

Impact

The Insurance Industry's Contribution to Community Development



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Unique Programs Address Hunger, Recycling, Societal Resilience and More!

We've got many interesting and unique programs to tell you about in our Summer 2015 issue of *Impact*.

Chesapeake Employers' Insurance Company developed a program dedicated to increased community outreach to strengthen the economic vitality of Maryland's communities.

Island Insurance Company's philosophy of being *Always Here to Help* drove the establishment of its charitable arm to provide a more consistent source of funding for worthy nonprofit efforts throughout Hawaii.

Swiss Re is part of an unprecedented, nationwide effort to combine new technology and innovation with neighbor-to-neighbor outreach to confront home fires in the U.S.

Safeco Insurance developed the *Make More Happen* Program to recognize and celebrate the volunteerism of independent agent partners and honors their community commitment with donations to the charities they support.

American Family pledges to be an environmentally and socially responsible corporate citizen. The company is a founding member of the United States Zero Waste Business Council, whose mission is to educate, inform and document the performance of zero waste businesses using scientific methods to help businesses and communities become more healthy and sustainable.

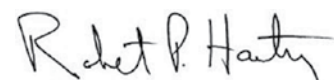
CSAA Insurance Group, a AAA Insurer, is continuing its century-long legacy of volunteerism in partnership with Stop Hunger Now, an organization committed to ending hunger.

GuideOne employees make up the GuideOne Foundation Employee Advisory Committee (GFA), which is responsible for directing the giving of the interest from the endowment to nonprofit organizations or events that promote the education, health, safety or overall welfare of young people in grades K-12.

More than 20 years ago, Associates in Lockton's Kansas City office started a bike team to ride in Bike MS. Through the years, hundreds of Lockton Associates have joined the cause and Lockton Associates' individual fundraising efforts comprise the majority of the \$1 million Lockton has donated to date.

Over the years, ACE Group attorneys have provided pro bono representation to those who need legal support but cannot afford it. The company believed a more systemized and cohesive approach was needed. As a result, the North America Office of General Counsel Pro Bono Program was formally launched in September 2014.

We hope you enjoy this issue and, as always, are eager to hear about new programs making an "impact" on our communities.



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

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Associates Bike, Walk and Stand Together

Writing a check is one thing. Personal commitment is something else entirely.

In 2015, Lockton won a Circle of Distinction Award for raising \$1 million for the National Multiple Sclerosis Society, and they didn't do it by writing a check. Instead, the company promised its Associates the resources they needed to embrace a charitable cause that meant something to them personally. A small group of Associates chose the MS Society more than 20 years ago, and from that beginning grew a remarkable commitment.

In 1992, Associates in Lockton's Kansas City office started a bike team

to ride in Bike MS, a fundraiser then known as the MS 150. The event was relatively new at the time, and as it grew in Kansas City, Lockton stepped up with a team of volunteers and a commitment to sponsor a lunch stop during the ride.

Eager to lend her support to her colleagues, Lockton Vice President and Account Executive Roslyn Dryden joined the volunteer efforts, not realizing she would one day champion the cause herself. In 2004, during a business trip, Dryden temporarily lost her vision. Two weeks later, the diagnosis came in: Dryden had Multiple Sclerosis.

"I had to decide whether I was going to crawl in a corner or stand up and use my diagnosis for good," Dryden explained. She took a temporary leave from work after her diagnosis to regain her vision. On her first day back to the office, she bumped into Chairman David Lockton.

"He said, 'You're going to be our champion. There's a reason for everything and it's up to you to decide why this happened to you,'" Dryden remembers him saying. "While most people diagnosed are fearful they'll lose their job, I was welcomed back and empowered to do anything and everything I could for our community," she said.

Photos: Lockton Companies.



Lockton's Bike MS Team.

David Lockton himself participates in Bike MS as a fundraiser — and a cyclist. He’s also served many times on event committees, and he won the MS Society’s Hope Award in 2006 for his years of service and participation.

