CPCU Society Haiti Emergency Relief Fund, as it is called, is a vehi-

cle for them to express their great concern about the Haitians' plight."

### **CRAWFORD & CO.**

Atlanta-based claims services provider Crawford & Co. contributed \$10,000 to Doctors Without Borders/Medecins Sans Frontieres, an international medical humanitarian organization, to aid the group's medical relief efforts in Haiti.

### **ERIE INSURANCE**

Since 2000, Erie Insurance has partnered with the Erie Chapter American Red Cross through the "Serving Together" program. The company, its employees, and agents teamed up again for International relief for the Haiti disaster. "Our employees began asking how they could help immediately after hearing of the Haiti disaster," said Terry Cavanaugh, president & CEO, Erie Insurance. "Our company and Board of Directors quickly made the decision to offer a matching gift for employees and agents up to \$100,000 and make a corporate donation to the Haiti Relief Fund." Donations will support the American Red Cross International Response Fund Haiti Relief, which provides supplies, mobilizes relief workers and provides financial resources. Serving Together, the Erie Insurance American Red Cross Volunteer Network, is a companywide initiative that matches Erie Insurance volunteers with American Red Cross chapters across its marketing territories. It provides an opportunity for Erie Insurance employees and agents to partner with American Red Cross chapters to help people in times of need and assist in disaster preparedness education.

### **FARMERS INSURANCE GROUP**

Los Angeles-based Farmers Insurance Group contributed \$25,000 to the American Red Cross.

### **FIREMAN'S FUND**

Fireman's Fund and its employees donated \$67,816 to the American Red Cross for Haiti relief efforts.

### **HARLEYSVILLE INSURANCE**

Joining companies around the globe, Harleysville Insurance and its employees have combined to donate \$52,428 toward the ongoing efforts to assist those impacted by the earthquake that struck Haiti in January. Corporately, Harleysville pledged \$10,000 to the relief efforts and the company also matched every dollar employees donated to charitable organizations that benefit the situation in Haiti. Employees made individual donations totaling more than \$13,000 to a variety of non-profit organizations and contributed more than \$7,000 through employee fundraisers, one of which gave them the opportunity to wear jeans to work during a week in January in exchange for a \$10 donation. The bottom-line result is that the company matched a total of more than \$20,000, in addition to making its \$10,000 donation. The total will be split evenly between the American Red Cross, AmeriCares, UNICEF and the United Way Worldwide Disaster Fund. "The sheer intensity of this natural catastrophe has given rise to a united effort within the global community to reach out and help those who have suffered loss. As an organization, it is important that Harleysville does its part to support those whose lives have been disrupted by this unprec-

edented event," said Michael Browne, president and chief executive officer of Harleysville Insurance. "As our employees have shown many times in the past and here again, they are indeed 'good people to know' for the way they have supported these important relief efforts."

### **INDEPENDENT INSURANCE AGENTS & BROKERS**

The Independent Insurance Agents & Brokers of America donated \$5,000 to the American Red Cross from its Trusted Choice Disaster Relief Fund.

### **INSURANCE INDUSTRY CHARITABLE FOUNDATION (IICF)**

The Insurance Industry Charitable Foundation (IICF) awarded grants to two organizations that are providing relief in Haiti. The International Rescue Committee (IRC), with 75 years of expertise in emergency response, sent a team of experts to Haiti to provide relief to the devastated country. World Cares Center, an organization that supports local community members as resilient first responders, is partnering with other groups to provide assistance to Haiti community groups and also support to those in this country with family and friends in Haiti. Both organizations are seeking additional contributions for these disaster programs. "As an industry foundation, we can marshal our resources and make a difference through outstanding organizations like the IRC and World Cares Center. IICF is encouraging our member companies to give as generously as they can to IRC, World Cares Center, or to other reputable relief organizations," said Elizabeth Myatt, New York executive director of the IICF.



# Outstanding Team Effort!

**S**tate Farm employees and agents participated in Haitian relief efforts in several areas around the United States and Canada.

State Farm agents Enette Henderson and Michele Belizaire rallied other South Florida agents to get involved with Haiti Relief. The effort also involved employees and employee resource groups. Everyone teamed up across Florida to help.

Within a month and a half, the State Farm Florida Zone had collected about 35 truckloads of medical supplies, clothing and food for people in Haiti. The Zone worked with more than 10 non-profit organizations to sort, pack and load supplies. Agents also worked with other businesses in the relief effort. Employees and agents around the state made donations to the American Red Cross (ARC). Agent Chris Bogue, West Palm Beach, went to Haiti for a week to help build hospital tents. Agent Larry Lee Jr. of Fort Pierce worked with a policyholder and a local bank to set up a Treasure Coast Haiti Relief Fund that raised more than \$30,000 for the ARC.

