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Lending a Helping Hand

This issue features a diverse array of ways insurance industry employees labor to improve the communities in which they live and work, both at home and across continents.

You'll read about Chubb's sponsorship of a financial literacy conference designed to help participants plan for a financially secure future through exposure to a variety of career possibilities and conversations with female role models. We also feature Farmers Insurance's "Second to None," a film celebrating the remarkable achievements of women in America who have overcome substantial odds over the past century. The film is part of a series of educational documentaries aimed at preserving history and supporting curriculum.

And Lloyd's has produced a new book that looks at the insurance world through the eyes of children. It offers practical help to young people to assist in the development of the skills needed when they join the working world.

To help combat arson fraud and increase community awareness of the problem, State Farm teamed up with Maine Specialty Dogs to train arson dogs. Since 1993, the program has put more than 250 dogs and their partners to work in 43 states, the District of Columbia and three Canadian provinces.

The Insurance Institute for Business and Home Safety has created "mother nature in a box" with their state-of-the-art research facility which allows testing of building systems in unique ways and shows how to design, construct and retrofit stronger, safer buildings.

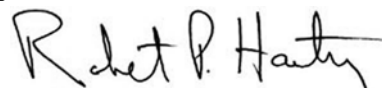
All around the world, FM Global employees are helping those less fortunate. And in addition to their time, their participation in FM Global's matching gift program netted an additional \$1.38 million for charitable organizations and educational institutions in 2010.

Around Christmas time, State Auto Insurance Companies brings good cheer by decorating the home office with a lavish holiday display, now fondly referred to as "Christmas Corner."

Allied World's commitment to the St. Baldrick's Organization goes beyond a corporate donation. Employees from four continents take part in St. Baldrick's headshaving event every March, joining in from the U.S., Hong Kong, Bermuda and London.

Also, ACE has long been a strong supporter of the environment through charitable and volunteer initiatives in communities around the world as well as through offering environmental products and risk management solutions to customers and minimizing its own environmental impact.

We also feature an article highlighting some examples of how the industry responded following the March disasters in Japan. As we prepare this issue, unusually large numbers of tornadoes and serious storms have pounded the Midwest and Southern parts of the U.S. And, of course, the industry is there lending a helping hand.



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

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Helping Japan

On March 11, 2011, a record 9.0 magnitude earthquake struck near the Japanese city of Sendai. It generated a powerful 32-foot tsunami which struck northern Japan, surged a quarter of a mile inland and caused widespread destruction to coastal areas and communities, leaving more than 14,000 people dead and nearly 12,000 others unaccounted for. In addition, about 130,000 survivors are staying in 2,300 shelters across the country. There was also damage to area nuclear power plants, causing a third emergency. Cold weather and snow complicated the emergency relief operation, which was

already challenged by continued aftershocks, fuel shortages and inaccessible roads. In addition, Japan experienced over 900 aftershocks since the earthquake — about 60 of these had a 6.0 magnitude and three had a magnitude of over 7.0.

The Japan earthquake and tsunami will cost the insurance industry between \$22 billion and \$39 billion, and will be the costliest disaster for insurers since Hurricane Katrina in 2005, according to a recent estimate from a catastrophe risk modeling company.

Here are some examples of how the industry reached out to help its neighbors in Japan.

Aflac

Aflac pledged 100 million yen to the International Red Cross to assist with their disaster relief efforts in Japan. Aflac Japan's employees are safe, and the company continues to reach out to their independent sales force to assess their needs. Aflac is the largest insurer in Japan based on policies in force. Daniel P. Amos, chairman and chief executive officer, Aflac Incorporated, said, "In addition to sending our thoughts and prayers to each and every Japanese citizen, we want all of our Aflac Japan employees, sales agents and policyholders to know that your Aflac family here in the U.S. sends



PHILIPPE LOPEZ/AFP/Getty Images

our support in every way possible.” In addition to the initial donation, funds have been established by U.S. and Japanese employees and sales forces for those in Japan, including fellow employees and sales associates that have been most impacted by the disaster. “We stand ready to assist in the healing process and are pledging these funds to ensure that basic needs are cared for during this crisis.”

Catlin

The Bermuda-based Catlin Group Limited expressed its sympathy to the Japanese people following the tragedy. The Group made a financial contribution to Save the Children to help the organization provide aid to young people whose lives have been affected by the earthquake and tsunami.

Chubb

The Chubb Corporation established a \$750,000 fund for disaster relief efforts related to the earthquake and tsunami in Japan. Chubb contributed \$500,000 to the International Red Cross for disaster relief. In addition, the insurer will match 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. “We hope that our contributions will help the Japanese people restore their great nation and ease their tremendous suffering,” said Harold Morrison, executive vice president, chief global field officer and chief global administrative officer of The Chubb Corporation.

COUNTRY Financial

COUNTRY Financial donated \$25,000 to the relief effort on a corporate level and has encouraged staff and agents to donate individually.

Erie Insurance

Erie Insurance announced a \$50,000 donation to the American Red Cross to assist with disaster relief efforts for victims of the devastating earthquake and tsunami in Japan. “As an insurer, we know the great need that accompanies catastrophe,” said Terrence Cavanaugh, president & chief executive officer. “Our sympathies go out to our neighbors across the globe affected by this terrible tragedy. We hope our contribution, joined with the worldwide outreach, will help rebuild lives and restore communities.” “In the wake of a



Dario Mitterler/Getty Images

disaster of this magnitude, the support of a corporate partner like Erie Insurance is critically important," said Pam Masi, Red Cross regional executive director. "We're grateful for the generosity of ERIE employees and agents, and their consistent support of the Red Cross."

Fireman's Fund

In addition to its ongoing support for the U.S. fire service, Fireman's Fund donated money each time someone "liked" their Supporting Firefighters page on the social media site, Facebook. As a result, \$1,000 was collected and donated to the Japan Firefighters Association.

The Hartford

The Hartford Financial Services Group, Inc. announced a \$100,000 contribution to the American Red Cross's disaster relief efforts. "We are deeply saddened by the loss of life and concerned about the many thousands of Japanese people whose well-being and whereabouts are unknown," said Liam E. McGee, The Hartford's chairman, president and chief executive officer. "On behalf of my teammates at The Hartford, we hope for the quickest recovery and will keep those who have been affected in our thoughts and prayers." The Hartford is encouraging its employees to contribute to relief efforts by visiting the Red Cross website.

InsureMyTrip.com/HCC Medical Insurance Services

Travel insurance comparison site InsureMyTrip.com and travel medical provider HCC Medical Insurance Services, LLC (HCCMIS) launched a special initiative providing medical and evacuation coverage at reduced



rates for U.S. travelers heading to Japan to aid in relief efforts. "Our hearts go out to all those affected by these horrific events," said Jim Grace, president and chief executive officer of InsureMyTrip.com, "and to the best of our abilities, we're doing everything we can to help." This includes an exclusive partnership to provide a 20 percent discounted rate on the HCCMIS Atlas International Plan to all travelers going to Japan for relief efforts or family reasons and available only at InsureMyTrip.com. "By working together with HCCMIS, we are able to provide critical coverage most affordably, and protect those traveling to Japan to assist in relief efforts or to locate loved ones," said Grace.