“David has been a tremendous supporter and advocate,” said Tami Greenberg, President of the Mid-America Chapter of the National Multiple Sclerosis Society. “People want to invest their time and energy in something they know matters to their leadership, and David has made it clear that MS matters to him.”

Lockton’s commitment to Bike MS continued to grow from one year to the next, and Lockton Operations Specialist Aundria Downie stepped up to help lead the effort. With the company’s support, Downie and a team

of volunteers hosted hot dog lunch fundraisers, coffee/cupcake carts in the office, and other efforts to continue raising money for the cause, which support the local MS Society chapter and research on a broader scale. Even Lockton’s carrier and vendor partners donated to support Lockton’s efforts.

Meanwhile, word of the Kansas City team’s efforts spread to other Lockton offices across the country, and teams of Associates gathered to participate in Bike MS and Walk MS events in Hartford, Denver, Houston, Los Angeles, Omaha, St. Louis and Washington, D.C.

In Houston, Lockton Associate Joey Dryden (no relation to Roslyn) is captain of his Bike MS team. When Joey learned about Jackie Schmidt, a fellow Lockton Associate in Kansas

City whose twin sister Kathie was battling MS, he decided to sponsor Kathie’s participation in Kansas City’s Challenge Walk. Meanwhile, Jackie sponsored Joey in Bike MS each year in Houston. In 2011, Joey asked Jackie if he could ride that year’s Bike MS event in her sister’s honor. He and his friends even arranged for Jackie, Kathie and their parents to travel to Houston to watch the event.

When Kathie succumbed to the disease later that year, Joey attended her funeral, an example of the close bonds that connect Lockton’s MS teams across the country.

“What we have in Lockton is a rather rare combination of employee engagement and leadership support,” Greenberg said. “The Circle of Distinction award the company won



The largest Lockton team ever for Walk MS, Roslyn Dryden was the company captain for the first time, while also serving on the MS Board.



During Lockton's 2015 Charity Beer Friday to raise awareness about MS, the company chose a cow theme as a fun play on words for its "Move/(Move) It" theme.

is the result of Lockton Associates standing up and making a personal commitment to help change the world for people with MS."

Through the years, hundreds of Lockton Associates have joined the cause, either as volunteers or team members. According to Greenberg, the Associates' individual fundraising efforts comprise the majority of the \$1 million Lockton has donated to date. The rest comes from Lockton's corporate sponsorship of MS Society events.

"The commitment from Associates

and Lockton leadership is outstanding and we are grateful for it," said Greenberg. "We need that level of support to advance our mission to end MS, and we couldn't do it without our friends and partners at Lockton." Greenberg also added that events like Bike MS and Walk MS are an opportunity for companies like Lockton to strengthen and unify their teams. Dryden agreed.

"I think a big driver of our widespread participation is that others at Lockton either have MS or a family member has it,"

Dryden said. "Our work has just continued to grow, with more people getting involved. We've had the largest bike teams, walk teams, fundraising teams, 'best rest stop' awards — it's been endless."

"There's no end to

the empowerment the company gives us to fulfill our dreams of helping the charities that are important to us," Downie said. "Our company's philosophy is to take care of our community and of each other, and that's what we're doing through our involvement in the MS Society."

Sara Harper, Assistant Vice President and Community Relations Specialist, adds that the company stands ready to help its Associates make the most of their charitable commitments.

"Lockton is an entrepreneurial company and it shows in our approach to charity," Harper said. "If an Associate comes to us with a cause that's important to them, we will give them what they need to succeed, including time, resources and support from the highest levels of leadership. They know they can count on their company and, as a result, the community can count on Lockton." ■



Lockton Houston Account Executive Claudia Currea-Criner, and her husband Jeff Criner, were part of the 42 Lockton riders that raised nearly \$40,000 to benefit the Multiple Sclerosis Society.

