

Impact

The Insurance
Industry's Contribution
to Community
Development



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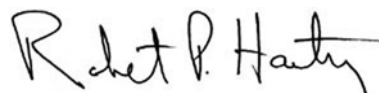
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So Many Stories to Tell

This is one of our biggest issues of *Impact* ever. Here we feature stories and photos from 15 insurance companies/organizations. And once again, the community programs are quite diverse — where else can you read about blood donations, education, catastrophe response and head shaving?

With every issue we like to highlight the many unique community outreach programs being conducted by the industry day in and day out. And as we look ahead to the future and establish evolving programs, we never forget to also look back at the events that changed our communities and our industry. We will continue to respond quickly and effectively to major catastrophes, but will remain ever present as we mark the anniversaries of those events.

We hope you enjoy this issue and as always, welcome your comments and suggestions.



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

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Delivering on a Promise



Photos courtesy of COUNTRY Financial.

Garbage cans tumbled down sidewalks and houses groaned as the wind escalated. The sky turned an unsettling shade of grey, then green. At 10:52 a.m. on November 17, the first tornado touched down.

A series of at least 23 more hard-hitting twisters followed in its wake, devastating the quiet neighborhoods of Central Illinois and destroying more than 800 homes.

And then there was silence. The ruthless 190 mph wind gusts and torrential rain abruptly stopped, creating an eerily calm scene. John Zaiser, COUNTRY financial representative, witnessed it firsthand. He found himself surrounded by rubble and debris where houses once stood.

“The neighborhood was completely flat. Before, I wasn’t able to see to the next block, but afterward I could see for miles. People were just walking

around in a daze,” Zaiser said.

Adrenaline kicked in moments later as he climbed through debris to help shut off neighbors’ gas lines.

For Zaiser and other employees at COUNTRY Financial, a Fortune 1000 insurance and financial services company located just 30 miles from the worst of the devastation, the chaos hit close to home. For a company used to sending disaster teams across the nation when bad weather strikes, this



COUNTRY volunteers clean debris in Washington, Illinois, left by a series of devastating tornadoes.

storm offered an upfront and personal dose of reality, plus a whole new set of obstacles.

How do you reach out to affected customers and employees who have no access to the news, who have no homes? What ways can you deliver on a promise to provide meaningful and timely support to those who need it most? COUNTRY faced these challenges with a multi-faceted approach focusing on claims support, donations and volunteer work.

Immediately after the storm surge, COUNTRY used social media to spread pressing information to customers, including how and where to file claims. Other Facebook users promptly shared the messages. Within the first 24 hours, 40 claims adjusters were working out of temporary

claims offices located near the tornado destruction.

“Victims who lost their homes were able to come in and eat a hot meal, have their questions answered and receive money to help with living expenses,” said Patrick Sams, COUNTRY financial representative.

As financial and claims representatives took the first steps to help customers back on their feet, employees made a resounding effort to aid affected neighbors and coworkers through donations. COUNTRY partnered with the American Red Cross (ARC) to turn ten agency offices plus its home offices into donation drop-offs.

Donated supplies quickly poured in, resulting in 6,000 pounds of items and 650 comfort kits distributed to tornado victims. People without

belongings now had toothbrushes, jackets, blankets and other necessities to make their lives easier during the aftermath of the storms. Employees, with the help of the community, also raised \$15,000 to donate to ARC relief efforts through a Tornado Relief Fund and other internal efforts. In addition, a \$50,000 corporate donation was made to the ARC.

The third leg of corporate response efforts consisted of volunteer work. After the storm, employee volunteers traveled through impacted neighborhoods to provide displaced tornado victims supplies they needed. In the days following the storm, COUNTRY worked with a high school in Washington, Illinois, to deliver more than 1,200 bottles of water to students under a boil order and financial representatives distributed bins

in Gifford, Illinois for residents to store belongings in.

COUNTRY also partnered with a Washington church to aid rebuilding efforts. Some groups of employees sorted through the vast amount of food donations to stock local food pantries. Others trudged across now-empty subdivisions clearing debris, gathering personal belongings and offering emotional support to those who needed it.

“The homeowner was at the house I went to, he needed help clearing the debris and sorting belongings. It was very emotional to take his possessions out of a ruined home and to imagine

the memories they brought. I won’t ever forget it... it will stick with me forever,” said Erin Klein, COUNTRY advice center specialist.

Employees continue to visit hard-hit neighborhoods to lend a hand rebuilding. Seven groups, consisting of nearly 100 employees total, have aided response efforts.

“We’ll be there for as long as they need us. Part of rebuilding our customers’ lives is investing in their communities. As they begin their road to recovery, we want to make sure their community is there for them, healthy and strong,” said Carrie Corson, COUNTRY public

affairs project manager.

Nearly six months later, a new calm had settled over the hard-hit neighborhoods of Central Illinois. Those who lost so much continue to adapt to a new way of life. Some live with relatives, friends or in rental properties. All are focused on rebuilding their lives in one way or another, returning to where they were before the storms.

Part of serving customers and communities means responding in a timely and meaningful way during their most difficult moments. In the days, weeks and months ahead, COUNTRY will continue delivering on that promise. ■



Caring for Others

Maintaining the founding principle of caring for each other and their surrounding communities, Farmers Insurance made a commitment in 2013 to the city of Joplin, Missouri, with the goal of helping the community fully recover from the devastating EF5 tornado that ripped through the city in 2011.

Farmers Insurance joined forces with two organizations: Rebuild Joplin and the St. Bernard Project. These two partner charities have worked tirelessly to lead Joplin on a course of fast and efficient recovery. “We were shocked to learn that they still had a long way

to go when we returned to Joplin,” said Jeff Dailey, CEO of Farmers Insurance Group. “However, we were also inspired by the work of the community, specifically Rebuild Joplin and organizations like them, who worked so hard to make the city whole again.”

Rebuild Joplin and the St. Bernard Project were developed based on the tested and proven recovery model established by St. Bernard Project founders Zack and Liz Rosenberg. The program focuses on individuals who were uninsured, underinsured, or for other unforeseen circumstances, are unable to rebuild following a disaster.



Farmers' CEO Jeff Dailey (second from left) helps cut the ribbon at the Joplin 100th housewarming party. Below: Farmers' volunteers get ready to head out to rebuild a home.

Photos courtesy of Farmers Insurance.





Volunteers from Farmers help hang drywall in a home in Joplin, Missouri.

After Farmers announced the initiative to its employees, more than 500 offered to take the company up on its offer to send employees to Joplin for two-week volunteer retreats where the employees work 8 hour days rebuilding homes. These opportunities began in 2013 and will continue through the end of 2014 when the work is expected to be complete, and every displaced family is

expected to be home. By the end of 2013, 200 employees donated more than 8,000 hours, and the company expects to repeat that in 2014.

In addition to sending volunteers to Joplin, including all related travel expenses, Farmers also contributed financially to offset some of the hard costs associated with rebuilding and recovery.

“Of all that Farmers Insurance

has accomplished as a company in 2013, I’m most proud of our work in Joplin. Nearly 200 employees gave up their personal time to head to Joplin and help this community get back on their feet,” Dailey added. “Although we have made quite an impact, there is still more work to be done, and Farmers cannot leave this community unfinished. We are honored to extend our commitment to the people of Joplin, staying the course until it is fully rebuilt and restored to the vibrant and thriving community it was before the 2011 tornado.”

Farmers Insurance, having a well-known and respected disaster response program, recognizes the fact that the intensity of severe weather events in the United States is increasing, while community recovery is often taking much longer than it should.