MassMutual

Massachusetts Mutual Life Insurance Company (MassMutual) announced a \$100,000 donation to support victims of the earthquake and tsunami in Japan. Also, the company's Matching Gift program will match eligible employee and financial professional donations to the Japan relief effort. "Our thoughts and deepest sympathies are with the people of Japan during this most tragic and difficult time,"

said Roger Crandall, chairman, president and chief executive officer of MassMutual. "We hope that MassMutual's support will help bring some much-needed relief to those impacted by this tragedy." MassMutual International, LLC operates a life insurance company in Tokyo, and MassMutual subsidiaries Babson Capital Management LLC and Baring Asset Management Limited also have operations in Japan. The \$100,000 company donation, as well as funds donated by its employees and financial professionals and matched through the Matching Gift program, will support the American Red Cross Japan Earthquake and Pacific Tsunami Fund.

MetLife

MetLife Foundation will contribute 100 million yen (US \$1.25 million) to support the work of the Japan Red Cross Society and other relief organizations. The Foundation also has established a worldwide employee matching gift program that will contribute up to an additional \$500,000 for relief efforts through the International Federation of Red Cross and Red Crescent Societies.

New York Life

New York Life Insurance Company announced a \$100,000 donation to the relief efforts in Japan. Ted Mathas, chairman and chief executive officer of New York Life, said, "On behalf of the entire New York Life family, we extend our heartfelt sympathy to all those affected by the devastating earthquake and tsunami in Japan. The families caught in the disaster area and the rescue workers who are working valiantly to save lives have been in our thoughts and prayers since we learned of this tragic event. Accordingly, the company will be making a contribution to help alleviate some of the suffering and to help the Japanese people begin to recover from this disaster."

Northwestern Mutual

The Northwestern Mutual Foundation made a \$125,000 donation to the American Red Cross to provide immediate relief to citizens in the aftermath of the Japan earthquake and tsunami. Northwestern Mutual's subsidiary, Russell Investments, has associates in Japan and has confirmed their families are safely accounted for and no damage was sustained to the company's offices. "It is clear these tragic events will require a worldwide response and relief effort," said John Schlifske, Northwestern Mutual chairman and chief executive officer. "Our collective thoughts are with the victims of this disaster and our colleagues at Russell Investments, who have offices in affected areas. We encourage those who can help to do so now. One effective and immediate way to do that is through the American Red Cross." The Northwestern Mutual Foundation's \$125,000 donation will

be used by the American Red Cross to help impacted residents meet their basic needs. Northwestern Mutual is promoting the cause through various channels including the company's corporate website, its Twitter page and its Facebook fan page. The company encourages employees, policyowners, clients and the public to pledge personal donations directly to the American Red Cross Japan Earthquake and Pacific Tsunami Fund.

Philadelphia Insurance Companies

Philadelphia Insurance Companies (PHLY), its chairman & chief executive officer, Jamie Maguire and The Maguire Foundation have pledged \$100,000 to the American Red Cross for aid to Japan. PHLY, whose parent company Tokio Marine Group is based out of Japan, will also match donations made by its employees through the American Red Cross to help the Japanese people. "It is tragic to see how this catastrophe has devastated so many lives and ravaged a country," said Maguire, who also sits on the board of the American Red Cross Southeastern Pennsylvania Chapter. "Our thoughts are with our friends at Tokio Marine, as well as our own employees who are from Japan and who have family members impacted by this disaster. So many of our employees are anxious to help and we hope that this support will aid the relief work." Philadelphia Insurance Companies is pledging \$50,000 of support, while Jamie Maguire and The Maguire Foundation are pledging an additional \$25,000 each in support. Tokio Marine Group is headquartered in Tokyo and has offices across Japan, including the northeast region near the epicenter of

the quake. Tokio Marine is working tirelessly to support its employees and community following this devastating event.

Prudential

The Prudential Foundation will contribute 500 million yen (approximately \$6.1 million) to support relief efforts in Japan. In addition, Prudential employees' contributions to the Prudential CARES Disaster Relief Funds or to other disaster relief organizations will be matched by Prudential Foundation.

Reinsurance Group of America

Reinsurance Group of America donated \$50,000 to the Japanese Red Cross and the American Chamber of Commerce in Japan Disaster Relief Fund.

Wells Fargo

In just 10 days after the disaster, Wells Fargo customers donated over \$1 million through Wells Fargo ATMs to the American Red Cross Japan Earthquake and Pacific Tsunami Fund. This is the first time ATMs have been used nationally to accept donations. "At Wells Fargo we are honored to serve such generous customers," said Jonathan Velline, head of Wells Fargo ATM Banking and Store Strategy. "When we heard the news, we were able to quickly deploy our ATMs and offer customers a convenient way to make donations. The response has far exceeded our expectations." Customers were not charged any fees for using the service and 100 percent of the donation was sent to the American Red Cross. "Our thanks go out to all the Wells Fargo customers and team members who have donated

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Going Back to School

Lloyd's has gone back to school to produce a new book that looks at the insurance world through the eyes of children. The book, "How the World REALLY Works: Insurance at Lloyd's of London," has been created with the help of children from Christchurch Primary School in Tower Hamlets, London and Guy Fox History Project.

Given the complicated organization of Lloyd's, making the book was no mean feat. Richard Ward, chief executive of Lloyd's, said, "This is a fantastic book about the world of insurance and, although it's written by children for children, I suspect many adults will learn something too! Lloyd's is very proud to be involved with the book and with a Community Programme that offers practical help to young people from primary school to school leavers to help them develop the skills needed for the world of work."

The children were also taken on a tour of the Lloyd's building where they met Ward in the Underwriting Room on his way back from the coffee shop. (This lasting impression has meant that Ward can be identified throughout the illustrations with a coffee cup in his hand!).

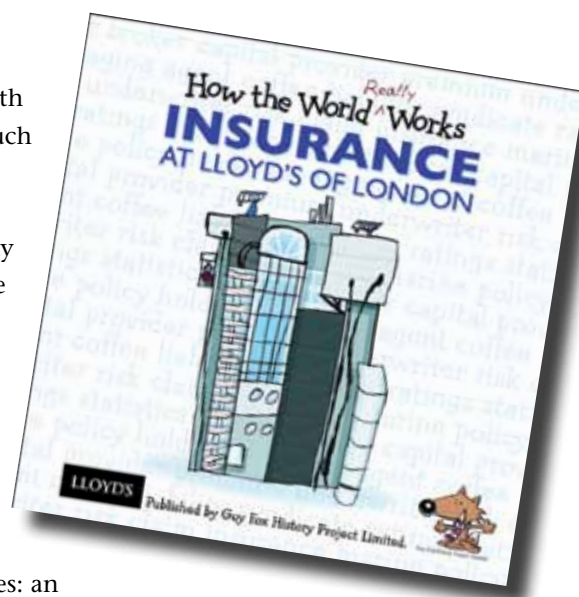
Eight-year old Niha Rafiah Niha from Christchurch School worked on the book and said, "The Guy Fox History Project and Lloyd's of London volunteers taught us lots for our book. We got to visit the Lloyd's building and we now know what underwriters do, how Lloyd's began and how insurance works. We'd like to thank

everyone who helped us with our book; we learned so much and are really proud of it."

Keen to build on this interest, Lloyd's Community Programme plans to use the book as part of a financial literacy programme that will run in Tower Hamlets primary schools in 2011.

The book, which will be distributed to London schools, libraries and community centres, includes: an explanation of insurance, the Lloyd's market, the history of Lloyd's and the architecture of the building.