Up the coast, the African American Forum

Employee Resource Group (ERG) in the Ballston Spa Operations Center (Northeast Zone) collected \$937 in employee donations for the ARC and 1,500 pounds of clothing for earthquake victims in Haiti.

New agent Michelle Benson, Chesapeake, Virginia, decided to hold a fundraiser for quake victims during her grand opening. "We wanted to demonstrate the importance of being a good neighbor here and abroad," she said. "We raised \$1,500 for Haiti relief."

In Canada, agents Michael and Gordon Tessier, Grimsby and St. Catharines, Ontario, respectively, embarked on their own personal relief mission to Haiti to help the devastated quake victims. The brothers flew their own private plane laden with medical supplies donated by friends, family and a local doctor and pharmacist.

State Farm as a company has long been a corporate sponsor of the ARC, and makes an annual donation of \$1 million at the beginning of each year to the American Red Cross' Disaster Relief Fund so that the organization can immediately respond to pressing needs when they arise.

**From L to R: Michelle Benson, State Farm agent, and her staff, Renita Boone, Kameron Anderson, Pam Sangaran, and Terri Brown, present a check to Fred Rose of the American Red Cross.**



Photo courtesy of State Farm.

## INSUREMYTRIP.COM

InsureMyTrip.com and travel medical provider HCC Medical Insurance Services L.L.C. launched a special initiative providing a 20 percent discount on medical and evacuation coverage for U.S. travelers that headed to Haiti to aid in relief efforts.

## LIBERTY MUTUAL GROUP

Liberty Mutual Group's total contribution to Haitian relief efforts stands at just over \$813,000. This includes about \$534,000 (initial company contribution of \$250,000 and a match on employee contributions of more than \$284,000) that Liberty Mutual Group contributed to the American Red Cross and more than \$278,000 that employees contributed to Haitian relief efforts of their choice.

## LOCKTON INSURANCE BROKERS

Lockton Associates have donated more than \$16,000 through a Lockton San Francisco client, World Vision International, as well as other relief organizations. The Kansas City office raised an additional \$55,000 for Global Orphan Project's Haiti Relief fund, making the total raised more than \$71,000.

## MARSH (MMC)

MMC committed \$25,000 to the International Response Fund of the American Red Cross to help with relief and recovery efforts.

## MUNICH RE

Munich Re joined in the worldwide effort to aid victims of the devastating earthquake in Haiti. The MRAM relief plan allows financial donations to

be matched by the company, subject to an overall company contribution maximum. Donations to the following organizations are eligible for the company match: American Red Cross, AmeriCares, UNICEF and Clinton Bush Haiti Fund.

## NATIONWIDE

The Nationwide Insurance Foundation announced an initial donation of \$150,000 to the Red Cross Haiti Disaster Relief Fund. Additionally, the Foundation matched donations from Nationwide employees to the United Way Worldwide Disaster Fund—which is aiding the rebuilding process in Haiti. To date the Nationwide Insurance Foundation has matched more than \$71,000 in donations from its employees for a total donation of \$142,956.48 to the United Way Worldwide Disaster Fund. "It's impos-





sible to see the devastation in Haiti and not want to act," said Nationwide CEO Steve Rasmussen. "We hope our gift, along with those of others across the country, will help the American Red Cross bring the much needed relief to the people of Haiti." The Red Cross Disaster Relief Fund will support long-term recovery efforts to rebuild lives and infrastructure devastated by the disaster and address educational, financial and health-related challenges faced by the Haitian people. "We're very pleased that the Nationwide Insurance Foundation is able to support associates who choose to help Haiti through the United Way by matching their contribution dollar-for-dollar," said Chad Jester, president of the Nationwide Insurance Foundation. "Together we can make a greater impact on the lives of those impacted by the earthquakes."