To ensure the work in Joplin will apply to other communities in need when disaster strikes, Farmers documented processes, best practices and key learnings of Rebuild Joplin and the St. Bernard Project, to create a Disaster Recovery Playbook. This step-by-step guide, which launches in 2014, is designed to serve other communities in the aftermath of future disasters, to help accelerate the recovery process. The hope is that communities will include the playbook in their disaster planning, establishing guidelines and identify key leaders to initiate a residential rebuilding organization at the onset of a disaster. Whether a community is preparing for a disaster, or they are in the initial phase of their response and recovery process, the playbook will prove to be a reliable guide towards a prompt and predictable recovery for every homeowner. ■

Bridging the Industry Talent Gap: Collaboration is Key

In 1666, an uncontrollable fire in London destroyed thousands of homes and displaced thousands of people. It killed hundreds and cost more than \$1 billion in inflation-adjusted dollars. The infamous disaster led an English economist and 11 of his associates to join forces and establish the first modern fire insurance company, a concept that later served as inspiration for early Americans like Benjamin Franklin to do the same in the New World.

Now, almost 350 years later, the insurance industry in the United States employs 2.3 million people, writes more than \$1 trillion in premiums each year and pays out tens of billions of dollars in claims annually. In its centuries-long existence, the industry has successfully weathered “superstorms” and stock market crashes. Insurance is, at its core, there to protect people and property in times of crisis. It does this through collaboration — bringing large groups of otherwise unconnected individuals and entities together to create successful solutions to problems that would be overwhelming for each to handle individually.

There is a lot of recent talk about the insurance industry facing another looming crisis in the form of a growing talent gap. As more than one million professionals plan to retire in the com-

ing years, there are far fewer incoming hires than are needed to replace those leaving. Not only that, but the perception of insurance as a career choice in the minds of millennials is empirically inaccurate and unappealing, so much so that the best and brightest are not naturally drawn to the industry. All this has produced concern. Yet, given the history and nature of insurance, this concern has also prompted action.

In 2011, at the Insurance Education Leadership Summit, the industry tapped The Institutes and its affiliates to lead a new effort to attract the next generation of insurance professionals. In the years since, The Institutes have worked with internal teams and external partners to conduct extensive research on the situation, including market testing of brand names and attributes for a campaign to win the hearts and minds of millennials. Based on the feedback gathered, from both young people and their influencers, as well as the input of The Institutes’ collaborators, those involved developed an industry-wide educational platform now branded MyPath. It’s a name that market research has shown strikes a chord with the relentlessly independent group of young people who are now stepping up to become the leaders of tomorrow, and we want to make sure they understand that insurance offers limitless ways for

them to guide their futures.

MyPath formally launched to the industry in May 2014 and will act as a clearinghouse of insurance career information, where students can increase their understanding of the limitless career opportunities the insurance industry offers, as well as learn the many ways the industry aligns with their ideals and goals. The online platform already boasts hundreds of partner-supplied internships, and as the site develops it will also feature dozens of career videos, skill assessment tools and resources for scholarships and collegiate studies. MyPath is intended to be not only a valuable resource for job-seeking millennials, but also for partners as they search for ways to strengthen their own efforts to connect with the next generation. That means it will grow and evolve as more organizations become stakeholders in the effort.

To facilitate broad industry participation in the development of the MyPath platform, The Institutes launched MyPath Partners, an industry panel through which invited insurance professionals can share their opinions on the web platform. Additionally, there are many established individual initiatives within the industry — such as the Independent Insurance Agents and Brokers of America’s InVEST effort and the various programs run by

Gamma Iota Sigma — that have made commendable strides in garnering attention from the millennial generation. It is The Institutes' goal, through collaboration, to amplify these initiatives.

The aim is for MyPath to offer a unified voice, one that aggregates all efforts and showcases the full range of opportunities. It should not only

Capturing and keeping the group's attention will require continually broadening and updating the spectrum of opportunities and content that MyPath offers and achieving that will be incumbent on ongoing and widespread participation from insurance professionals and organizations. Opportunities to participate are vast, ranging from individuals providing

ageable in large groups, whether it's rebuilding London in the 17th century or helping New Jersey and New York recover from Hurricane Sandy in the 21st century. The same goes for problems that affect the industry itself, particularly the fear that companies and agencies will not have the people they need to operate efficiently in the future. It's for this simple reason

Photo courtesy of The Institutes.



amplify the industry's message but also provide millennials and their influencers with an integrated, seamless experience when learning about insurance careers.

Clearly, swaying an entire generation is a monumental task. Millennials may fall under one label, but they are undoubtedly the most diverse generation the world has ever seen.

their own experiences to companies sharing their offerings, internship postings, videos and other materials.

Insurance professionals know their profession was founded on people realizing long ago that there is security in numbers and that we are all better off if working together. The problems that seem impossible for individuals become much more man-

The Institutes' Peter Miller speaks about the growing need for young professionals to join the industry.

that The Institutes and its affiliates are calling on all stakeholders to join the MyPath initiative. To ensure the security of the insurance field, collaboration will be the key. ■

Helping Our Nation's Heroes

For nearly four years, Combined Insurance, an ACE Group company, has been dedicated to helping our nation's military veterans find meaningful employment as they transition back into their civilian lives. Through its recruiting program, the company has hired more than 1,300 veterans to date, many of whom have made valuable contributions to the company and built successful careers and financially stable lives for themselves and their families.

Recognized as a top military friendly employer, the company was recently ranked 6 on G.I. Jobs magazine's 2014 Top 100 Military Friendly Employer list. Each year, more than 5,000 eligible companies compete for a spot on the list, which is made up of employers with strong military recruitment programs and meaningful job opportunities for transitioning service members and spouses seeking civilian employment. This was the company's third year on the list and the second consecutive year in the top 10.

Combined Insurance is continuing its military recruiting efforts and has committed to hiring 4,000 veterans by the end of 2016. To help reach that goal, the company has partnered with The Transition Assistance Program (TAP), a partnership between the Department of Labor's Veteran Employment and Training Service, Hiring Our Heroes (HOH), the U.S. Chamber of Commerce's program to support veteran employment, and the Non Commissioned Officers

Association (NCOA), among others, and regularly participates in hundreds of nationwide military veteran job fairs that are scheduled through these organizations.

But when it comes to helping military veterans, the company doesn't stop with its recruiting efforts. It also works hard to support many smaller, grass roots and community-focused charitable organizations associated with the issues and challenges veterans and their families face on a daily basis.

Last year for example, Combined Insurance employees volunteered to support the Benjamin O. Davis Veterans of Foreign Wars Post 311 outreach event in Richton Park, Illinois. The event offered healthcare diagnostics, medication reviews, legal counseling, housing information, VA benefits information, and clothing and meal distribution to homeless veterans.

In addition, company staff members showed their support for "Hiking Heroes," a five-month mission of two military veterans to hike the Appalachian Trail, which spans 2,200 miles across 14 states from Maine to Georgia. The goal of the two veterans was to help combat and raise awareness for the critical issues of veteran unemployment and post-traumatic stress disorder.

Learning of the Hiking Heroes effort, Combined Insurance employees were eager to help and show their support for the two veterans. Hearing

that the hiking veterans were in need of a good meal and camping supplies for their hike, these employees met up with the veterans in Virginia, treated them to breakfast at restaurant just off the Trail, and presented them with care packages consisting of non-perishable food, socks, gloves and other camping necessities. After breakfast, the Combined Insurance team also took time out of their day to hike alongside the veterans for more than eight miles of the Trail. The two veterans spoke passionately about how just one person can make a difference and how difficult their hike would have been if not for the support of people like those from Combined Insurance.