Lloyd's Community Programme helps to raise aspirations of children in East London and offers practical help to young people to assist in the development of the skills needed for the world of work. It gives people working at Lloyd's and in



the Lloyd's market the opportunity to 'put something back' into the community on their doorstep through volunteering.

The Guy Fox History Project is an educational charity working in London to bring history to life for children of all ages through design workshops and arts education. ■



Richard Ward, chief executive officer of Lloyd's, meets with local children.

Photos courtesy of Lloyd's.

Committed to Giving Back to the Community and Helping the Environment

ACE has long been a strong supporter of the environment through charitable and volunteer initiatives in communities around the world, as well as through offering environmental products and risk management solutions to customers and minimizing its own environmental impact.

In one recent example, a third of the 200 volunteer projects taken on by ACE employees, as part of the company's 25th anniversary Global Day of Service last October, were focused on making a positive impact on the environment. Through these projects, employees cleaned up parks and

beaches, planted trees and flowers and beautified public places in their local communities.

The environment is a focal point of ACE's philanthropy as well. As part of these efforts, the ACE Charitable Foundation made a grant of \$150,000 in 2010 to The Conservation Fund, a Virginia-based national conservation organization. The ACE grant was deployed — along with multiple other funding streams — to support two projects promoting sustainable forest activities, habitat restoration, water quality protection and climate change mitigation in two important areas. The first was Big River and Salmon Creek

forestlands in Mendocino County, California. The second was in the North Coast Forest Conservation initiative in Northern California's Redwood region.

To foster ongoing environmental research, in 2009, the ACE Group made a \$25,000 grant to The Bren School of Environmental Science and Management at the University of California, in Santa Barbara, that will continue to reap environmental research rewards for several years. The grant established the ACE Group Project Fund, supporting annual initiatives by graduate students to promote a sustainable environment and underwriting further restoration projects, as well as the conservation of land, water and wildlife. Both these initiatives were designed to help individuals and communities build economic sustainability.

"We greatly appreciate this generous contribution from ACE," said Bren



Photos courtesy of ACE Group.

More than 50 ACE Group volunteers spent part of the morning planting 4,000 tulip bulbs along walkways and flowerbeds in Hudson River Park in Manhattan. Once that task was completed the volunteers moved on to the next project: pulling out weeds from the park's ecological habitat planting zone.

School Action Dean John Melack. “It serves as the foundation for another innovative partnership between our school and the real world of business. Group environmental projects are an integral part of our Bren master’s curriculum, and these important additional resources will expand Group Project options.”

In April 2011, ACE USA also announced that its environmental liability division, ACE Environmental Risk, renewed its commitment, for the fourth consecutive year, to American Forests — the nation’s oldest nonprofit citizens’ conservation organization — and its year-long campaign to improve the environment, by planting 7,000 trees in seven locations across the United States. ACE decided to renew this commitment in appreciation of the client support the company received in 2010.

“ACE is pleased to continue its support of American Forests,” said William Hazelton, executive vice president, ACE Environmental Risk, “in their ongoing efforts to help restore areas damaged by wildfire and other natural disasters, through tree-planting restoration projects throughout the United States.”

Hazelton additionally observed, “We share with American Forests a culture of innovation in offering environmental solutions. ACE is committed to developing insurance products and risk management services that facilitate market-based solutions to current and pending environmental issues.”

As a leading global provider of environmental liability insurance programs, ACE helps companies and communities mitigate risks associated with pollution, develop renewable energy projects and rebuild proper-



ties to a higher “green” standard. Demonstrating its commitment to supporting the environment, ACE’s corporate initiatives include efforts to reduce emissions from the company’s global operations, through participation in programs like Leadership in Energy and Environmental Design (LEED) and the Environmental Protection Agency’s Climate Leaders Program. ACE’s North American headquarters in Philadelphia, Pennsylvania, was the first existing building in the city to achieve LEED certification.

To further demonstrate the company’s commitment to the environment, the ACE Group served as a proud sponsor and presenter at the Brownfields 2011 conference in Philadelphia. As the largest national event focused on redevelopment of brownfield properties, the conference agenda was driven by the issues facing city and state municipalities. It uncovered ways that forward-thinking officials can recognize the value of funding brownfields development and find creative solutions to achieve that.

ACE provides insurance coverage and risk management support of brownfield redevelopment projects to sustain economic growth on both national and community levels.

Finally, with the introduction of ACE Green in 2008, the company’s global environmental initiative, ACE provides a full range of environmental and sustainability property and casualty products and services to complement the company’s existing environmental insurance offerings. With more than 50 offices worldwide, and customers in more than 170 countries, ACE can provide a local or global ACE Green solution to ensure that companies engage in sustainable business development activities with minimal risk, wherever they are located.

Through its ongoing positive contributions to environmental initiatives in local communities where its employees live and work, ACE believes this investment will return long-lasting and sustainable benefits to society. ■

Global Community Relations

All around the world, FM Global employees—and entire offices—are helping those less fortunate because they know sometimes, it's a simple act of kindness that can have the greatest impact.

Adopted as a child, human resources manager Melinda Smith of Plano, Texas, knows firsthand the uncertainty of being in the foster care system. Today, she volunteers as a court-appointed special advocate, providing stability to countless children during a frightening time in their lives.

A loss prevention engineering specialist in Washington, D.C., Steve Ruwe understands the importance of technology. For the past seven years, he has dedicated his time to inspiring future generations of scientists, engineers and mathematicians by mentoring a competitive high school robotics team.

A working mom, field engineering manager Cindy Frank of Seattle, Washington, just wanted to spend quality time with her teenage daughter. Soon, she will embark on a week-long mission organized by her church, working on a nearby farm and assisting those in need.

For community volunteers like Melinda, Steve and Cindy, FM Global provides one paid day off per year so its employees can serve non-profit charitable organizations.

On a group level, FM Global employees also come together to serve worthy causes. A dedicated team, the purpose of the U.K. offices' Charity Group is simple: to facilitate and support employee participation in fund-raising activities. In the past year alone, the group has orchestrated half a dozen events for a variety of noble causes—on an international, national

and local basis.

But, employees aren't just generous with their time. In 2010 alone, their participation in FM Global's matching gift program netted an additional \$1.38 million for charitable organizations and educational institutions, a 23.6 percent increase over the previous year, despite the continued difficult economy.

Established to fulfill the philanthropic objectives of FM Global and its employees, the FM Global Foundation is a tangible example of the company's commitment to corporate responsibility—to being a good neighbor by supporting the communities in which its employees live and work. It affords the company an efficient means of managing its charitable giving and, more importantly, it provides employees a say in where that support is directed, through such features as the Matching Gift Program and, in Canada and the United States, local United Way campaigns.

Typically, employee donations to tax-exempt organizations are matched



Photos courtesy of FM Global.

Employees from FM Global's office in Bellevue, Washington, participated in a Day of Caring by sprucing up the Washington Park Arboretum.



Members of FM Global's Los Angeles operations administrative team pooled their resources to make a collective donation to Heifer International.



Above: FM Global's corporate offices campaign raised more than \$1.3 million for the United Way of Rhode Island.

Below: Steve Ruwe, loss prevention specialist, FM Global, mentors a competitive high school robotics team.



on a one-to-one basis and donations to educational institutions and the United Way are matched two-to-one; however, the Foundation is quick to extend the more generous two-to-one match in response to disasters resulting in significant human suffering, like the recent earthquake and tsunami in Japan and last year's devastating earthquake in Haiti and flooding in Pakistan.