### **NEW YORK LIFE**

New York Life Insurance Company increased its donation to Haiti earthquake relief efforts by raising the company match amount to \$300,000. The company's promise to match all agent and employee donations is double its earlier amount of \$150,000 for a potential contribution of \$700,000. That amount includes a corporate contribution of \$100,000 to the American Red Cross in the immediate aftermath of the earthquake. Ted Mathas, chairman, president and chief executive officer of New York Life, said, "Our agents and employees have always shown extraordinary compassion when disaster strikes and they've already exceeded the \$150,000 initial company match amount. As the urgent need for relief continues for earthquake victims in Haiti, we wanted

to recognize the generosity of our agents and employees by raising the match limit to \$300,000." Coupled with its previous gift of \$100,000, New York Life and its employees and agents are now poised to contribute up to \$700,000 toward food, water, medical supplies and shelter for the millions affected by the earthquake. In addition to the Red Cross, the company has identified seven other groups that are playing a major role in the relief effort: AmeriCares, CARE, Heart to Heart International, Save the Children, United Nations World Food Program, UNICEF and United Way Worldwide Disaster Fund. Employees and agents can designate any organization or combination of organizations to receive funds, and the company will match the contribution dollar-for-dollar.

### **ONEBEACON**

The OneBeacon Charitable Trust announced a donation of \$48,000 allocated to five nonprofit organizations assisting in the ongoing humanitarian relief efforts—the American Red Cross, Doctors Without Borders, Habitat for Humanity, Partners in Health and UNICEF. The contribution consists of a \$5,000 donation to each organization as well as a dollar-for-dollar match of the \$23,000 donated by OneBeacon employees, its Hagerty Insurance partners and White Mountains Insurance Group staff. In total, the OneBeacon community will donate \$71,000, with almost \$30,000 going to the American Red Cross. Carmen Duarte, a member of the OneBeacon Charitable Trust Committee said, "Addressing the devastating loss and continued suffering in Haiti is clearly a global collaboration. The OneBeacon community deeply admires the relentless

efforts demonstrated by these five organizations. We are pleased to be in a position to assist them and Haiti during this most challenging recovery effort."

### **PHILADELPHIA INSURANCE COMPANIES**

Philadelphia Insurance Companies presented the American Red Cross with a \$50,000 donation, teaming up with local Philadelphia television station CBS for "Operation Brotherly Love Help for Haiti."

### **RISK AND INSURANCE MANAGEMENT SOCIETY**

The Risk and Insurance Management Society made a \$10,000 donation to the Red Cross.

### **SELECTIVE INSURANCE GROUP**

The Selective Group Foundation announced a \$10,000 contribution to help aid earthquake relief efforts in Haiti. "The devastating earthquake in Haiti has affected millions of people and caused widespread destruction to homes, hospitals, schools, government buildings and roads. The loss of life is unfathomable," said Chairman, President and Chief Executive Officer Greg Murphy. "While the situation is heartbreaking, there is tremendous hope in the positive outpouring of caring and assistance from individuals and organizations across the world."

### **SWISS RE**

Swiss Re pledged 250,000 Swiss francs (approximately \$240,000) to support the rebuilding efforts in Haiti. Further donations by employees globally to their charitable organization of choice will be matched by the company up to an additional 250,000 Swiss francs.

The funds will go to projects that are sustainable, supporting those that have suffered the most, and will be channeled through recognized charitable organizations participating to the Haiti relief and reconstruction effort. Chief Operating Officer Agostino Galvagni said, "The tragic events in Haiti are a sobering reminder of the devastating force of natural catastrophes and the toll they can exact on humanity. Swiss Re and its employees regard it as a responsibility to contribute in this way to the healing and reconstruction process."

### TRAVELERS

In response to the devastation caused by the earthquake in Haiti, the Travelers Foundation sent \$50,000 to the American Red Cross to assist relief efforts. The Travelers Foundation also created a special disaster relief matching program so that Travelers employees could contribute between \$25 and

\$500 to the Haitian earthquake relief efforts through the American Red Cross, Doctors Without Borders, International Rescue Committee, Save the Children, UNICEF or the Clinton Bush Haiti Fund, and have their contributions matched.

### UNITEDHEALTH GROUP INC.

UnitedHealth Group Inc. of Minnetonka, Minnesota, donated \$100,000 to the American Red Cross and said it will match up to \$50,000 in employee contributions to charitable partner Global Impact. In addition, OptumHealth, which is UnitedHealth's health and wellness operation, made available a free emotional support help line for those with relatives or friends in Haiti.

### ZENITH INSURANCE

Zenith offered employees an opportunity to contribute to the relief effort in Haiti through a \$5 donation to the Red

Cross. For every \$5 donation made by a Zenith employee, the company will donate \$10. As a result of their offer, approximately 64 percent of Zenith employees elected to make charitable donations to the effort. A check for \$25,000 representing donations from employees and the company was given to the Red Cross.