This year, the company continued its military focused work by volunteering at the Jesse Brown Veteran's Affairs (VA) Medical Center in Chicago. The Center provides care to approximately 58,000 enrolled veterans who live in Cook County, Illinois, and in four counties in Northwestern Indiana. Ten Combined Insurance volunteers took time from their jobs to set up the VA Center's food pantry and hand out food baskets to 178 veterans/families, as well as deliver comfort kits to 125 VA Center patients.

Also this year, Combined Insurance began partnering with military veteran Lon Hodge and his service dog, Gander. Hodge is the founder of the Service Dog Education and Assistance Foundation (SDEAF), a non-profit organization dedicated to raising awareness about and increasing access



Combined Insurance supports Hiking Heroes' 5-month mission to hike the Appalachian Trail, spanning 2,200 miles across 14 states.

to service dogs for military veterans who suffer from post-traumatic stress disorder (PTSD), as well as other physical and emotional disabilities. Gander has his own Facebook page and has more than 215,000 followers.

To help support Hodge's foundation, Combined Insurance has Hodge and Gander attend many of the military veteran job fairs that the company participates in, where Hodge and Gander have the opportunity to meet with veterans, share their experiences, and educate them about how service dogs can help alleviate the symptoms of PTSD. Combined Insurance and Hodge are also planning to start hosting breakfasts prior to the job fairs where interested veterans can learn more about the SDEAF and get interviewing tips and help with their resumes from Combined Insurance.

This year, Combined Insurance will be sponsoring the Non-Commissioned Officers Association's (NCOA) Comedy Night for the Troops in Las Vegas, Nevada. The NCOA is a congressionally chartered military non-profit organization that was

established in 1960 to enhance and maintain the quality of life for noncommissioned and petty officers in all branches of the military. It is also a leader in veteran's employment assistance. 100 percent of Comedy Night and

sponsorship proceeds (after expenses) goes to support the Snowball Express, a non-profit organization that raises awareness and funds for programs that provide hope and new happy memories to the children of military service members who died while in active duty since 9/11. Last year's Comedy Night raised more than \$50,000 for Snowball Express.

In addition, the company plans to participate in a volunteering event to help raise funds for Luke's Wings,

a non-profit organization that provides free travel for the loved ones of wounded warriors, enabling families to be together during the wounded service member's recovery and rehabilitation process. In addition to volunteering their time for an event, Combined Insurance employees also have the opportunity to donate their airline frequent flyer miles, cash or other travel tickets to Luke's Wings.

With a focus on community and helping our country's military veterans, there's no doubt there's more to come from Combined Insurance. ■

A Combined Insurance military veteran recruiter takes time out of a Hiring Our Heroes job fair to pose with the Service Dog Education and Assistance Foundation's "spokes-dog," Gander.



Photos courtesy of Combined Insurance, an ACE Group Company.

You've Been Mobbed

The Hartford's employee-driven Hart Mob movement began in 2012 when Premium Auditor Ray Townsend came up with the idea to connect with small commercial customers, make a positive difference in their lives and celebrate the impact that small businesses have on their local communities.

Townsend organized the first Hart Mob in October 2012 when a group of about 20 employees and family members formed a "cash mob" and patronized two of The Hartford's Small Commercial customers — a bakery and neighboring coffee shop in West Hartford, Connecticut.

"Hart Mobs acknowledge that the success of small businesses is critical to our national economy, our local communities and to larger businesses like The Hartford," said Townsend. "Small Commercial customers are in our neighborhoods — they're our local bakeries, stores and dry cleaners. Organizing a group of Hartford employees to do business with them and introduce them to their business insurer is a great way to connect with customers and honor The Hartford's commitment to help small businesses prevail."



The Hartford Hart Mob at the Acropolis Café in Charlotte, North Carolina.

Since 2012, the program has grown into an enterprise-wide movement with recent Hart Mobs supporting small business customers in more than 15 cities across the country, including Hartford, San Diego, Denver, San Antonio and Minneapolis. The movement continues to grow.

Hartford employees from multiple business areas, including Small Commercial, Enterprise Operations, Group Benefits and Marketing, have coordinated Hart Mobs. Nearly 400 employees, family members and friends showed their support at 24 small businesses such as bakeries, coffee shops, restaurants and small retailers.

A broker partner representing one of the mobbed businesses in Wethersfield, Connecticut, sent a note following the mob sharing, "Just wanted to say thanks for putting on a wonderful event on Saturday. What a great idea!"

Hart Mobbers present a "You've Been Mobbed" certificate to Gordon Scott, owner of Scott's Jamaican Bakery in Hartford, Connecticut.

In San Antonio, the Claims team wasn't able to attend the Hart Mob in person, so instead they ordered a cake on that day from the caterer that was mobbed.

"It was the farthest I've ever driven for a cup of coffee," said Georgia Peterson, an employee in The Hartford's Marketing department who attended the Middletown, Connecticut, Hart Mob from her home approximately 50 miles away. But it was worth it, she said. "The customer loved it and couldn't believe a group from her insurance company would come do this."

Yvette Elliott, owner of Klekolo World Coffee in Middletown, was so thrilled by the recognition that she posted the mob scene photos to Klekolo's blog with the caption, "Thank you guys for coming. You made the day festive and a lot of fun!"

Each mob met its goal of getting to know The Hartford's customers, showing appreciation and building relationships. Mobbers officially thank each small business with a framed "You've Been Mobbed" certificate to proudly display in their store.

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Photos courtesy of The Hartford.

Message to Texting Drivers: “It Can Wait”

It's a tragic story that, unfortunately, is becoming dangerously common — a texting driver veering into the lane of another vehicle, causing a head-on collision and killing both drivers.

Stories like these are the motivation behind USAA's desire to collaborate with AT&T's *It Can Wait*® campaign, which aims to increase awareness about the dangers of texting while driving. When USAA became publicly involved with the campaign last summer, it set out immediately to share the *It Can Wait* message with military members and their families — their core membership.

Later that summer, USAA launched its very own *It Can Wait* tour and awareness campaign targeting military

installations and markets across the country. In just seven months, the tour reached 26 different events and locations, travelling from coast to coast and touching all five military branches to urge everyone to refrain from texting while driving, and even go as far to make a pledge at itcanwait.usaa.com not to do so.

While event staffers were equipped with educational materials and anecdotes about dangerous driving behaviors, the message didn't quite hit home for many event-goers until they tried their hand at the interactive distracted driving simulator.

Designed and developed by AT&T, the simulator helps demonstrate the dangers of texting behind the wheel using a virtual road course built to

mimic everyday driving conditions including speed limits, stoplights, aggressive drivers and pedestrians. The goal is to successfully navigate the course and the obstacles while simultaneously reading text messages that pull the driver's eyes and mind off the road and responding, just like in real life. Drivers who try the simulator quickly learn that safely doing two things at once — texting and driving — simply is not possible.

The tour was run and staffed by USAA Property and Casualty Insurance underwriters, USAA Military Affairs representatives, as well as contractors. They talked to service members across the country, and overwhelmingly saw perceptions change as people tried the simulator. More than 20,000 people last year pledged not to text while driving through USAA's outreach alone.

USAA's support of the *It Can Wait* campaign will continue in 2014, and the organization plans to set off on another tour of military markets and events this summer to convince military community members to take the pledge not to text while driving.

With 28,000 pledges and counting, USAA hopes to continue to make strides in sharing a simple, but vital, message: “Texting & Driving ... It Can Wait.” ■

A sailor tries the texting while driving simulator at the Corry Station Naval Technical Training Center.

Photo courtesy of USAA.



A Culture of Giving Back

Each day within the walls of Berkley Mid-Atlantic Group, the employees of this commercial property and casualty insurance company tirelessly work to serve agents and policyholders impacted by unexpected events. Whether they are processing a claim for an on-the-job injury or working with a business owner to repair roof damage from a devastating ice storm, BMAG employees are spending their days ensuring insured businesses, their employees and customers resume normal activities as quickly as possible.