An Unstoppable Team Combating Hunger

President John F. Kennedy said, “The war against hunger is truly mankind’s war of liberation.” CSAA Insurance Group, a AAA Insurer, is continuing its century-long legacy of volunteerism in partnership with Stop Hunger Now, an organization committed to ending world hunger. In only two years, CSAA Insurance Group employees have packed more than 180,000 meals, engaged nearly 1,600 employee volunteers and contributed 2,000 volunteer hours.

“Stop Hunger Now’s mission to end hunger in the U.S. and abroad is a great fit with our value of being caring,” said Danielle Cagan, corporate communications and public affairs executive at CSAA Insurance Group. “We believe every employee can be

a powerful agent of positive change, which is why we provide 24 hours of paid time off each year for employees to volunteer.”

To reach its goal of feeding millions of people annually, Stop Hunger Now created a portable food packaging program they bring to organizations all over the country, saving volunteers travel and preparation time.

Three steps is all it takes to combat world hunger. Step one: ingredients for nutritious dehydrated meals are set out, and employees form an assembly-line to funnel soy, rice, vegetables and essential vitamins and minerals into plastic packets. Each packet provides a meal for six people. At step two, the packets are weighed and sealed. Finally, the meals are

packed and readied for shipping.

The packing events are fun, fast-paced and uplifting, and volunteers typically work in one-hour shifts. As meals are packed, loud music fills the room, lifting the energy level. After every 1,000 meals are packed, a gong is struck, the volunteers cheer — then get right back to it — pushing through to the next 1,000 meals.

This year, CSAA Insurance Group has committed 3,000 employee hours to Stop Hunger Now. The goal is to create 300,000 meal packets and expand events to include employees in California, Colorado, Arizona, Nevada, Oklahoma and New Jersey.

“They need people to pack meals and we have people eager to volunteer,” said Roger Hancock, community



CSAA Insurance Group volunteers celebrate their work with Stop Hunger Now.

relations manager at CSAA Insurance Group. “The flexibility for scheduling also helps us out a lot,” said Hancock. “Not many volunteer programs can engage that many employees and aid that many people in an hour.”

The company’s national, award-winning employee volunteer program engages 3,600 employee volunteers, helping at almost 450 projects each year. Through the Community Safety Foundation, funded by CSAA Insurance Group, employees can have Foundation funds allocated to nonprofits for which they volunteer. Employees can also get matching funds for their personal donations to nonprofits.

Stop Hunger Now was founded by U.S. Marine Corps veteran Ray Buchanan in 1998. Based in Raleigh, North Carolina, it has provided more than 185 million meals to 65 countries since the first meal packing event in



Teamwork is key in creating a smooth meal packing operation. CSAA Insurance Group volunteers measure, pack, seal and count the meal packets.

2005. This year it hopes to ship 50 million food packets and donate more than \$12 million in aid such as medicine, medical equipment, soap and vitamins.

Of the 7.3 billion people in the world, one in nine, or about 805 million, suffers from chronic undernourishment, according to Stop Hunger Now.

“What we want everyone to know is that hunger is solvable and is the common thread among the world’s most challenging issues. When hunger is targeted, you give leverage and hope to every other cause including poverty, disease, education and the welfare of women and children,” said Rod Brooks, President and CEO of Stop Hunger Now. ■

Pro Bono Legal Program Builds Bridges to Community Engagement

What many people may not know is lawyers have a professional responsibility to provide pro bono representation to those who need legal support but cannot afford it. Over the years, ACE Group attorneys have fulfilled this responsibility in many ways. However, Kevin Rampe, General Counsel, North America Office of General Counsel, believed a more systemized and cohesive approach was needed — one that would respond to the growing need for pro bono legal services, while making the most of each indi-

vidual lawyer's desire and professional responsibility to give back to the community. As a result, the North America Office of General Counsel ("OGC") Pro Bono Program was formally launched in September 2014.