### ZURICH FINANCIAL SERVICES GROUP

Zurich Financial Services Group said its Z Zurich Foundation would match up to Swiss Franc 250,000 (approximately \$240,000) in charitable contributions made by Zurich employees to recognized charitable organizations. Zurich CEO Martin Senn said, "A catastrophe of this dimension requires broad relief actions. It is important to me and to Zurich's employees that we can help to bring some relief to the affected people." ■



# A Military Home Makeover

**T**his season on ABC's *Extreme Makeover: Home Edition*, it's all about heroes. The hit show features a different hero every Sunday evening. When USAA was given the opportunity to participate in the life-changing experience of a special military family, the company proudly accepted.

Between serving on the Sheriff Department's SWAT team, coaching local baseball and softball games, or working a second job as a security guard, Army National Guard

Staff Sergeant Sherman Heathcock of Hattiesburg, Mississippi, was trying to make the home he shares with his wife and three children livable again. That is, until his unit at nearby Camp Shelby deployed to Iraq for the second time.

Damaged in 2006 when winds from Hurricane Katrina brought down three trees on their roof, the Heathcocks, while still serving their community, have been quietly laboring to make their house a home. But when Heathcock's unit returned in

mid-April, the need to finish fixing the sagging roof and unfinished floors was gone thanks to *Extreme Makeover: Home Edition*.

The nation watched Sunday, March 21, to see the Heathcocks' new home and the other surprises in store for them, courtesy of USAA.

Over seven days in mid-December, local builders, volunteers and the show's designers, led by series host Ty Pennington, demolished the house the

*Continued on page 20*



**J.J. Montanaro, a Certified Financial Planner™ practitioner for USAA and a retired Army Lieutenant Colonel, talks with the Heathcock family after they receive their new home.** Photo courtesy of USAA.



# A Unique Approach to Corporate Citizenship

**P**anic and desperation washed over Ariana Lowe when she came home to find her house was on fire.

“It was probably the worst day of my entire life,” said Lowe. “But I had people who were there for me, and that’s the reason why I’ve always wanted to give back.”

Lowe, an associate of Nationwide Insurance, gives back in a big way. She’s a Disaster Action Team Leader for the American Red Cross. Her volunteerism illustrates one element of the unique partnership Nationwide has with the Red Cross. The Nationwide Office of Corporate

Citizenship strives to build relationships with local Red Cross chapters in cities where Nationwide associates live and work, while also making significant grant contributions at the national level.

Lowe provides 24-hour emergency response for families that experience disasters, such as house fires, to ensure they have basic needs like shelter, clothing and food.

“It’s a passion of mine to be able to help someone in that desperate of a situation, especially since I know what they’re going through,”

said Lowe. “To see someone go from crying to hugging you, smiling and laughing, it takes my breath away.”

“The American Red Cross is a natural partner for Nationwide Insurance,” said Chad Jester, vice president of Corporate Citizenship and president of the Nationwide Insurance Foundation. “This is an organization that does an outstanding job of being there when people need them most, whether that’s following a natural disaster or in an emergency medical situation. Nationwide Insurance exists

Photos courtesy of Nationwide.



to be there for our customers when disaster strikes and commonly our claims teams are working with customers at the same time the Red Cross is providing humanitarian assistance.”

This year the Nationwide Insurance Foundation is making a \$1.54 million gift to the Red Cross to fund national disaster response, bloodmobiles and chapter response and readiness. It’s the fourth consecutive year the Nationwide Insurance Foundation has contributed this unique grant to support both national and local programs.

On a national level, Nationwide is renewing its commitment to the Annual Disaster Giving Program (ADGP) with \$700,000. Nationwide was a founding member of the ADGP in 1997. Members of the ADGP pledge donations on an ongoing basis, which enables the Red Cross to raise funds before major disasters strike in order to have proper



**Nationwide associate Ariana Lowe provides 24-hour emergency response for families that experience disasters as a Red Cross volunteer.**

supplies and systems readily available.

At the local level, \$320,000 of Nationwide’s gift will be distributed to 17 local chapters for disaster relief programs. During the 2008-09 grant cycle, Nationwide supported 14 local

chapters. Collectively, these chapters responded to 6,305 disasters and helped 9,785 families after those events.

Nationwide also understands the importance of having a sufficient blood



supply for patients across the United States who experience emergencies or receive transfusions as part of their treatment for medical conditions. \$520,000 of Nationwide's gift will buy two bloodmobiles that will be located in Nashville, Tennessee and Charlotte, North Carolina to help the Red Cross increase blood donations. The Nationwide Insurance Foundation has funded four other bloodmobiles since 2007, located in Columbus, Ohio; Raleigh, North Carolina and Atlanta, Georgia.