Recently, BMAG took its spirit of revitalization and restoration into the community as part of National Volunteer Week, held April 6-12. Throughout the week, employees in

each of BMAG's four Mid-Atlantic offices — Columbus, Ohio; Glen Allen, Virginia; Harrisburg, Pennsylvania; and Pittsburgh, Pennsylvania — volunteered with local Habitat for Humanity chapters.

"Our employees embraced this opportunity to give back in the local communities where they live and work," said Kevin W. Natrass, BMAG chairman. "Their service is a true testament to BMAG's commitment to improving the lives of people in need, regardless of whether we are doing it from behind a desk or at a construction site."

BMAG offers employees eight hours of Volunteer Time Off each year "as a way to recognize our responsibility as corporate citizens to help enrich

our communities," Natrass said.

Thelma Smith, claims supervisor in the Virginia office, joined nearly a dozen of her colleagues to volunteer at a Hanover Habitat for Humanity construction site. A 21-year BMAG employee, she valued the opportunity to give back during the work week.

"It meant a lot to me because it shows how the Berkley organization thinks about community and wants to give back," she said. "It strengthens my belief in our company."

She and the other BMAG volunteers worked on two homes in a nine-home neighborhood, all built through Habitat for Humanity. They made great progress hanging siding on one house and constructing a deck for another home.

"Volunteers are the backbone of our organization and we so appreciated that they gave their time, energy and talents," said Laura Oliveira, volunteer coordinator, Hanover Habitat for Humanity. "We are only able to build affordable, decent homes because special people like the group from BMAG choose to volunteer on our worksite."

BMAG's Pittsburgh and Columbus offices volunteered in their local Habitat for Humanity ReStores, which sell reusable house building and home

BMAG employees work at a Habitat for Humanity construction site as part of National Volunteer Week.

Photos courtesy of Berkley Mid-Atlantic Group.





BMAG employees hone their construction skills building a deck for a Habitat for Humanity home.

improvement materials to the public.

“We helped move appliances and chairs,” said Greg Pasman, underwriting supervisor in the Pittsburgh office. “Plus, we helped out our community, which was an excellent feeling.”

Derek Hochradel, regional underwriting manager in Columbus, agreed. “It was a great experience. We were glad to participate and are eager to do it again.”

The Harrisburg, Pennsylvania, volunteers spent their day at the Habitat for Humanity of the Greater Harrisburg Area warehouse, where they moved items from a rented warehouse into a Habitat-owned one.

“Four ladies moved doors, stoves, washing machines, dryers, dishwashers and TVs,” said Marianne Morosko, regional vice president, Allegheny Region. “I cannot speak for the other ladies, but I can tell you I went to bed at 7 p.m. that night!”

All the group’s efforts didn’t go unnoticed by Habitat for Humanity.

“Their service made a difference in the lives of the residents who use the ReStore facility,” said Leah Waltermeyer, assistant volunteer coordinator, Habitat for Humanity of Greater Pittsburgh. “We could not do what we do without the effort of volunteers.”

While BMAG contributed many man hours during National Volunteer Week, the company’s culture of giving continues year-round through food drives, blood drives, a charitable matching gifts program and other charitable contributions, as well as raising funds for relief from disasters such as Typhoon Haiyan and adopting families through retirement homes and the YWCA during the holidays.

“Giving back to those who are struggling to find food or shelter or to have the means to celebrate a holi-

day — to simply have the basic needs that so many of us take for granted — is at the heart of BMAG’s vision and values,” Natrass said. “Our vision statement’s motto of ‘exceeding expectations’ not only applies to the work that we do and the service we provide, but also to the kind of lives we lead and how we can make the world better for those around us.”

As often happens, the volunteers often find that fulfilling the needs of others leaves them feeling like the lucky ones.

“My favorite part of our volunteer day was the teamwork it created among all of us,” Smith said. “People in other departments worked together for a common goal on something outside of work. It helped strengthen our relationships while we literally put a roof over the head of a struggling family. That’s a feeling you just can’t top.” ■

Beyond the Call of Duty

GEICO's support for the military is as old as the company itself. GEICO was founded in 1936 to serve government employees, including members of the military.

To demonstrate GEICO's long-held respect and admiration for the service branches, the company created the GEICO Military Service Awards in 1988. Each year since, the company honors an individual in each branch of the service for his or her volunteer work to create a safer environment for their fellow citizens, whether on base or in their local community.

Tony Nicely, GEICO chairman and CEO, told recent awardees and their families at a special recognition ceremony in Washington, "The GEICO Military Service Awards salute military

men and women not only for their service to our country, but also for the after-hours work they take on to protect their bases and their surrounding neighbors. What they do is enormously commendable and we are deeply honored to meet these individuals and present these awards."

The 2013 GEICO Military Service Award recipients:

United States Army Sgt. Jaclyn M. Mumford, who earned recognition for her contributions to drug and alcohol abuse prevention while stationed at Joint Base Lewis-McChord in Washington State. Her unit recently achieved more than 18 months without a drug-related offense and more than 14 months without a positive drug test.

United States Marines Gunnery Sgt. Adrian C. Hunter, the staff non-commissioned officer in charge of formal schools at the Marine Corps Mountain Warfare Training Center in Bridgeport, California, earned the

award for fire safety and fire prevention. Among his many community volunteer firefighting efforts, he spent nine days fighting the deadly Bison Canyon blaze.

United States Navy Petty Officer Keith J. Risner, assigned to the Naval Computer and Telecommunications Area Master Station Atlantic (NCTAMS LANT) in Norfolk, Virginia, when nominated, works extensively on drug and alcohol abuse prevention. His work with the Drug Education for Youth (DEFY) program helped his unit earn the 2013 Defense Fulcrum Shield Award, the 2012 Campaign Drug Free Award for the top youth program in the Navy and the 2011 Secretary of Defense Community Drug Awareness Award.

United States Air Force Technical Sgt. Dan Flick, assigned to the 48th Civil Engineer Squadron in the Royal Air Force in Lakenheath, England, led the fire prevention program that

Giving Unlocks the Heart of a City



Left to right: Robert Reichert, mayor of Macon-Bibb; GEICO regional vice presidents Rhett Rayburn and Scott Markel; Theresa Robinson, 2013 United Way campaign chair; George McCannless, United Way president and CEO; Gita Jones, United Way sales campaign chair; Jessica Brown and Shane Maddox, GEICO campaign managers; The GEICO Gecko.

Each of GEICO's 10 regional centers around the country has its own unique characteristics and special causes that associates love to support.

At the corporate headquarters just outside Washington, D.C., Children's

Hospital is a favorite.

The Hawaii office backs Special Olympics, Dallas donates and delivers hundreds of Easter baskets to the Texas Scottish Rite Hospital for Children, Virginia Beach promotes Big Brother and Big Sister activities, and all

10 regions get involved with United Way.

And when it comes to United Way, generosity in Macon, Georgia, goes well beyond the annual pledge drive level into the stratosphere of giving.

protected 15,000 base personnel and \$3 billion in Air Force assets. His commitment to excellence helped earn his team the Air Force Fire Prevention Program of the Year for 2012.

United States Coast Guard Petty Officer Mark A. Seal, a doctrine specialist at the U.S. Coast Guard Training Center in Yorktown, Virginia, volunteered numerous hours to improve safety awareness and motor-cycle-riding skills of the members of his command and community. He conducts safety courses on weekends up to 60 miles from home, giving up more than 90 hours of his off-duty time to ensure training was provided to all those who sought it.