Led by Carrie L. Davis, Counsel, and Tom Wamser, Assistant General Counsel, the NA OGC Pro Bono Program's official launch incorporated a satellite training program held in the company's U.S. headquarters in Philadelphia for NA OGC colleagues located in 11 ACE offices in the U.S., Bermuda and Canada. Eve Runyon,

Director of Corporate Pro Bono, and Susan Hackett, Chief Executive and Chief Legal Officer of Legal Executive Leadership, LLC, a longtime in-house pro bono supporter, provided an overview of various ethical issues that should be considered by in-house legal teams when providing pro bono services. Runyon and Hackett discussed multijurisdictional practice rules, the formation of an attorney-client relationship, avoiding conflicts of interest and the provision of limited-scope legal services. They also addressed some of the unique challenges of

Photos: ACE Group.



in-house pro bono practice and provided guidance to help OGC members feel comfortable using their legal skills in assisting those in need.

The first OGC-sponsored Pro Bono Program event, held in October of 2014, was a personal planning legal clinic during which ACE attorneys and legal staff, along with attorneys from the Philadelphia office of White & Williams, prepared such life planning documents as wills, powers of attorney and advanced directives, for 12 senior citizens through the SeniorLAW Center ("SLC"). SLC is a nonprofit organization helping more than 7,000 seniors annually, serving those ages 60 and older with urgent legal issues such as elder abuse, financial exploitation and housing crises, including mortgage, reverse mortgage and tax foreclosures and landlord-tenant eviction matters.

"Partnering with White & Williams and the SeniorLAW Center for this clinic gave our legal team an opportunity to positively impact the community in which we live and work in a very different way. We are delighted to be part of a cause that we consider so worth-

while," said Rampe. The October 2014 clinic was such a success that the OGC and White & Williams has committed to staffing the clinic on a quarterly basis through 2015 in an effort to assist more SLC clients.

In November 2014 ACE's OGC Pro Bono Program participants joined forces with PECO/Exelon's legal team and attorneys from Philadelphia-area law firms and corporations to participate in the Homeless Advocacy Project's Birth Certificate Clinic, a legal clinic that helped process requests for a record 242 birth certificates for 185 adults and 57 children who were homeless or at risk of becoming homeless.

Since the inception of the Pro Bono Program, ACE OGC colleagues have also provided pro bono legal representation in matters of guardianship, child advocacy, economic development, deed transfers and small business counseling, by working with such organizations as Chicago Volunteer Legal Services, Center for Economic Progress, Philadelphia VIP and Support Center for Child Advocates.

ACE was recently recognized for its

pro bono legal services by Philadelphia VIP as a finalist for the Justice William J. Brennan, Jr. Award, VIP's highest honor. Philadelphia VIP is a nonprofit organization that serves as a hub for pro bono legal services in Philadelphia, and promotes equal justice for the economically disadvantaged by providing civil legal services not otherwise available to them. A plaque was presented to members of ACE's legal team at an awards ceremony on March 16, 2015, in which members of the judiciary, other attorneys, law students and legal administrators gathered to pay tribute to the pro bono accomplishments of VIP volunteers in 2014.

"As a global insurer, it's important to stay connected to the communities where our employees live and work," said Rampe. "That extends to our legal team as they lend their expertise to help individuals and organizations in need. I'm proud of their accomplishments and am looking forward to the continued success of the NA OGC Pro Bono Program, as we extend its reach to additional regions throughout North America." ■

Opposite page: ACE NA OGC and legal members with Philadelphia VIP Board Member Carmen Romano of Dechert LLP during the March 2015 Philadelphia VIP Awards Ceremony and Reception where ACE was recognized as a finalist for the Justice William J. Brennan award. Back row, left to right: Nicola Port, Howard Schrader, Tom Wamser, Kevin Rampe and Carmen Romano. Front row, left to right: Adrienne Logan, Carrie L. Davis, Kim Takacs and John Young. Right: ACE NA Office of General Counsel attorneys Pat Cummings and Viola McBride with a SeniorLAW Center client.



Purpose-Driven Employees Make a Difference

Peace of mind for purpose-driven lives.