Additionally, through FM Global's Scholarship and Fire Prevention Grant programs, the Foundation supports the educational goals of employees' children and the loss prevention efforts of the public fire service community worldwide.

Administered by an independent third-party organization, the FM Global Scholarship Program provides the



For the past three years, employees in FM Global's office in Alpharetta, Georgia, have participated in a toy drive benefitting the Salvation Army.

children of employees and retirees the opportunity to compete for awards of up to \$3,500 (or local equivalent) per year toward tuition and fees for full-time undergraduate study at accredited colleges and universities worldwide.

Likewise, the FM Global Fire Prevention Grant Program provides organizations working to combat fire—still the leading cause of property loss today—the opportunity to apply for funding to support a wide array of initiatives. All grant applications are reviewed by a committee consisting of a diverse group of FM Global property loss prevention experts and members of the public fire service community. Last year, each grant recipient received an average of more than \$2,300 to improve property risk in the communities they serve.

There are a variety of ways in which FM Global employees have joined forces to make a difference in their communities.

For the past three years, employees in FM Global's Alpharetta, Georgia, office have participated in a toy drive benefitting the Salvation Army, an international organization that pro-

vides a broad array of social services to those in need. According to Patsi Fetch, administrative manager, Atlanta operations, it has been a huge success, thanks, in part, to organizer Cindi Wheeler, field engineering assistant. "The Salvation Army provides the names and ages of children and their wish lists," said Fetch. "And, for the past three years, we have been able to fulfill every wish!"

Instead of buying each other gifts during the 2009 holiday season, members of the Los Angeles operations administrative team pooled their resources to make a collective donation—matched by the FM Global Foundation—to Heifer International, a global non-profit organization that lifts millions of families out of poverty and hunger through gifts of livestock, seed, trees and extensive training. The FM Global donation enabled the organization to deliver a flock of chicks and a goat to a family in need. Participants in the event included Christine Bell-Goodman, administrative assistant; Jean Potter, senior administrative assistant; Damon Ellis, file clerk; Maryam Hedayati, file/mail clerk; Marlene

Jimenez, administrative manager; organizer Cheryl Colon, senior administrative assistant; and Glenda Wadas, executive administrative assistant.

In addition, employees in the Woodland Hills, California, office frequently participate in a variety of fund-raising events throughout the year in support of a wide range of noble organizations and causes. Over the years, such events have included a food drive for a local food pantry; toy drives for the Children's Hospital of Los Angeles; a marathon benefiting AIDS Project Los Angeles; and Share-A-Bear drives for the local police department—police officers use the bears to comfort children in distress.

Thanks to the overwhelming generosity of employees—and a double-match from the FM Global Foundation—last year's corporate offices campaign raised more than \$1.3 million for the United Way of Rhode Island. Each year, FM Global offices in Norwood, Massachusetts, join forces for a holiday gift collection benefitting the Wrentham Developmental Center, a state-run institution for people with developmental disabilities. Last year, employees generously donated 400 gifts for the center's 323 residents. "I am always impressed by the efforts of everyone involved here at FM Global," said Maureen Labrie, the Boston operations field engineering assistant who coordinates the collection. "So many employees ask to have more details about what the person would like. Then, they always take great care in wrapping and tagging the gifts. It inspires me and many others involved and reminds us of what the true meaning of the holiday season is." While Labrie isn't sure when the collection first started, she does know it was before she joined the company—37 years ago.

And she has been involved ever since. In addition, each of the Norwood offices also participates in an annual United Way campaign, which consists of a variety of fund-raising events.

In 2010, 18 employees from the Bellevue, Washington, office participated in a Day of Caring, a United Way event that pairs volunteers with service projects in the community. Their task was to build a basketball court at Acres of Diamonds, a local non-profit organization that provides safe, affordable, transitional housing and guidance to homeless mothers. The office has participated in this event for the past five years. In 2009, employees from this same office volunteered to spruce up the Washington Park Arboretum, a nearby living plant museum that features 20,000 trees, shrubs and vines.

Seattle may have a reputation for frequent rain, but that gloomy weather never seems to dampen the charitable spirit of local FM Global employees. "Our office has regularly participated in some kind of charitable function every year for as long as I have worked here," said Pam Webber, administrative manager, San Francisco operations, Seattle branch. "I think we have an enthusiastic and giving crew!"

With the exception of its United Way campaign and Day of Caring event, which are co-chaired by Linda Minor, field engineering assistant, and Marjorie Waldheim, senior account manager, all charitable initiatives are organized by the office's social committee, led by coordinator Katy Shannon, account engineer, Affiliated FM. During the past couple of years, the committee has held an annual bake sale to raise money for a local food bank, an annual holiday drive for needy families, a food and household goods drive for a local family, a

toy drive benefitting a local foster care support organization and even a pet supply drive for a local animal shelter.

In 2007, employees in the Park Ridge, Illinois, office answered the call to duty by donating items for U.S. soldiers stationed overseas. Their generosity resulted in 35 care packages, assembled by Karen Katler, administrative manager; Gina Carlino, field engineering assistant; Elodie Gries, account engineer, Affiliated FM; Cathy Becker, customer service consultant; Dianne Krachey, client processing associate; Pam Zabawski, field engineering assistant; Adrienne Kaplan, field engineering assistant; Liza Pullen, account manager; and Marie Ciaston, field engineering assistant. This year, the group is planning to send another 30-plus packages to soldiers overseas in honor of Armed Forces Day.

In addition to this and a variety of other events supporting the armed forces, the office frequently conducts drives for a local food pantry and, in the past, has collected mittens and gloves for impoverished school children, monetary donations for the American Red Cross and old cell phones for local law enforcement. The phones are reprogrammed to dial emergency services and donated to local senior citizen centers.

Last year, employees in the U.K. offices helped raise money for charity—Ripple Africa, Cancer Research UK, and Windsor Old People's Welfare Association/King George VI's Day Centre—through a cake sale. Much of the fare was made by employees and even featured a few lower-calorie options for those watching their weight. The event was organized by the office's Charity Group. In the past year alone, the group has orchestrated

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“Second to None”

Randy Rice is a fifty-something year old man who works for the third largest personal lines insurance company in the United States. He is also an unlikely champion of women’s history.

“Randy has preserved important chapters of history, with stories that continue to teach lessons and inspire change,” said Myrlie Evers-Williams, civil rights activist and widow of slain civil rights leader Medgar Evers. “By capturing women’s history he has captured the American spirit.”

Rice is national manager of education programs for Farmers Insurance and the executive producer of “Second to None,” a documentary film celebrating the remarkable achievements of women in America who have overcome substantial odds over the past century. Narrated by Academy Award-winning actress Holly Hunter, “Second to None” consists of six episodes, each approximately 15 minutes in length, that inspire, educate and promote understanding of the issues and obstacles that have confronted American women in the areas of civil rights, education, aviation, business, entrepreneurship, sports and politics.