Nationwide associates and participants at Nationwide's blood drives donated nearly 12,000 units of blood in 2009. A majority of blood is collected at Nationwide's very own Red Cross blood donation center located at its Columbus, Ohio headquarters.

"Nationwide's support is extremely valuable to the Red Cross and its partnership structure has proven to be a very successful model," said Neal Litvack, Chief Development Officer at the American Red Cross. "Nationwide's engagement on multiple levels and through numerous programs strengthens Red Cross services and our core of volunteers."

While Nationwide may lead its partnership with the Red Cross through philanthropy, it gives back just as much in time and talent. The Red Cross relies on Nationwide's leaders who serve on local chapter boards. They provide perspective and counsel on topics including disaster response, chapter community presence, workplace-based health and safety, funding initiatives and overall corporate strategies.

Kirt Walker, president and COO of Nationwide Financial, has served on the board of the Red Cross in every city he's ever lived in. He gives his time to the Red Cross because of the support the organization brought to his hometown of Algona, Iowa, after a tornado destroyed a large part of it on June 28, 1979.

"While we were cleaning up the aftermath, volunteers with the Red Cross came to help us and I was surprised that they expected nothing in return," recalled Walker. "I remember asking them how they paid for the support they gave us, and I learned that our values and mission statements align. I've been involved in helping the Red Cross ever since."

Nationwide works with local chapters to find opportunities for company leaders to serve on boards and for volunteers to donate their time. When disasters hit, Nationwide integrates its *On Your Side* service through the partnerships that have been developed.

"I think in quality organizations like Nationwide, associates understand the importance of having the opportunity to give back to our communities," said Walker. "The value that we live by here is that we work as one team. Every time I volunteer for the Red Cross I bump into a Nationwider."

In addition to its annual support of the Red Cross, the Nationwide Insurance Foundation recently donated \$100,000 to help people affected by the floods in Tennessee, as well as \$150,000 for Haiti earthquake relief and recovery earlier this year.

"Saving, rebuilding and enriching lives is what Nationwide's Corporate Citizenship is all about," said Jester. "Every day, we turn critical moments into powerful possibilities in places where our associates live and work. It's another way we are helping people when it matters most." ■



**A Nationwide associate gives blood at Nationwide's own Red Cross blood donation center at company headquarters in Columbus, Ohio.**



# Insuring Progress by Partnering to Reduce Poverty and Hunger

**T**he economic climate that has seen the loss of millions of jobs and homes has given ACE the impetus to reach out to those communities, locally and regionally where ACE employees live and work — to find ways of reducing and, eventually, ending chronic poverty and hunger.

In December 2009, the ACE Group

announced that the ACE Charitable Foundation made a total of \$200,000 in grants to five food organizations in the Feeding America network. Feeding America is the nation's leading domestic hunger-relief charity, and ACE's grants supported an economic crisis funding initiative designed to help offset the hardships faced by American

food banks in a recessionary economy.

ACE's funds supported Feeding America partners in Atlanta, Chicago, Philadelphia and New York: Atlanta Community Food Bank, Greater Chicago Food Depository, Philabundance, City Harvest and Food Bank for New York City, each of which supports hundreds of smaller organiza-

**ACE employees in its Chatsworth claims office packed food for distribution to needy families at Ventura County's Food Share in Oxnard, California.**



Photo courtesy of ACE.

tions and food programs.

According to Brian Dowd, ACE's Chief Executive Officer, Insurance-North America, "ACE is pleased to partner with food banks in the Feeding America network to support hunger relief efforts in key cities. By helping to expand the availability and quality of their food supply, the quality of life for families impacted by the economic downturn is improved. We intend to make a significant contribution in the cities where ACE maintains offices."

Feeding America's network members supply food to more than 37 million Americans each year, including 14 million children and 3 million seniors. Serving the entire United States, more than 200 member food banks support 61,000 agencies that address hunger in all its forms.

"As a direct result of the current economic climate," observed Vicki Escarra, President and Chief Executive Officer of Feeding America, "more than 49 million Americans — including 17 million children — don't have enough food to go around at mealtime. We're grateful that ACE has invested in an expansion of the availability of hunger relief and food distribution services in five American food banks."

In other regions, ACE has continued its support of hunger relief efforts through grants to the Insurance Industry Charitable Foundation (IICF). The IICF is a non-profit that helps communities by combining the collective strength of the insurance industry in order to provide grants, volunteer service and leadership.