That phrase is displayed on GuideOne's blog website, GuideOne Connections (www.guideoneconnections.com), and purpose-driven certainly describes the mindset of GuideOne's employees.

Every year during a week-long Charitable Giving Campaign at GuideOne Insurance, employees can choose to make a one-time donation or donate a portion of each paycheck to either United Way or the GuideOne Foundation. The Foundation supports many local, national and international causes that are most important to GuideOne's customers, by making a positive impact on the communities of GuideOne policyholders, their ministries and charitable causes. The donations that are made to the GuideOne Foundation go into an

endowment fund, and the interest from that fund is donated to nonprofit groups sponsoring events that support the Foundation's cause.

A group of GuideOne employees from all areas of the company make up the GuideOne Foundation Employee Advisory Committee (GFA), which is responsible for directing the giving of the interest from the endowment to nonprofit organizations or events that promote the education, health, safety or overall welfare of young people in grades K-12. Although many of the group's grants are employee-driven, several individuals on the committee are dedicated to actively seeking new opportunities within GuideOne communities. The GFA supports organizations in the communities where the company does business, but is not

limited geographically in that respect.

The GFA supports underage drinking prevention awareness programs, specifically, post proms, D.A.R.E programs and church lock-ins. The committee partners with these programs and sponsors certain events that are held in order to spread the word about the effects of underage drinking. A few examples of new opportunities include:

- Megan Meier Foundation — promoting awareness, education and positive change in response to the issues surrounding bullying, cyberbullying and suicide.
- Orchard Place — providing a cornerstone of mental health services for children including residential, outpatient, in-home and care coordination programs, serving nearly 10,000 children annually.

Photos: GuideOne Insurance.





Left: Students pose for a silly photo at their post prom event. Above: Members of the GFA Committee, from L to R, Heather McCauley, Melinda Sinnott, Billie Jo Watson, Dave Hight, Alexa Guessford, Lisa Gull and Annette Jordan Williams.

- Teen Challenge — designed to help individuals learn how to have a personal relationship with a higher power, and in turn, live drug-free lives.

Just this year, the committee donated funds to over 33 post prom celebrations, five after graduation parties, and three foundations and/or nonprofit organizations.

To keep with GuideOne’s tradition of supporting underage drinking prevention, the GFA loans drunk driving goggles to those who request donations to be used at events. These goggles simulate a Blood Alcohol Content level of .17 and demonstrate how quickly impairment can turn into devastating

consequences for anyone who attempts to drive while under the influence of alcohol. The kits are oftentimes requested by school districts providing post prom parties for their students, as underage drinking is such a great concern in our society. According to the Centers for Disease Control and Prevention, alcohol is the most commonly used and abused drug among youth in the U.S., and is responsible for more than 4,300 annual deaths. It is GuideOne’s hope, through the use of the goggles, that students can witness the effects of alcohol and ultimately choose to abstain.

Through these donations, the GFA is helping nonprofit organizations all over central Iowa make a difference and see their mission come to life. Orchard Place, a charity that provides mental health treatment and expertise for Iowa’s kids, was one of the first nonprofits the committee donated to this fiscal year. In 2014, Orchard Place provided care to

9,830 children and youth.

Oftentimes, individuals who give aren’t always able to see where their money is going; however, Orchard Place allowed the GFA to witness its donation first hand. Through Orchard Place’s 12th annual Spelling Bee, the GFA was able to help the organization raise nearly \$75,000 for summer programming for Iowa’s youth. A special attribute of the Bee is Orchard Place’s ability to keep expenses extremely low, allowing for more than 90 percent of the revenue generated to directly benefit the children served.

The expansion of support to all nonprofits benefitting students has been an easy and natural fit for the committee and for GuideOne. By nurturing and supporting these types of organizations, GuideOne is able to fully endorse its mission of making a difference in society by advancing the ministries and causes of its customers, as well as creating lasting relationships with the community. ■

Volunteers clown around at a recent event to benefit the Megan Meier Foundation.