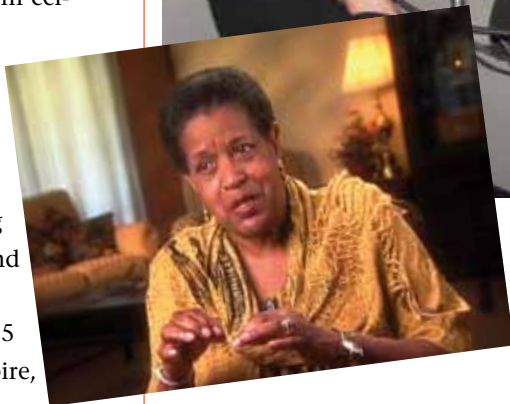
Women featured in the documentary include WNBA Star Lisa Leslie, California Congresswoman Lucille Roybal-Allard, Los Angeles Councilwoman Jan Perry, Texas Senator Kay Bailey Hutchinson, WASP Pilot Violet Cowden and historic figure and former NAACP President, Myrlie Evers-Williams.

“These women opened doors and

wrote their own history,” said Rice, who wrote and directed the film. “Their stories must be told and retold as everyday lessons in determination, courage and conviction.”

programs are provided free of charge to educators by local Farmers agents.

Farmers is the only insurance company producing educational documentaries aimed at preserving history



Above: Randy Rice with Academy Award-winning actress Holly Hunter taping the narration of Second to None. At left: Myrlie Evers-Williams, the first female chairman of the NAACP, is interviewed for the documentary.

“Second to None” was conceptualized, written and produced by Farmers Insurance as part of a national education initiative. The film is available nationwide at Farmers Insurance offices for educators to utilize in classrooms with the accompanying lesson plans.

This documentary film is the eighth in a series of videos produced or sponsored by Farmers. These award-winning DVDs and lesson plans meet all state standards and are used by more than 4 million students in over 200,000 classrooms nationwide. These

and supporting curriculum. “Farmers knows education is our best insurance for a successful future,” said Rice. “We understand the vital role teachers play in creating responsible and informed citizens and that’s why we have created these education programs.”

But Rice is not a born film-maker. This is a job he fell into while working for Farmers.

“I was managing the communications department when the opportunity to expand our education

Continued on page 24

Photos courtesy of Farmers Insurance.

Making a World of Difference

The St. Baldrick's Foundation is intrinsically linked with the insurance industry. In 1999, three reinsurance executives decided it was time to give something back and their efforts turned into the St. Baldrick's Foundation, the largest volunteer-driven fundraising program in the world to benefit childhood cancer research. The founders, John Bender, president of Allied World Reinsurance, Tim Kenny, president and chief executive officer (retired), QBE the Americas and Enda McDonnell, president and chief executive officer, Access Reinsurance, are tremendously proud of their efforts and continue to be involved in the day-to-day operations of the organization. Bender said, "The first year our goal was to raise \$17,000 between the three of us and we wound up raising \$104,000 at the first event at Jim Brady's in New York City. After

John Bender, president of Allied World Reinsurance, welcomes everyone at Jim Brady's in New York City.



three years, we raised almost a million dollars and we grew from there." In 2010, the organization raised in excess of \$22 million with volunteers participating across the globe.

To date, over \$114 million has been raised by 190,000 St. Baldrick's volunteers worldwide. The ultimate goal? "To find a real cure for every child," said Bender. In most developed countries, childhood cancer kills more children than any other disease, including AIDS, asthma, congenital anomalies, and diabetes combined. One out of five children diagnosed with cancer will not survive, and nearly half of all survivors will suffer lifelong disabilities as a result of treatment. "We find these facts unacceptable. That's why St. Baldrick's is the largest non-governmental funder of research grants to find cures and improve the quality of life for patients and survivors," said Bender.

Allied World, the Swiss-based insurance and reinsurance company, has been fully committed to the St. Baldrick's Organization since before Bender joined the company in 2007. Allied World makes a corporate contribution to the organization every year, but the real drive is the employee participation. "The support of companies like Allied World is vital to reaching new audiences and raising awareness about the need for life-saving research," said Kathleen Ruddy, executive director of the St. Baldrick's Foundation. "Allied World employees have been a top fundrais-

ing team since 2008, raising more than \$500,000 in the past four years. Their enthusiasm has been tremendous, not only participating in our signature headshaving events, but running marathons and recruiting clients, colleagues and business partners around the world to join our mission to Conquer Kids' Cancer."

In 2010 alone, Allied World was one of the foundation's Top Ten teams, raising close to \$250,000 from employees. The team's biggest cheerleader is Colleen Dunn, vice president and healthcare treaty underwriter. Both men, and yes, women, from four continents take part in the headshaving event every March, joining in from all across the U.S., Hong Kong, Bermuda and London. Dunn understood that given Bender's role as an officer of the company, he couldn't be its biggest champion, so she took that role on herself. Every year Dunn rallies the troops, helps to fundraise and coordinates events throughout the different branch offices. "Colleen is a tremendous plus to the organization's efforts. Her drive and dedication certainly keep up the team spirit. No one can say 'no' to her," laughed Bender. Dunn chimed in, "It's a cause that sells itself. We've had tremendous support from all levels of the organization and I'm proud to be a part of that. As Allied World continues to grow globally, so will our commitment to educating others about the St. Baldrick's Foundation and how they can be a part of this great cause."

Over the past three years Allied World employees have taken part in local events around the world. Employees often make it a family affair, with children, spouses, extended family and friends joining in both the fundraising efforts and participants as “shavees” themselves. For example, in 2010, Angelika Davis, vice president, property treaty reinsurance, and her children were part of the Bermuda team. Davis said, “It was a learning experience for them. Even though they were too young to truly grasp the seriousness of this event, they understood that it was a way to help other children in need. St. Baldrick’s is a vital organization that not only raises money, but teaches awareness of the disease; something we should all be mindful of.” Tracey Gibbons, senior vice president for specialty reinsurance, along with her husband and two children were another family team. Allied World gave Davis, Gibbons and the other two brave women who shaved their heads special recognition in the company’s Corporate Social Responsibility newsletter this year. Christy Pytel, risk management resource coordinator in Farmington, Connecticut, and Luann Khan, executive assistant to the general counsel, were both brave females who shaved their heads.

The St. Baldrick’s Organization continues to benefit from new participants in the insurance industry with several major carriers and brokers sponsoring the organization or providing teams of shavees to fundraise. Bender said, “Our job is far from done, but it’s amazing to see how far we’ve come in ten years. Moving forward, I will continue to reach out to new groups to raise awareness and encourage participation. I am confident that



Photos courtesy of Allied World Reinsurance.

Allied World team member Colleen Dunn, vice president and healthcare treaty underwriter, shaves the head of her fellow team member, Keith Lennox, senior vice president, investor relations.

within the next decade, we will see tremendous strides in both treatment and research.”

Part of the organization’s ongoing success is how easy it is to take part. Event coaches from St. Baldrick’s are ready to help, but volunteers can choose a place, invite their own participants and set-up an online fundraising page

through the St. Baldrick’s website all on their own. As the organization continues to grow, this ease will be critical to continued sustainability. The goal is to provide support, but empower people to take ownership. To get involved or for additional information on the organization, visit St. Baldrick’s on the web at: <http://www.stbaldricks.org/>. ■

Creating Mother Nature in a Box

Imagine being able to conjure up hurricane-force winds and develop proven solutions for creating wind-resistant buildings, or having the power to spark a wildfire ember storm and find ways to keep firebrands out of homes and businesses. These abilities are no longer reserved for the dreams of those dedicated to property loss mitigation.