U.S. Marine Forces Reserve Gunnery Sgt. Kenneth J. Kuper, currently serving as the transition staff noncommissioned officer at the Marine Corps Base in Quantico, Virginia, served as a volunteer firefighter and emergency medi-



Honorees seated, left to right: Army Sgt. Jaclyn Mumford; Marines Gunnery Sgt. Adrian Hunter; Navy Petty Officer Keith Risner; Air Force Technical Sgt. Dan Flick; Coast Guard Petty Officer Mark Seal; Marine Reserve Gunnery Sgt. Kenneth Kuper. Standing back row, left to right, Tony Nicely, GEICO chairman and CEO; along with honorees' superior officers.

cal technician with the Munford/Atoka Fire Department in Munford, Tennessee, the Springtown Volunteer Fire Department in Springtown, Texas, and the Falmouth Volunteer Fire

Department in Stafford, Virginia. In the past year alone, he has responded to more than 780 fire and emergency service calls, helping to save the lives and property of Stafford citizens. ■

Macon associates donated more than \$1 million to United Way last year, and that generosity didn't go unnoticed with the city leaders. Earlier this year, Macon Mayor Robert Reichert came to GEICO for a special celebration to give GEICO the key to the city and to proclaim February 19 as "GEICO Appreciation Day."

Marvel Burgess, GEICO's regional community relations coordinator in Macon, and a former United Way volunteer, could not have been more pleased. "I have toured the organizations that United Way serves and have met many of those who find assistance through their programs," she said. "Knowing that there are children right around the corner

from us sleeping in a shelter makes you want to help, and the numbers of the needy are so great."

Scott Markel and Rhett Rayburn, GEICO regional vice presidents, were touched by the city's act of recognition. "On behalf of the thousands of GEICO associates who gave so selflessly to contribute over \$1 million to the United Way fundraising effort this year, we are grateful and honored to accept a key to the city of Macon," said Markel. "We are proud that our associates and our company support this community that has been so important to us for so many wonderful years."

The Macon office's commitment to United Way and the local community has stood the test of time. For 10 years,

GEICO's regional office in Macon has been United Way of Central Georgia's top contributor. The organization uses the money it raises to fund 31 partner agencies that serve more than 100,000 people in the community.

But last year, associates added a glorious new chapter to this continuing story. By raising more than \$1 million for United Way of Central Georgia, GEICO became the first Central Georgia company ever to reach the seven-figure mark.

"This accomplishment speaks volumes about the relationship between GEICO and the Macon community," said Rayburn. "This is an amazing milestone that we have met and I am so proud of all our associates." ■

Exceeding the Mark

The St. Baldrick's shaving event at Gen Re made history this year as the Gen Re team exceeded \$1,100,000 in total contributions since 2003. Tad Montross, Chairman of Gen Re, led a team of 41 associates who shaved their heads in the 2014 fundraiser to conquer childhood cancers. Speaking to all Gen Re associates, Montross commented, "I couldn't be prouder of Gen Re for their participation each year in St. Baldrick's, and I'm thrilled to be part of the team as we reach this historic level of contribution."

St. Baldrick's is a volunteer-driven foundation committed to funding the most promising research to find cures for childhood cancers and give survivors long and healthy lives. They fund more in childhood cancer research grants than any organization except the United States Government. Research grants of more than a total of \$127 million have been awarded since 2005, including \$25 million in 2013 alone. Gen Re ranks #1 in Connecticut for contributions to the cause.

This was Gen Re's 11th year hosting an event, averaging a team size of 46 members and contributions over \$100,000 each year. The team includes employees from all branch offices in North America, as well as subsidiaries. Each team member attracted donations from their friends and families, and Gen Re matched those funds.

At this year's event, Gavin, a four-year-old from Milford, Connecticut, recovering from treatment for Stage IV Neuroblastoma, was honored. Gavin was diagnosed with cancer when he

was one-year-old and currently shows no evidence of the disease. He is receiving assistance for both hearing and dental loss as a result of the treatment he received to fight the cancer. He's a fighter and his story inspired the team greatly. Additionally, Steve Mannik, the President of Gen Re North American Life Reinsurance, matched each participant's contribution, as he has for the last six years. Another associate, Rich Manz, who organizes Gen Re's event, has participated every single year since inception.

In honor of the company's contributions, St. Baldrick's has named a grant after Gen Re, "The General Re St. Baldrick's Fellow Grant." The grant is currently funding Dr. Kerice Pinkney at Columbia University Medical Center in New York. Her research focuses on one of the ways that pediatric cancers begin. By understanding how the cancers begin, better means of prevention can be identified. Her research addresses the ATM protein. The "ATM is a protein that regulates the response of a cell when DNA is damaged. Mutation of ATM leads to increased breaks in DNA. This can then lead to chromosomal translocation — a process by which pieces of chromosomes are swapped. This can cause normal genes to combine together and lead to a new gene that can induce cancer. The goal of this project is to study how the protein ATM suppresses the translocation of chromosomes and therefore better understand the cause of pediatric cancers."

Currently, several other promising

projects are underway with the support of the St. Baldrick's Foundation. These include:

- providing funds to open high-impact clinical trials for rare disease types, placing more children on studies to increase the rate of progress, while also increasing the likelihood for child to receive the best treatment plan in a hospital near home,
- funding researchers to work together, so that research currently underway by the best and brightest investigators is shared between institutions, and even across continents, giving all children with cancer the best chance for a cure,
- training the next generation of researchers — in 2005 a shortage of pediatric oncologists was predicted, and the St. Baldrick's Foundation stepped in to ensure that every child with cancer will have a doctor and tomorrow's research will not be interrupted,
- funding supportive care research to improve the quality for life for patients and survivors. Supportive care research addresses the side effects of treatment, long-term effects faced by survivors, psychosocial aspects of childhood cancer and more

St. Baldrick's is an important source of funding childhood cancer research and Gen Re is proud to play a small part. To learn more about St. Baldrick's and its mission to conquer childhood cancers, visit stbaldricks.org. ■



Tad Montross, Chairman of Gen Re, led a team of 41 associates who shaved their heads at the 2014 fundraiser.



Investing in Moore Schools' Tornado Recovery

In May 2013, an EF-5 tornado struck Moore, Oklahoma. The powerful tornado was on the ground for nearly 40 minutes, covering a 17-mile stretch with winds peaking at 210 mph. Twenty-four people died in the storm, including seven children in the Plaza Towers Elementary School. Both Plaza Towers and Briarwood Elementary School were destroyed that May day, on what was the last day of the school year. At the junior high in Moore's eastern neighborhood, a gymnasium was destroyed by the powerful winds.

After a disaster, reopening schools is always a priority. It's the one true sign of a return to normalcy. Because school was ending the day the tornado struck, Moore had the summer to plan for the first day of the new school year. That didn't make it any easier. Finding a new facility, even a temporary one, was a challenge and making it suitable to elementary-age students was a priority. Replacing books, desks and teaching supplies were equally important, of course.

Robert Hartwig, President and Economist of the Insurance Information Institute, visited Moore in the immediate aftermath of the storm. At the invitation of John Doak, Oklahoma's insurance commissioner, Hartwig toured the devastation. He met with residents, local authorities and members of the media to explain how insurers were working to speed the recovery — and to assure the community that the insurance industry would remain committed to Moore until recovery

was complete.

The tornado's toll was striking, made increasingly painful for the community because history had, in a way, repeated itself. Moore experienced a tornado of similar size and severity in 1999. Hartwig said he was particularly drawn to doing something to help ease the anxiety of the students who experienced the trauma of the storm

and may have heard tales of the damage wrought 14 years earlier. He had an opportunity to add to the industry's effort to rebuild Moore at the National Tornado Summit, held in February in Oklahoma City.