“Always Here to Help” the People of Hawaii for 75 Years

Prior to World War II, Hawaii was a territory with a large population of Asian immigrants who worked at the sugar and pineapple plantations that served as the heart of the island economy. As these new immigrants and their children worked diligently to get ahead, many struggled to find affordable insurance for their homes and businesses from the established insurers of that period. Realizing that insurance was a critical element that families and businesses needed in order to become financially secure, local businessman Masayuki

Tokioka founded Island Insurance and opened its doors in 1940 so that local residents and new immigrants would have fair access to affordable insurance for their growing homes and businesses. It is that mission to help others that inspired the company's motto of being *Always Here to Help*.

Today, Island Insurance is Hawaii's largest locally-owned property & casualty insurance company and has been recognized as one of the Ward Group's Top 50 P&C insurers in the nation for seven consecutive years and one of Hawaii's Best Places to Work for nine

consecutive years. Island's success over the past 75 years has been built on its philosophy of being *Always Here to Help* its customers and Hawaii's communities.

In 2003, Island's guiding philosophy drove the establishment of its charitable arm, the Island Insurance Foundation, as a way to provide a more consistent source of funding for worthy nonprofit efforts throughout Hawaii. Over the years, Island Insurance has contributed \$15 million to the Foundation to enable it to support hundreds of nonprofit organizations and worthy causes throughout Hawaii.

A hallmark initiative of the Island Insurance Foundation was the creation of the annual Masayuki Tokioka Excellence in School Leadership Award, which was named to honor the Island Insurance founder, a proud public school graduate. This award recognizes outstanding public school principals through highlighting their many achievements while inspiring others

Photos: Island Insurance Company.



Principal Janice Espiritu of Kaunakakai Elementary School on the island of Molokai (center) accepts her \$25,000 award with Island Insurance Foundation President, Tyler Tokioka (left) and former Hawaii Department of Education Superintendent Patricia Hamamoto (right).



Island Insurance Company's Halloween Magic event for the children at the Kapiolani Medical Center for Women and Children is an annual event held for nearly 15 years.

to assume leadership roles in public education.

This novel program awards one Hawaii public school principal \$25,000, which is used primarily for a school improvement project of their choice, in addition to a personal cash award component. Two semi-finalists receive a \$2,500 personal cash award and all nominees receive a \$1,000 gift and recognition for their outstanding service and dedication. Currently in its 11th year, the Foundation has expended \$500,000 to underwrite this award program.

The awards to the winning public school principals are truly able to make a difference in their schools and communities. One notable example is Principal Janice Espiritu of Kaunakakai Elementary School on the island of Molokai. Starting with a renewable energy initiative, the school installed a photovoltaic system which significantly reduced the school's energy costs. This not only became an important teaching tool for students to learn about the various areas of conservation, the school was then able to expand its S.T.E.M. (Science,

Technology, Engineering and Math) curriculum and build a greenhouse for its students.

As the school-wide projects gained momentum, the teachers and students looked to apply their new knowledge to leverage an even greater impact across the island. Their enthusiasm initiated the ambitious "Molokai CFL project" or "Go Green, Carbon Clean" project. Partnering with a local clean energy nonprofit organization, compact fluorescent light bulbs were distributed to residents and businesses

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Celebrating 100 Years of Serving Maryland



To celebrate the 100th anniversary of its founding in 1914, Chesapeake Employers' Insurance Company, Maryland's largest provider of workers' compensation insurance, developed a year-long program dedicated to increased community outreach to strengthen the economic vitality of Maryland's communities. Initiatives that went above and beyond its already robust community relations program included the *Bridge to the Future Grants Program* and

the *VolunCheer Program*.

The *Bridge to the Future Grants Program* was created in the summer of 2014 to support Maryland-based charitable organizations that provide human services and develop the employability skills of their clients.

In December 2014, Chesapeake Employers awarded 23 first-place grants totaling \$115,000 to various nonprofit, human service organizations across Maryland. Each first-place grant recipient received \$5,000.