In 2009, ACE Group employees in California joined forces to reduce hunger through their participation in a variety of volunteer projects offered through IICF Volunteer Week, a nine-

day, statewide event, where teams of insurance industry employees volunteer three or more hours of service with local charities. In San Francisco, ACE Group employees helped package donated food at the San Francisco Food Bank for distribution to needy families. In San Diego, ACE packed food for distribution to families at the St. Vincent De Paul Village. And in Los Angeles, ACE employees packed food for distribution to needy families at the Los Angeles Regional Food Bank. Employees from ACE's Chatsworth claims office also volunteered at Ventura County's Food Share in Oxnard.

ACE Group's employees in Dallas raised funds to purchase rice pots and bags of rice, which they delivered to the International Rescue Committee (IRC) to support refugee families. Employees also joined forces with the IRC to provide volunteer business training, including resume reviews, interview skills and business etiquette practices.

Outside the U.S., the ACE Charitable Foundation has made grants to sustainable agriculture and microfinance programs. For example, a three-year, \$600,000 grant to CARE, one of the world's largest humanitarian aid agencies, focuses on the Sustainable Andean Agriculture program in Peru. This program reaches 4,000 people in Peru's Ayacucho region and offers an innovative response to the global food crisis by training local farmers to increase the production and quality of native foods. The results are sustainable, improved crop production and reduced environmental degradation, driving improved nutrition and higher incomes that will enable farmers to better provide for their families' basic needs.

A \$230,000 grant to the World

Food Program supported a 2009-10 Food for Work initiative in Indonesia's Central Lombok District, aiming to conserve and restore the local community's natural resources, as well as reduce the impact of climate change on local farms. More than 2,200 families benefited from immediate and long-term investments, such as cashew planting, agro forestry and nutrition training and local water conservation and irrigation projects.

In September 2009, the ACE Foundation-Bermuda joined forces with the Coalition for the Protection of Children (CPC) through a three-year, \$225,000 grant to support the "Breakfast in the Schools" program in four Bermuda schools where it is available to children free of charge. A survey of Bermuda's eighteen public primary schools and five middle schools had shown that hunger was an impediment to learning, and several schools were in immediate need of assistance for their hunger relief efforts. This partnership has so far been very successful, and the Coalition is looking to expand the program into other schools.

ACE takes a comprehensive, hands-on approach to identifying and supporting programs that ease hunger and poverty in the United States and beyond. By partnering with organizations that foster sustainable humanitarian solutions, ACE seeks to increase the impact of its philanthropic activity, to ensure that individuals and communities can succeed and grow. Through its commitment to making positive contributions to local communities, ACE believes that this investment will return long-lasting and sustainable benefits to society. This is ACE insuring progress — in its truest sense. ■

# “Invest a Day”

Throughout its nearly 90-year history, the Columbus, Ohio-based State Auto Group has earned a reputation for giving back to the communities it serves. From State Auto’s founder handing out eggs from the front steps of the company’s corporate headquarters during the Great Depression, to the hundreds of thousands of dollars employees raise and contribute each year to various local charities, State Auto has always encouraged its employees to donate to worthy causes.

Employees, though, expressed an interest in doing even more. While many employees are active volunteers on their own time, the company wished to extend even greater support to their efforts.

In 2008, State Auto began to offer employees the opportunity to invest their time in a charitable organization of their choice through the “Invest a Day” program. In exchange for noth-



**State Auto employee Michael Hurd, in an apron at upper right, organizes groups of employees to serve at the Manna Café, a community meal served weekly at Broad Street United Methodist Church.**



**State Auto employees, led by Terresa Stoll, volunteer at The Caring Place in downtown Indianapolis. From left, Linda Wingfield, Amy Gibson, Geri Loud, Terresa Stoll, Lori Pierce and Cindy Grider.**

ing more than a photo and brief report about the activity in which they participate, employees are offered one paid day per year to volunteer with an eligible organization.

“It’s one thing to write a check; it’s something else entirely to spend time with an organization and the people it serves,” said Win Logan, State Auto’s director of community relations. “We were looking for a better way to utilize our greatest resource — our people — in ways that make a difference in our communities and in ways that represent to the public and to each other that we’re a company apart when it comes to giving back and giving forward.”

Nearly 500 days have been invested since the program was introduced in 2008, with volunteer efforts ranging from building homes to sewing and delivering cancer turbans.

Terresa Stoll, an employee in State Auto’s Indianapolis office, joined four

of her colleagues at The Caring Place, a charity that serves many of the city’s most at-risk neighborhoods.