Hartwig gave a keynote presentation at the summit, focusing on the economics of the damage and demonstrating the rise in catastrophe risk across the U.S. The Moore tornado was the costliest natural disaster of 2013, resulting in nearly \$2 billion in insurance losses. Overall, tornado losses last year totaled \$10.6 billion. Average losses from thunderstorms and tornadoes have increased by seven-fold since the 1980s. And, it's not just the increase in the number of large tornadoes that is causing the increase; it's where the storms are hitting —



Photo courtesy of I.I.I.

In Oklahoma, I.I.I.'s Bob Hartwig presented to Moore Director of Economic Development, Deidre Ebrey, (pictured here with her daughters) a donation to the Moore Public Schools Tornado Relief Fund.

in densely populated areas.

After the presentation at the summit, Hartwig called to the stage Deidre Ebrey, the director of economic development for the City of Moore and the vice president of the Moore Public Schools Foundation. Ebrey, along with her daughters, accepted a \$10,000 check from Hartwig, given on behalf of the insurance industry.

Rebuilding schools is a recovery imperative, and education is the mission of the Insurance Information Institute. Those two directives came together with a contribution that will go to the young students of Moore. It was a gesture whose intent was recognized and well appreciated by those attending the National Tornado Summit, as it brought a standing ovation. ■

Giving Back Where It Matters Most

At OneBeacon Insurance Group, employees are passionate about giving back to the communities where they live and work. Year after year, employees support numerous local and national charitable organizations through volunteerism and philanthropy. Many of these efforts are supported financially by the OneBeacon Charitable Trust (the "Trust").

Through its community giving program, the Trust supports worthwhile causes that matter most to members of the OneBeacon community. That "matters most" element helps set the OneBeacon program apart; sponsorships are geared to employee and producer volunteer, leadership and philanthropic efforts as an affirmation of their good work in the community.

From annual food drives to fundraising walks, runs and rides, or



OneBeacon's office in Salem, Virginia, supports the American Cancer Society with its Relay for Life team, pictured here.

reacting to a natural disaster, OneBeacon employees have consistently endeavored to make a difference, as supported through the Trust.

Employees in the OneBeacon Salem, Virginia, office are particularly unified in their charitable efforts, pledging time throughout the year to support numerous local charitable causes.

Each June, a team of roughly 20 Salem-based employees laces up their sneakers to participate in the local "Relay for Life," a fundraising event to support the American Cancer Society (ACS). For the past 11 years, the team has been backed by the OneBeacon Charitable Trust and spends all night walking in support of the cause.

According to the team's organizer Clarke Grasty, senior programmer and analyst, the area's first Relay for Life event occurred as he was returning home from several months of cancer treatment, which entailed a bone mar-

row transplant at the University of Virginia.

"The OneBeacon family has always thought of the Relay as a very special, uplifting event," said Grasty. "In addition to raising a good deal of money for the ACS, the event is a chance for those of us affected by cancer to come together and support one another."

Additionally, several years ago, the Salem team assisted the local ACS in its move to a new office, helping to furnish a special room where cancer patients are fitted for wigs and receive other assistance. According to Grasty, that room is still a valuable respite for those affected by the disease.

Beyond their ongoing commitment to the American Cancer Society, the Salem team also participates in various food donation drives each year. In February, employees collect and deliver non-perishable items for the Local

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Photos courtesy of OneBeacon.



Employees at OneBeacon's Canton, Massachusetts, office displayed strong support for The One Fund.

Youngsters Dream Big with Business Buddies

A recent educational project in Bermuda showed a team of XL Group employees that their day jobs of managing major risk are actually relatively peaceful!

Their culture shock was provided by 25 nine- and ten- year olds who came together for a four-month series

of workshops about business. XL's diverse team — including underwriters, lawyers and actuaries — was exposed to a level of non-stop motion, noise and need for attention that was definitely not evident in their daily work environment.

But at the end of it all, they

believed they'd achieved something meaningful.

Eight XL employees volunteered for the pilot project designed to teach students about insurance, jobs and career skills, and how businesses operate. The target school, Victor Scott Primary, serves one of the most chal-





Opposite page: Katy Daly (left) and Carla Lambert from XL Group’s Bermuda Insurance Operations both served as XL Buddies. Above: The winning business idea was a pet center.

challenging areas in Bermuda, known for its crime rate and generally low economic environment.

The XL volunteers, known to the students as their “XL Buddies,” worked with groups of about three children over the course of the project, assisting them with activities while reinforcing understanding and critical thinking through frequent discussion.

The project was launched with a workshop aimed at raising aspirations by highlighting to students the range of jobs available to them, and the skills they are already developing to help them get where they want to be in the future. After an excitable game of Jobs Bingo, students created their own “Career Recipes,” focusing on the

“ingredients” (skills) they already have, and the ingredients they will need to obtain in the future to “make” their chosen jobs.

The volunteer team was also keen to give students a broad understanding of insurance. “But the concept of insurance is complex for 10-year-olds so we designed a game they could play to help them understand,” said project manager Suzanne Scatliffe.

“Players could choose to buy policies for different types of coverage, and as the game progressed they would have to pick up different ‘Chance’ cards. These often presented them with scenarios where they’d have to pay fees — unless they already had a policy to cover them. The students loved the

element of competition, and it enabled the Buddies to discuss risks, and how insurance protects against those risks — all in a way the students could understand.”

Students were then set a challenge: to develop their own fictional businesses, which they would pitch to a team of “Investors” at XL’s offices. As part of developing their businesses, students undertook some real-life activities, such as writing a business plan, designing a logo and undertaking market research surveys with unsuspecting members of the public on their lunch breaks! This enabled them to tap into a variety of skills — including math and writing.

Thanks to the encouragement and



Left: XL's DeVrae Tankard served as an XL Buddy to the winning team of students. Below: Victor Scott Primary School graduate Jevon Williams is now XL Group Associate Legal Counsel and the leader of the Victor Scott Primary project.

coaching of the Buddies, every student participated in presenting their ideas to the Investors and the rest of their class. Public speaking can be a challenging task for adults, so it was impressive to see that all the children stepped up and did it.

The winning business idea was The Pet Center, a “one-stop shop for all your pet needs!” Along with a wide range of pet food and accessories, the Center would offer additional services such as grooming, pet day care and an international pet courier service.

Phones with holograms, underwater hotels, and breakfast-lunch-and-dinner chewing gum were among the other innovative business ideas the students came up with.

The students scored the project highly in XL's post-event survey: 86% rated the project as “Excellent,” with the remainder rating it as “Good.” Comments from the children included: “I learned that a lot of my classmates have big ideas”; “my favorite part was presenting”; and “I learned how to write a business plan.”

For the Buddies, the experience was a meaningful one. Victor Scott Primary School graduate Jevon Williams, now XL Associate Legal

Counsel, and project leader, said, “This initiative was important to me personally — I'd wanted to do something like this for a long time. I think the Buddies would agree that it's been a positive and rewarding experience. We've been able to show the students what they can aspire to, and we're proud of how much their skills have developed over the past few months. We've also learned from them.”

The project team worked closely with the children's class teacher, Nuri Latham, ensuring that activities were appropriate for the abilities of the students. He said, “The XL Buddies did an

excellent job building relationships and gaining the trust of the students. The project effectively engaged the children and gave them a greater understanding of the world of work and the insurance industry. It also enabled students to develop soft skills, particularly in communication, team building and presenting to an audience.”

School Principal Valerie Williams recognized the long-term impact the project could have on the students: “Our hope is that the seeds that have been planted through this wonderful initiative will germinate and blossom into exciting possibilities for our students. We extend a heartfelt thank you to XL for providing these fantastic opportunities to broaden and extend our students' education experiences.”