Since the opening of the IBHS Research Center in fall 2010, engineers at the Insurance Institute for Business & Home Safety (IBHS) have been hard at work translating these dreams into reality. The state-of-the-art, multi-risk applied research facility is the only one in the world capable of completely engulfing full-scale, one- and two-story buildings in various types of realistic wind storms, wind-driven rain, wind-driven hail and wildfire ember attacks. This capability allows testing of building systems in unique, ground-breaking ways.

“We have captured Mother Nature inside a box,” said Julie Rochman, IBHS president and chief executive officer, “and we will unleash her on full-scale residential and commercial structures to help show the world how to design, construct and retrofit stronger, safer buildings.”

The Research Center was built on a 90-acre parcel of land in Richburg, South Carolina, about 45 minutes south of the Charlotte Douglas International Airport. The primary lab structure is a specifically designed wind tunnel with an exceptionally large chamber: 145 ft. wide by 145 ft.

long, with a clear interior height of 60 ft. The lab’s dimensions, long-span steel structure, and an array of 105 nearly 6 ft. diameter fans at the end of a contraction inlet combine to create proper aerodynamic flows necessary to create realistic Category 1, 2 and 3 hurricanes, extra-tropical windstorms, thunderstorm frontal winds, wildfires and hailstorms.

The test chamber contains a custom-built 55-ft. diameter turntable to allow complete rotation of structural specimens without human intervention during testing. Hailstones, up to 8 inches of water per hour, burning embers and various types of debris also can be introduced into the wind stream through a series of special ducts and other mechanical systems.

The lab’s creation was the culmination of the vision of Timothy Reinhold, Ph.D., senior vice president for research and chief engineer at IBHS; strong commitment and leadership by Rochman and the IBHS Board of Directors, and over \$30 million in investments by many leading organizations in the property casualty insurance industry.

“The lab is a tangible, very public

demonstration of the property insurance industry’s deep commitment to reducing and preventing losses that disrupt the lives of millions of home and business owners each year,” said Rochman. “IBHS’ scientific research will influence and improve residential and commercial structural design and construction for decades to come.”

Now that the facility is fully functional and the research program is underway, opportunities have arisen to partner with experts from across the country and beyond, including representatives from the U.S. Forest Service (USFS), U.S. Department of Homeland Security (DHS), University of Western Ontario, University of Florida (UF), Savannah River National Laboratory (SRNL), Underwriters Laboratories, Clemson University and other private sector, public sector and academic institutions.

“The Research Center clearly has the potential to be a game changer, because it provides a building science tool that has never existed,” said Reinhold. “It allows the insurance industry to help drive changes that will effectively strengthen homes and businesses to improve resilience

At the IBHS Research Center last fall, wind testing illustrates how Midwestern construction performed against a house built to the IBHS FORTIFIED for Safer Living® standard.



against a variety of natural hazards.”

Researchers have already demonstrated the wind capabilities of the new facility. They pitted two almost identical houses against each other and Mother Nature during a series of five public displays surrounding the grand opening last fall.

The test houses were modeled after an actual home in northern Illinois to illustrate how Midwestern construction performs during wind storms. One copy of the house was built to conventional Midwest construction standards and the other was built to the IBHS FORTIFIED for Safer Living® standard for the Midwest. The cost difference was about \$3,000 more to build the FORTIFIED house. Construction differences on the FORTIFIED structure included use of inexpensive metal straps to tie the roof to the walls, the top floor walls to the bottom floor walls and the bottom floor walls to the foundation; high wind-rated siding and asphalt composition shingles; a front door that opened out instead of in; 8d ring shank nails instead of staples to significantly strengthen the connection of roof and wall structural members; sealing the roof deck; and using 5/8-inch plywood roof decking instead of 1/2-inch decking.

The first test demonstration made for some memorable moments, and the series of demonstrations taught



Photos courtesy of IBHS.

researchers something they weren't expecting.

“During the thunderstorm and frontal wind scenarios, both buildings experienced some damage to flashing and soffit materials, and the conventionally constructed house experienced damage to siding and shingles,” said Reinhold. “As wind speeds increased to about 100 mph, using real world wind speed and gust structure records from Hurricane Ike, the front door of the conventional house suddenly blew open, allowing wind pressure to build up inside the house. The entire structure was then reduced to a pile rubble in less than four seconds.”

While the FORTIFIED home remained standing even after the third wind test demonstration, Reinhold examined the inside of the house and discovered something very interesting.

“The FORTIFIED home performed beautifully,” said Reinhold. “But I noticed a new failure point that we had not accounted for in the FORTIFIED plans, because it hadn't previously been identified by other laboratory or field research. So, it took just one test for the research center to teach us something important that building scientists did not already know.”

The new failure point that Reinhold observed involved the second floor frame in the FORTIFIED





“The Research Center allows the insurance industry to help drive changes that will effectively strengthen homes and businesses to improve resilience against a variety of natural hazards,” according to Timothy Reinhold, Ph.D.

house. It had separated from the exterior walls by more than an inch when the house pressurized during testing. Reinhold drove to a local home improvement center and purchased metal straps to secure the second story floor frame to the walls. The total cost of the straps: \$20.

A week later researchers ran the same wind test on just the FORTIFIED house, which by this time had been subjected to five test cycles of gusty 100 mph winds. This time, the front door was deliberately nailed open so that the house would pressurize. Researchers upped the stakes, pounding the FORTIFIED house with wind-driven rain and 120 mph winds. When the

test was over, the FORTIFIED house stood strong, with only minor cosmetic damage to the exterior.

This summer, IBHS researchers will simulate a hurricane to investigate the effects of wind-driven water and the performance of other types of building techniques and construction materials. They also will be embarking on a study of the aging effects on roofing materials in partnership with UF researchers.

IBHS also completed its initial wildfire test program this spring through a partnership with DHS, SRNL and USFS as part of the Wildfire Ignition Resistant Home Design (WIRHD) project. Together, they

developed ember generation and radiant heat panel capabilities at the lab, including the ability to inject burning embers into the wind stream inside the large test chamber — marking the first time any research facility in the world has subjected a full-scale building to an ember storm. Up to this point, the only ember generation facility was in Japan and its capabilities are limited to scale models and individual component testing.

The primary goal of the IBHS wildfire research program is to reduce the risk of fire spread to buildings in the Wildland Urban Interface, where one-third of the nation’s population now lives.

To investigate how wind-driven embers affect a home in a wildfire, a test house was built using different types of construction materials. These materials included vinyl and metal gutters, roof coverings made from untreated wood shakes, clay barrel tiles and Class A asphalt fiberglass composition shingles, as well as wood lap, fiber cement composite and vinyl siding. Pine straw, pine needles, mulch and dry vegetation were placed around the home, in gutters and on the roof to simulate real-world conditions.

During a wildfire test demonstration in March, combustible material composed of dried bark mulch and cut up wood dowels was ignited in a trench system that runs along the floor of the test chamber in front of the fan array. This material produced embers that were introduced into the test chamber through a series of large metal ducts coming up from the trench. In addition, the large fans were turned on to about 10 mph in order to create ember storm conditions typically found in a wildfire. Ignition of items around the test specimen occurred within a few seconds of the ember attack. Very quickly, the vinyl gutter on the test house melted and fell to the ground and the vinyl siding also melted; vegetation in the gutter caught fire and soon exposed the wood shake roof to flames; vegetation on the roof and around the home also ignited and soon the house was at risk of being destroyed by fire.