“I take so much for granted. Days like this one bring a new perspective,” said Stoll. “It isn’t about a day off of work with pay. It’s about making a difference.”

A group of State Auto employees in Columbus serves meals at the Manna Café at Broad Street United Methodist Church, across the street



**A group of State Auto employees prepared and served meals to recovering drug and alcohol dependent women and their children. From left, Cafe Zydeco owner Mozell Devereaux and State Auto employees Linda Still, Carolyn Polston and Michelle Vance.**

from State Auto’s headquarters. They not only offer time, but raise \$300 to support each of the meals they serve.

“It’s a great opportunity to help feed our hungry neighbors,” said employee Michael Hurd, who organizes the activity for State Auto employees. “We appreciate that State Auto offers the opportunity to help

*Continued on page 20*



# Sharing the Life of Lincoln with Educators

**S**pringfield, Illinois won't make the short list of ideal summer vacation spots for most people. But for the past five years, the Horace Mann Companies has been partnering with the Abraham Lincoln Presidential Library and Museum (ALPLM) to change that perception in the minds of our nation's educators.

Each year, Horace Mann sponsors the Abraham Lincoln Fellowship to provide 50 educators the opportunity to learn more about the life and legacy of our 16th president and Springfield's most famous resident. The Fellowship covers expenses related to their study of a curriculum created by the presidential library, including round-trip transportation, lodging and most meals. The 2010 class of Fellows will attend one of two five-day programs held June 20-26 and July 11-17.

The collaboration makes a lot of sense for a company that's been serving the insurance and financial services needs of America's educators for 65 years. "Horace Mann's sponsorship is an extension of our strong commitment to supporting our educator market beyond the products and services we provide," said Lou Lower, Horace Mann's President and CEO. "Sharing the extraordinary resources

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**A visit to the museum is one part of the week-long training program provided by the Horace Mann-ALPLM Fellowship Program.**



**Discussion groups are held in the Abraham Lincoln Presidential Library.**

The Lincoln Fellowship is open to any full-time teacher of kindergarten through the 12th grade of any discipline. The curriculum is geared toward teachers of students in grades 4-12. No special knowledge of history or Lincoln is required.

Winning Fellows receive insiders' knowledge of the library and museum and enjoy visits to other historical sites, including the Lincoln Home National Historic Site, Lincoln's New Salem State Historic Site, the Lincoln Tomb and the Old State Capitol State Historic Site. Fellows also hear from experts on Lincoln's life and the Civil War era. Past topics have included Lincoln the lawyer, political cartoons in the classroom, Civil War medical practices and

of the Lincoln Presidential Library and Museum with the country's education community is an exciting way to do it."

"The Lincoln Presidential Library and Museum was built to bring history to life," added Dick Madden, Horace Mann's vice president of communications and educator alliances. "As part of our continuing commitment to educators, and to helping them make learning lively for their students, it was natural to partner with our neighbor."



Photos courtesy of Horace Mann Companies



Tours of the Lincoln sites are part of the Horace Mann-Abraham Lincoln Presidential Library and Museum Fellowship experience.

“Ghosts of the Library.”

Many past Fellows have shared with Horace Mann their appreciation for this rare opportunity to experience Lincoln’s life and take their own lessons back to their students. “You give teachers five cents, and they love it,” said Diana Dionne-Morang, an English and language arts teacher at Gardiner (Maine) Regional Middle School and member of the 2009 class of Fellows. “We just don’t get a whole lot of resources, and to be treated like a celebrity is an amazing feeling. It will help motivate me for a long time.”

Joanne Fuchs, a 2008 Fellow and seventh grade social studies teacher at Pleasant Lea Middle School in Lee’s Summit, Missouri, added, “The honor and opportunity were exceeded only by the experience at the institute itself. As Fellows, we were regarded as professionals and treated to the best. Everyone involved in the institute demonstrated

the value they place on the contributions of teachers in the classroom.”

Naturally, many past Fellows strongly admire Lincoln, and several have even made learning about our 16th president a lifelong hobby. Even the “Lincoln experts” among past Fellows have found the curriculum eye-opening.

Dennis Morris, a 2009 Fellow and fourth grade teacher at the New Creek Primary School in Romney, West Virginia, has been a self-described amateur Lincoln presenter for two decades. “I thought if I won this trip, I could really come up with some more material that I didn’t have,” said Morris. “I might have learned as much in one week as I have in the last 20 years.”