For XL generally, the project represented the latest in a number of



ways the company interacts with the community, beyond just making cash donations. Patrick Tannock, President of XL Insurance (Bermuda) Ltd who was the executive sponsor, said, "Through this project we've seen the impact we can make as a business by donating time and skills. Not only has it enabled our staff to contribute to the community they're living in, but it has also introduced students to a world of future career possibilities. As a business, we believe we have a duty to support the next generation; they will be our employees and our clients, and their success will enable our community to thrive."

Starting in 2015, the program, developed and piloted in XL's Bermuda office, will be made available to other XL offices for replication in schools in regions around the world in which XL does business. ■



Above (from left) XL Group's Bermuda Insurance Operations Vice President/Professional Liability Underwriter Noel Pearman, Vice President/Professional Liability Underwriter Michelle Pitcher, DeVrae Tankard and XL Group's Bermuda Reinsurance Operations Chief Actuary Ken Hammell. Below: Students work hard on a business plan.



Giving the Gift of Life

When Lisa Sabine's twin nieces were just 10 years old, they were both diagnosed with high blood pressure in the lungs, a life-threatening chronic disease with no cure. "The first thing I did when they got their diagnosis was look into blood donation," said Sabine, a property lines processor in Nationwide's subrogation unit. "I knew they may need blood. I had donated before, but it was very hit or miss."

Although her nieces lost their battle with the disease five years later, Sabine continues to donate through Nationwide's blood donation program in their memory. She's not alone.

Each year, Nationwidors donate more than 16,000 units of blood, which potentially saves up to 48,000 lives. Associate donations at the company's headquarters in Columbus, Ohio, represent 10 percent of the blood supply in Franklin County alone.

Since 1944, Nationwide has encouraged associates like Sabine to donate. In fact, Nationwide was the first central Ohio company to volunteer for the American Red Cross National Blood Donation Program — collecting 65 pints on the opening day of Columbus' Red Cross donation center in 1948.

Today, Nationwide makes it easy for associates to donate during their workdays with on-site blood drives at 27 of its locations — including the Syracuse, New York, office where Sabine works. In 2013, it hosted 522 individual blood drives for associates across the country.

"Nationwide makes it so simple," Sabine said. "They set up the blood drive in a conference room. You just walk in, fill out your paperwork, give blood, grab a snack and you're on your way."

Nationwide also has a permanent

corporate Red Cross blood donation center located at its home office in Columbus. The donation center, which opened in 1995, was the first of its kind in the country.

Jennifer Jackson, an associate safety consultant at Nationwide in Columbus, donates regularly through its corporate donation center.

"I am blown away by the support we get from Nationwide," Jackson said. "It's great to work for a company that not only supports your volunteer efforts but also encourages it."

She also has volunteered through the Red Cross for the past 10 years coordinating blood drives and serving as a blood courier — picking up blood from donation sites and delivering it to nearby hospitals.

"It's something simple I can do to give back to my community, and having a small part in saving somebody's life is rewarding," Jackson says.

For each successful blood donation, associates receive paid time off. Associates like Jackson who volunteer 25 hours or more per year with the Red Cross or any other 501(c)(3) organizations also can earn grants for their organization and additional paid time off through the company's volunteer rewards program.

Associates working in locations without regular blood drives can make appointments at a local blood donation center. Julie Harmon, a property and casualty processor in Canton, Ohio, frequently donates at offsite locations as a designated donor for a 7-year-old girl named Sydney, living with a rare blood disorder called



Nationwide donated this bloodmobile to the American Red Cross.

Diamond Blackfan Anemia.

"I am one of a few donors who donate for Sydney every 56 days," Harmon said.

Sydney's bone marrow doesn't produce enough of its own red blood cells, which are needed to carry oxygen throughout the body. As a part of her treatment, Sydney needs blood transfusions every three to four weeks and will continue to need regular transfusions for the rest of her life.

"I didn't start out donating specifically for Sydney," Harmon said. "I actually donated for the first time in 2005 when I joined Nationwide. Then, two years ago, a co-worker of Sydney's father asked me to donate to her. Now, I donate only for Sydney and will continue to do so."

Her family relies on a small list of donors like Harmon so they can reduce the number of people their daughter is "exposed" to in case she ever needs a bone marrow transplant.

"I feel blessed to be able to donate for her," Harmon said.

The Nationwide Insurance Foundation also supports the Red Cross' blood donation efforts by funding bloodmobiles. Since 2007, the foundation has funded eight bloodmobiles in Georgia, Iowa, North Carolina, Ohio and Tennessee. Each bloodmobile can collect 12,000 to 18,000 units per year.

The Red Cross estimates about 80 percent of the nation's blood supply comes from donations made at mobile sites. About 5.1 million units are collected at bloodmobile donation sites annually versus 1.3 million units at fixed sites.

With more than 33,000 associates across the country and well-established programming for blood donation, workplace giving and volunteerism, Nationwide has built a deep sense of purpose among its associates to give back and build strong communities.

"At Nationwide, we believe we can do more together than we can alone," said Chad Jester, president of the Nationwide Insurance Foundation. "Our associates are very engaged in

our blood donation program and we're proud to support the Red Cross by helping increase its ability to collect blood donations and save lives."

Nationwide supports the Red Cross in other ways as well. The Nationwide Insurance Foundation was a founding member of the organization's Annual Disaster Giving Program and has committed \$12.9 million to the program since 2000. The Foundation also funds local disaster relief efforts in 21 communities where it has large employment centers, and a number of the company's executives serve on local Red Cross chapter or blood services boards.

Nationwide associate David Dowie, a commercial underwriting specialist in Gainesville, Florida, who has donated regularly for 30 years, encourages everyone to donate blood and give back to his or her community.

"It's quick, painless and you're possibly touching someone's life in the process," he says. "It's just the right thing to do." ■



Photos courtesy of Nationwide.

A Nationwide employee gives blood at the company's on-site donation center.

Helping Agents and Communities Make More Happen

Most independent insurance agents have a passion for serving their communities as trusted, experienced advisors who want to help to protect what matters most. When that passion is extended beyond insurance to positively impact others, communities are made stronger.

A chance to encourage and support community involvement is the driving reason for the Safeco Insurance® Make More Happen Awards, a program designed to recog-

nize independent insurance agencies that make more happen in their communities by volunteering. Since the awards were introduced as part of the Safeco Agent Giving Program in 2012, “more” is definitely happening — more agents are sending in applications, more organizations are receiving much-needed donations, and more feedback keeps coming in from grateful recipients.

“We are flattered, honored and blessed. The people who don’t have anything to eat thank you even more,”

said Michael MacDonald of Michael J. MacDonald Insurance Services in California. Safeco Insurance selected the Michael J. MacDonald agency for a spring 2014 Make More Happen Award because of its volunteer service with Bay Area Rescue Mission.

The Varney Agency in Maine also received a spring 2014 Make More Happen Award for its work benefiting Adopt-A-Block of Aroostook. “Thank you so much!” wrote agency branch manager Catherine Davis about the \$3,000 donation from



Photo courtesy of Safeco.

Spring 2014 Make More Happen Award recipient Rob Simonin, owner of the Robert A. Simonin Agency, is the founder of Adaptive Sports, Inc. The organization provides special-needs kids in Pennsylvania with the opportunity to participate in several sports, including baseball.

Safeco that will be given to the non-profit organization on behalf of Varney Agency. "This will go a long way in helping so many families."

The Make More Happen Awards recognize independent insurance agencies that are appointed to sell Safeco Insurance and volunteer for nonprofit organizations focused on education, health and safety, or civic engagement. As part of the application process, agents submit a photo of their volunteerism in action and provide details about their community commitment.