"We were able to produce much more accurate simulations of ember attacks on building components, including attic vents and complex roof shapes, and the gusty nature of the wind environment associated with an ember attack during a wind-driven wildfire event," said Anne Cope,

Ph.D., director of research, IBHS.

Fire service and forestry service professionals who witnessed the demonstration confirmed that it was a highly realistic recreation of real world wildfire conditions. They also noted that IBHS testing of this nature will go a long way toward educating the public about the best ways to protect their homes against an ember storm attack.

Video footage collected during the spring wildfire test program is now being used by fire service organizations at the local, state and national levels to train firefighters and property owners about wildfire loss mitigation. In addition, the footage will become part of a tool that will allow homeowners to input the construction characteristics of their own homes, the types of surrounding vegetation and information about the neighborhood where they live to see how their house might perform in a wildfire.

"Most people believe that it is the advancing line of flames during a wildfire that destroys homes," said Rochman. "But in truth, it is embers or firebrands that create spot fires by igniting vegetation, debris and flammable materials near or on a house. That leads to ignition of the exterior of a house or, as embers are blown or drawn into buildings through gable vents, soffit vents and other openings, a house burning from the inside out. Our laboratory tests vividly demonstrated several of these risks and the methods to prevent needless loss."

After a spectacular Grand Opening and memorable wildfire demonstration, what do IBHS researchers have planned for the future? Test programs focused on the performance of residential asphalt roofing shingles and commercial rooftop equipment when subjected to high winds will begin this

summer.

Also, the insurance industry's keen interest in addressing hail-related property losses has elevated the ability to realistically create hailstorms in the lab to a top priority. A large, commercial-grade freezer has been purchased to allow engineers to create large batches of hailstones for use in impact testing, while finely controlling freezing conditions. Numerous experiments have been designed to test various methods for controlling the size, hardness and density of hailstones.

While the systems to manufacture, store and deliver hundreds of precisely crafted hailstones are still in the development stage, progress is being made, according to IBHS research scientist Tanya Brown, Ph.D., who is leading the hail testing effort.

"We need to be able to impact not only the roof of a structure, but the walls, windows and additional components, such as gutters, vents and air conditioning units. This holistic approach will focus on the building system rather than individual components," said Brown.

Additionally, IBHS researchers will be studying roofing repair methods to determine how repairs might be made without completely replacing roofing structures following a hailstorm, as well as how these repairs hold up as the roof ages and is exposed to other weather events.

"There is so much to be learned about new construction as well as how best to retrofit existing buildings now that we can closely watch building materials and entire systems perform in real-world conditions," said Reinhold. "The findings from the IBHS Research Center will be a quantum leap for building science in this country." ■

A Man Is Not a Financial Plan

For the second year, Chubb's Westchester, New York, branch was the key sponsor of a Girls Inc. financial literacy conference, "A Man Is Not a Financial Plan." The daylong, interactive event drew some 300 high school girls from 17 communities throughout Westchester, their mothers and guardians, to Manhattanville College last November. It was designed to help participants plan for a financially secure future, through exposure to a variety of career possibilities and conversations with female role models.

Barbara Langione, CCI marine executive field underwriter and key event organizer, explains that, "Chubb's desire to invest in financial literacy and in the next generation of women leaders makes Girls Inc. a natural match for the organization."

The conference agenda included a

keynote address by CNBC-TV's Sharon Epperson, senior energy and personal finance correspondent, on empowerment. A diverse panel of professional women shared inspirational stories and advice. The girls attended workshops that revolved around budgeting basics.

Meanwhile, mothers and guardians were offered the opportunity to meet pro bono with a team of certified financial planners from the Financial Planning Association to discuss budgeting and planning to finance their daughters' college educations. This year, Girls Inc. offered a bilingual option (Spanish) for the financial planning sessions and a college tour.

Langione worked with Jody Rollins, regional branch manager, to assemble a Chubb team to assist with logistics throughout the day. The Westchester branch team was led by Heather Kane, CSI underwriter and

Nancy Hart, TIS. The team also included branch colleagues Joyce Holser, Lanice Sputo, Andrea Mulone, Donna Pittocco, Theresa Vozza, and Cindy DeMasi, CPI regional appraisal manager. DeMasi also recruited her daughters to assist in the project.

Pre-event, the Chubb team prepared for a workshop by gathering stacks of images and word props from magazines and newspapers, so that the girls, in teams, could afterwards create a life-size collage depicting characteristics of a "Financially Independent Woman."

Girls Incorporated of Westchester County is an affiliate of the 145-year-old, national nonprofit, Girls Incorporated, the former Girls Clubs of America. There are Girls Inc affiliates throughout the United States, several in key cities that mirror Chubb's branch structure. The Girls

Inc. affiliates are continually looking for corporate partnerships as well as local volunteers and support. ■



Girls Inc. recognizes Chubb, as a sponsor, and the Westchester branch team for their efforts with an award. Pictured from left to right, are: Cindy Demasi, Barbara Langione (holding plaque), Sally Baker, executive director of Girls Inc. Westchester County, Nancy Hart, Joyce Holser and Heather Kane.

Photo courtesy of Chubb.

A Heartfelt Gesture of Cheer

During the long and arduous years of the Depression, State Auto Insurance Companies founder Robert Pein began a long-standing tradition of bringing a bit of good cheer to Central Ohio by decorating the home office with a lavish holiday display. From impressive rooftop Santa Claus towns, with thousands of lights and hundreds of Christmas trees, to life-size Nativity displays, this simple, heartfelt gesture gave birth to what is now an annual Christmas tradition.

The “Christmas Corner” display runs from early December through the beginning of January and includes a life-sized Nativity display constructed and maintained by State Auto associates.

A more recent tradition has been developed by a group of State Auto employees and retirees who serve as

“Nativity Guides,” offering a welcome, answering questions and helping visitors. *Continued on page 24*



Photos courtesy of State Auto Insurance Companies.

Dog Program Sniffs Out Arson

As the nation's largest homeowner's insurer, State Farm® is well aware of the severity of arson. Each year billions of dollars in property and hundreds of lives are lost as a result of intentionally set fires. To help combat arson fraud and increase community awareness of the problem, the company teamed up with Maine Specialty Dogs to train an arsonist's worst nightmare: accelerant detection canines, better known as the arson dog.

Arson dogs are trained to sniff out minute traces of accelerants (gasoline, lighter fluid, etc.) that may have been used to start a fire. Each arson dog works and lives with their handler, a law enforcement officer or firefighter trained to investigate fire scenes. Since 1993, the State Farm Arson Dog Program has put more than 250 dogs and their partners to work in 43 states, the District of Columbia and three Canadian provinces. It is one of the longest running arson dog training programs in North America.

The use of dogs has revolutionized arson investigation because of the time savings and the reduction in

sample collection. An arson scene may take a human days or even longer to investigate. During this time the arson investigator will collect numerous samples from the fire scene for lab testing to identify possible accelerants. Canines have a superior ability to discriminate among scents at a fire scene so an arson dog team can investigate a scene in minutes and take fewer samples to the laboratory for testing. This not only speeds up the investigation, it also saves money for the investigating department — fewer lab samples means less cost.

For the State Farm Arson Dog program, the Labrador Retriever is the breed of choice because of its curiosity, high energy, tracking ability, ease of training and sociability. The dogs are obtained from a variety of sources including humane societies, guide dog associations, animal rescue organizations and breeders. Handlers are chosen from local/county/state/provincial law enforcement agencies and fire departments.