Russell Diesinger, who teaches U.S. government to 12th graders at Reading (Pennsylvania) High School, expressed his appreciation for being able to study some of the more rare historical documents in the library’s

collection as a member of the 2008 class. “You get pieces of information that not everyone has,” explained Diesinger. “Primary documents are the voices of history. Documents are the autobiographical material of the story of America. These were probably the finest sources I’ve seen.”

Of the entire experience, Diesinger added, “The library and museum are just outstanding. You can actually feel Lincoln’s presence in Springfield.”

With the success of the Horace Mann-Lincoln Fellowship program firmly established, more Horace Mann agents are promoting the Fellowship opportunity in the schools they serve through fliers, group presentations and a free “Leading with Lincoln” DVD featuring footage of the past Fellowship classes, the library and museum, historical sites and testimonials from former Fellows.

*Continued on page 20*

## Military Makeover

*continued from page 11*

Heathcocks had been working on and provided them with a new, more secure home.

Heathcock's dedication to his country (he decided to re-enlist after 9/11), along with his family and community led ABC to select the Heathcocks from thousands of families. The Heathcocks were surprised when the show's famous bus arrived in front of their home. Staff Sergeant Heathcock was back for his mid-tour break when the cast and crew arrived and was able to help his family shout the show's mantra: "Move that bus."

"The word 'hero' is sometimes overused, and Sherman Heathcock would probably be the first to tell you he's no hero, but he is," said Stuart Parker, president of the USAA Property & Casualty Insurance Group. "In his community, in his unit, and definitely with his family, he's a hero."

In addition to sponsoring the home makeover, USAA went above and beyond by paying off the Heathcocks' mortgage and providing money to establish 529 college savings accounts for each of their three children. Because of their dedication to the financial security of the military community, USAA will be with the Heathcocks for the long haul.

"USAA's focus in all of this is to help secure their financial future," said J.J. Montanaro, a Certified Financial Planner™ practitioner for USAA. Montanaro, a retired Army lieutenant colonel was on-site for the big reveal and had a chance to meet the Heathcocks the day after they got to see their new home and receive additional gifts from the local community.

"Now that the family has a new home and a wonderful start, USAA will provide sound advice and guidance. It's all part of doing the right thing for the family, which is what we strive to achieve for the whole military community." ■

## Life of Lincoln

*continued from page 19*

"It's especially beneficial to us that educators identify this unique educational experience with Horace Mann," said Madden. "Whether it's through this Fellowship or other national and

local teacher recognition programs we sponsor, we're proud that the education community views us as a partner in support of those who work tirelessly to create America's future."

Educators are encouraged to apply for the annual Fellowship online via Horace Mann's corporate website, [www.horacemann.com](http://www.horacemann.com).

The application includes a brief essay. An independent committee (excluding Horace Mann and ALPLM employees) reviews the applications and selects the 50 Fellows. Horace Mann announces each class on its website about one month after the application deadline. ■

## Invest a Day

*continued from page 17*

our neighbors in need."

Another group of Columbus employees helped prepare and serve meals to drug and alcohol dependent mothers helped by another State Auto neighbor, Amethyst.

"The expressions of joy and thanks from these women were well worth the one day out of my life to provide a small act of kindness," said employee Carolyn Polston. "It makes it all the more enjoyable knowing I work for a company that supports me in this effort."

Eight employees helped ready the recently renovated, historic Lincoln Theater for its grand opening by clean-

ing floors and walls, making minor repairs and painting. The program has taken employees to flooded neighborhoods and community gardens.

In addition to Invest a Day, State Auto offers a 100 percent match of donations of up to \$500 to eligible charities, an additional 100 percent match of donations to local United Way campaigns (110 percent for new employees), and actively encourages company officers to serve in leadership roles on local non-profit boards.

That includes State Auto Chairman, President and CEO Bob Restrepo, who serves on the board of the Columbus Chamber of Commerce, the Columbus College of Art and Design, and is a member of the Columbus Partnership, a group of 30 central Ohio chief execu-

tives who work to foster economic development in the region and provide leadership for civic, educational and philanthropic initiatives.

In 1921, State Auto's founder, Bob Pein, declared a simple business philosophy for the company: the Golden Rule. Throughout the years, "Doing unto others as you would have done unto you" has extended to not only policyholders and claimants, but friends and neighbors in need.

"Invest a Day has enabled us to renew our commitment to community service in a way that can personally involve every one of our more than 2,000 employees," said Logan. "It's gratifying — but not surprising — to see how State Auto employees have responded." ■