In 2014, Safeco intends to help make even more happen by increasing the number of Make More Happen Awards given to 90 after naming 57 award recipients in 2013. The 90 awards will be divided over three review periods, with 30 agencies selected in the spring, summer and fall. Each award comes with a \$3,000 donation from Safeco for the nonprofit organization supported by the agency's volunteer efforts and chance to win an additional \$10,500 based on voting results in an online contest.

"Our independent agent partners have shown great interest in the Make More Happen Awards," said Brenda Mann Harrison, who manages the Safeco Agent Giving Program for Safeco Insurance. "The number of applications for the award has risen each year, and we're happy to expand the program and increase its community impact."

That impact is felt in places such as Paris, Texas, and by organizations like Dylan's Drivers, which received a spring 2014 award to support its mission of providing free, non-judgmental rides to people who are too impaired to drive. Founded by Ballard Insurance Agency owners Ronnie and Vicki Ballard after the tragic loss of their son,

Dylan's Drivers has given more than 3,300 rides and prevented countless tragedies.

The agencies and nonprofits impacted by Safeco's Make More Happen Awards vary as widely as individual passions and local community needs.

In Kentucky, Bilz Insurance employees head over to the Redwood School and Rehabilitation Center once a month to help disabled adults and children celebrate their birthdays. In California, Hoffman Brown Company adopted nine families from L.A. Family Housing and provided them with food, clothing, shoes, games and other basic needs. And in Florida, Regency Insurance Group is helping Computer Angels repurpose unwanted computers for needy students and families.

"Individually, the Make More Happen Awards have an incredible effect on the organizations that receive them and the individuals and communities they serve," said Matthew Nickerson, president, Safeco Insurance. "When you add it all up, the impact grows exponentially. Through their actions, our independent agent partners truly are improving lives across the country, and Safeco is proud to support their efforts."

Safeco's Make More Happen Awards do more than recognize the agents who volunteer and provide financial donations to the nonprofits they support. Another key benefit is the opportunity for increased community awareness of both the agency and the nonprofit organization. Make More Happen Award recipients and the charities they support are featured in an online contest where customers, friends and family are encouraged to vote for their favorite charity and leave a virtual cheer for those who make a

difference in their communities.

To engage others in voting and increase visibility for both the independent agencies and nonprofits, Safeco provides several easy-to-use resources — including a customizable news release, website and email newsletter content and social media posts — to spread the good news about the awards, the contest and a chance to receive additional financial support.

For each of the three contests to be held in 2014, the charity with the most votes will receive a \$10,000 donation from Safeco Insurance, and the runner-up will get \$5,000. And if a vote goal is reached during the contest, all the charities featured will receive an extra \$500 check from Safeco.

That \$500 can make a real difference, for example, when it comes to providing sports equipment for kids. Just ask Rob Simonin, owner of the Robert A. Simonin Agency in Pennsylvania. As the parent of a special-needs child, he found that opportunities were limited for these kids to play everyday sports. So he started his own organization, Adaptive Sports, which has grown to more than 200 participants who play baseball, tennis, soccer and more.

"I promise to help the athletes of Adaptive Sports with this donation and promote the goodwill toward the community that Safeco Insurance provides," he wrote after being selected for a Make More Happen Award this spring.

"It's testimonials like these that help us understand how Make More Happen Awards help build stronger communities," Safeco's Nickerson said. "We are pleased to support our agent partners and the efforts they are engaged in to strengthen their communities." ■

The Wearing of the Sheen

The annual St. Baldrick's event held at Jim Brady's in New York City brought out a large, enthusiastic crowd. Among the biggest fundraisers was Louis P. Iglesias, President of Allied World North America, who raised more than \$61,000.

"After learning about St. Baldrick's, shaving my head was of very little concern to me compared to the money raised to help these kids. It's a great cause and I'm happy to do all I can to help," he said. Iglesias, pictured here, was one of many shavees who joined the cause this year.



Photos courtesy of Bruce Byers Photography





You've Been Mobbed

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In 2013, the Hart Mob movement used the events to engage with local Hartford agents. Organizers reached out to each customer's sales and service contacts, who invited the customer's agent to attend the event. Agents joined the mobs in Charlotte, North Carolina, and New Hartford, New York.

"We wanted the agent to know that we were going to do something special for their client," said Ray Townsend, creator of the Hart Mob. "It's an opportunity to build stronger relationships with our agents as well as customers."

While Hart Mobs originated in The Hartford's Small Commercial organization, participants now come from across the enterprise. In June 2013, a Hart Mob visited a Group Benefits customer for the first time. More than 50 employees mobbed the Town of Waxhaw, North Carolina, to promote the town's Inside Out sidewalk sale event, created as part of the town's downtown revitalization efforts.

"We chose the Town of Waxhaw for a couple of reasons," says Gary D'Onofrio, a small business sales executive for Group Benefits who joined the mob. "They have been a great customer, and this event allowed us to impact multiple small businesses on their historic Main Street."

The mob enjoyed lunch at a local restaurant before moving on to support a number of Main Street businesses. D'Onofrio and the Hart Mob presented the Town of Waxhaw with a certificate of appreciation for doing business with The Hartford. The Charlotte Observer reported on the mob. ■

Giving Back

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Office on Aging's Soup for Seniors drive, which distributes food items to elderly citizens in the community. And during the holiday season, the office conducts a food drive for the Feeding America Southwest Virginia organization, which fights hunger by providing ongoing assistance to eligible community members and during emergency situations.

In addition, the community-giving program recognizes the importance of assisting organizations that provide global emergency assistance in the aftermath of a natural disaster. This past year, Typhoon Haiyan ripped through the Philippines, an event that struck particularly close to home since OneBeacon has business partners based in that country.

Fortunately, no one was directly impacted by the storm, but regardless, the company wanted to help those who were not as fortunate. Local partners banded together with their families to help, taking time to prepare nearly 500 supply bags for the Philippine Red Cross, which delivered the items to impacted areas via ship transport.

Consistent with responses to past natural disasters, the OneBeacon Charitable Trust supported the relief efforts by contributing to two of the major aid organizations involved. Donations to the Philippine Red Cross supported the purchase of food, clothing, and other supplies, while a donation to the Philippine-area efforts of the Salvation Army World Services Office assisted the country with its relief, recovery and development efforts.

OneBeacon Chief Information Officer Scott McClintock, who has personal experience working with the Salvation Army World Services Office organization, said, "We greatly appreciated our partners' initiative in assisting

with the Philippine relief efforts. We hope for the best as the country recovers, and are grateful for the relief support contributed by our partners and the trusted organizations involved."

In the spring of 2013, Boston, Massachusetts, and the rest of the world were shocked by the tragic bombings occurring at the famed Boston Marathon's finish line. And like many other Boston-area companies, the local OneBeacon teams joined together to organize a fundraiser to support The One Fund, a nonprofit created by Boston's then-mayor Tom Menino and Massachusetts Governor Deval Patrick to collect donations for the families and businesses directly impacted by the bombings.

A raffle featuring over 20 gift baskets donated by various OneBeacon departments was held in the OneBeacon Canton office on May 1. Collected funds were augmented by donations from employees nationwide and enhanced by a generous contribution from the OneBeacon Charitable Trust. Overall, the OneBeacon community was able to donate \$35,000 to The One Fund to help those directly affected by the tragedy.

This year, a number of OneBeacon employees proudly ran the 118th Boston Marathon to honor the victims of the bombings. They also ran to raise funds for nonprofit organizations such as the American Liver Foundation.

Giving back is a personal commitment, whether to an organization that focuses on local needs or to a large national entity with broad reach and impact. In all cases, the continued acts of volunteerism and philanthropy by OneBeacon employees are inspiring, and the company is pleased it can reinforce those commitments through its Charitable Trust and community giving program. ■