State Farm's support includes the cost in acquiring the dogs, training fees, room and board during the training, certification and reimbursement of

travel to and from the training school. Maine Specialty Dogs obtains the dogs and works with each dog to get them prepared for the program. "The canines begin their initial imprinting three to four months prior to the school," explained Paul Gallagher, retired Maine State Trooper and head trainer for Maine Specialty Dogs.

If chosen for the program, handlers will travel to Maine for a five-week intensive training school held in the spring or fall. This is often the first time the handlers will meet their new canine partner. "The handler and K-9 go through classroom work, canine care and are tested and evaluated by standards set by the Maine Criminal Justice Academy," said Gallagher. "The canines and handlers must pass both a written and blind test to be certified as an official team."

Assistant Fire Chief Lee Laubach and his K-9 partner Judge are the first arson dog team for the City of Allentown (Pennsylvania) Fire Department. Laubach and K-9 Judge recently graduated from the Maine Specialty Dog training program and were certified on May 6, 2011.

"The canine training and experience that I received through this program was truly amazing," said Laubach. "The City of Allentown, along with the entire Lehigh Valley, has received a significant and special tool to not only assist with arson detection but community fire education as well."

Having credible evidence can make or break any criminal investigation. The skill and continuous training of

Handlers and their K9 partners must attend recertification annually under the State Farm Arson Dog Program. The teams are tested and certified according to the Maine Criminal Justice Academy standards. One of the tests involves the handlers and dogs entering a burnt building and indicating where there are droplets of gasoline.



Photos courtesy of State Farm.



Fire Investigator Dean Mulvihill (Howard County Fire & Rescue in Maryland) and K9 partner Mae at the 2010 Arson Dog recertification.

the arson dog team is critical when submitting or defending evidence in court. In order to maintain credibility and demonstrate their skill for the court system, arson canine teams in the State Farm program are required to be annually recertified according to Maine Criminal Justice Academy standards.

Recertification consists of a demanding three-day schedule that includes testing the skills of the dogs in locating accelerants and testing the handlers' supervision of their canine partner. Handlers must also pass a written and blind test.

Colorado Bureau of Investigations (CBI) Agent Jerry Means is an 11 year veteran of the State Farm Arson Dog program and has proudly worked with two canine partners. Means understands the importance of this annual recertification. "When we get into a situation where we need to establish probable cause to obtain a search warrant, we can use the history of the dog along with the training records to establish the need for a search warrant," said Means.

While fire scene investigations are a major part of an arson dog team's job, that's not their only job. When they aren't at a fire scene, handlers and their canine partners visit local schools, hospitals or attend local club meetings to share important arson and fire safety information with residents in their community. The presence of an arson detection canine in a com-

munity can also serve as a deterrent for potential arsonists.

"The Arson Dog Program is a natural fit with other loss mitigation activities that are a high priority at State Farm," said David Beigie, vice president, public affairs. "Arson is a serious problem for everyone in society. We provide resources for this program because we think it's important that law enforcement agencies have every tool possible to fight this costly — and often deadly — crime."

Agent Means agrees. "The canines are the best tool going for arson investigation. They benefit law enforcement, fire service agencies and other insurance companies because, like my agency, we don't work for the private sector, we work for all the public. And that benefits everyone."

For more information, visit www.arsondog.org. ■

Lee Laubach, assistant fire chief for the Allentown Fire Department, and his new K9 partner, Judge, between drills at the arson dog training school in Maine.



Japan

continued from page 6

at Wells Fargo ATMs or through other channels,” said Tim Hanlon, head of the Wells Fargo Foundation. “Your support is incredibly valuable as the people of Japan work to overcome a terrible tragedy. We encourage others to consider making a contribution to the relief efforts — large or small, it all helps.” In addition, Wells Fargo contributed \$500,000 to the American Red Cross to support immediate relief and recovery efforts in Japan and matched contributions from its team members dollar-for-dollar, up to \$500,000, for a potential total of \$1.5 million. ■

Global

continued from page 12

half a dozen events benefitting a variety of noble causes, including children’s hospice services, children’s charities and poverty. In addition, they also collected gifts during the holidays for the elderly and participated in two of the United Kingdom’s largest charitable events—the BBC’s Children in Need and Red Nose Day, sponsored by Comic Relief. As part of Red Nose Day, employees were asked to view photos of colleagues disguised with red noses, of course, and then guess their identity. ■

Second to None

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programs presented itself,” said Rice. “The first full-length documentary I did was on Black History called “Freedom’s Song.” The next was on Asian American History called “Across the Waves.” It was quite humbling to be given the task of creating an educational documentary from the ground up and interview these extraordinary historic individuals. But I got hooked pretty fast and look forward to doing the next project.”

Another project which will no doubt showcase history often missed by history books, cherished and treasured for today and tomorrow. ■

Gesture of Cheer *continued from page 21*

tors feel at home.

Fondly referred to as “Christmas Corner,” the display runs from early December through the beginning of January, attracts thousands of local and out-of-town visitors every year and includes a life-sized Nativity display constructed and maintained by State Auto associates. The entire display is lighted throughout the holiday season and draws thousands from throughout the region to see the lights and hear occasional choir performances.

“This is a tradition that is deeply cherished by the Central Ohio community, especially Baby Boomers who remember it fondly along with the department store windows, the Santa parade and the great adventure of coming to downtown Columbus at Christmas time,” said Dave Boling, a Nativity Guide and State Auto’s compliance assurance manager. “It was magical for many and somehow the State Auto Nativity scene seems to help them bridge their traditions to new generations of their families.”

In recent years, additions to the Nativity scene have included a cell

phone tour, which offers callers facts and history about each scene of the Nativity display. And while maintaining such an elaborate display, State Auto employees and retirees serve as volunteer Nativity Guides. Local choirs also perform weekends during the Christmas season.

“Our associates’ involvement in the Nativity’s presentation and care continues to grow,” said Win Logan, State Auto’s assistant vice president and director of community relations. “In 2009, one of our associates suggested we create a team of guides that could answer questions of those visiting the display. This can be cold weather duty, but our folks have done a great job.”

“What impressed me about the program was that our associates created it,” said Logan. “Guides are encouraged to partner up with spouses or friends; we’ve even had retirees volunteer. The Nativity Guides program exemplifies State Auto’s volunteer spirit and commitment to community service. People are engaged with the company outside the walls and beyond the normal work day.”

Christmas Corner’s visitor-friendly

setup includes a special platform with several figures from the display to provide a safe and convenient photo opportunity for visitors. A stage is set up in a sheltered performance area in State Auto’s Pein Park, providing visiting local singing groups a comfortable area to perform for visitors enjoying the display. Most recently, in 2010, the sale of hot chocolate to visitors generated over \$1,200 in donations to the Manna Café, a soup kitchen in State Auto’s neighborhood that serves area homeless.

“When State Auto decided to offer complimentary hot chocolate to Nativity guests and also accept donations on behalf of the Manna Café, they extended the gift of Christmas Corner with those who are in need throughout the year and not just during the Christmas season,” said Michael Hurd, State Auto senior audit consultant and coordinator of the hot chocolate donations.

From first time visitors to seasoned guests, the State Auto Christmas Corner can be enjoyed by all — thanks in no small part to the Nativity Guides. ■