"When we launched the *Bridge to the Future Grants Program*, we were expecting to award \$100,000 in grants," said Tom Phelan, President and CEO of Chesapeake Employers' Insurance Company. "As the applications for well-qualified nonprofits poured in, we recognized the great need across the state and the important work of the first-place recipients to prepare deserving persons for meaningful employment."

A first-place grant recipient, Youth

Photos: Chesapeake Employers' Insurance Company.



Opposite page: As part of Chesapeake's 100th anniversary celebration, 100 employees who VolunCheered in the community formed a giant heart, which was photographed from a flying drone. Above: Chesapeake employees volunteer at The Franciscan Center, an outreach center in Baltimore, Maryland.

as Resources, is a youth-led grant making organization that helps youth address the problems associated with living in poverty in Baltimore. Toni Grace, the organization's board chairperson, said the money Chesapeake Employers' provided will go to good use. "Your support is deeply appreciated as it provides the resources we need to offer employment and skill-building opportunities to YAR youth and young adults," said Grace.

Caroline Center, a nonprofit organization that educates underserved women for careers in the healthcare industry, also received a \$5,000 *Bridge to the Future* grant. Sister Patricia McLaughlin, Executive Director, said, "Your generosity contributes to our mission to assist capable, deserving women in Baltimore in taking the first step away from poverty and toward meaningful employment."

Additional grants totaling \$24,000 were awarded to 45 runner-ups of the *Bridge to the Future Grants Program*. Each runner-up received a grant between \$300 and \$1,000.

"There are so many deserving nonprofits in Maryland that we just couldn't turn any of them away empty handed," said Phelan. "We made more money available to the grant program so the runner-ups received grants to help them fulfill their missions, too."

All the grant winners are featured on Chesapeake Employers' microsite at www.chesapeakebridgegrants.com.

The grants were awarded to support a range of efforts such as fundraising, strategic planning, staff development, volunteer recruitment and management, outcome tracking and analysis of program effectiveness. Registered 501(c)(3) human service organizations headquartered or operating in Maryland were eligible to apply.

Grants had to be matched one-to-one by the recipient organization.

Caring for Marylanders is something employees are passionate about doing. That's why Chesapeake Employers developed the *VolunCheer Program*, an enhanced volunteer program for employees to participate in and "cheer on" deserving nonprofit organizations. Employees volunteered their time and talents individually, as part of a company team or as a department.

Employees could volunteer an unlimited number of paid hours during work time at 16 charitable organizations designated by the company. This was in addition to the 12 hours per year of paid time employees received to volunteer at a charitable 501(c)(3) organization of their choice.

"Through these initiatives, we honored the people, communities and businesses in Maryland that have helped make Chesapeake Employers successful," said Phelan. "I am proud to lead a company comprised of professionals who dedicate themselves to service, protection, workplace safety and helping injured workers."

A *VolunCheer* video and a video about the company's 100-year history are proudly displayed on the company's YouTube channel <https://www.youtube.com/channel/UCLoMMZ0thOG7qGENDec0zLQ>.

On an ongoing basis, the community can count on Chesapeake Employers to provide volunteers, assistance and leadership. At the center of the company's efforts is the Chesapeake Employers & You Charitable Program. The company-wide program includes grants, matching donations, collections and volunteer hours. The program ensures funds and support remain consistent with the company's values and goals,

and provides ongoing opportunities for employees to volunteer their time.

The company's Charitable Contributions Committee, comprised of employees who volunteer their time to plan fundraisers, collections and award grant money, reported that many co-workers turned out in 2014 and 2015 to give back to the community.

While Chesapeake Employers supports many charities, five organizations in particular receive ongoing volunteer and financial support from employees. They include:

- Kids' Chance of Maryland, a nonprofit organization that provides scholarships to children of Maryland's catastrophically or fatally injured workers;
- Franciscan Center, a Baltimore-based emergency outreach center;
- Big Brothers Big Sisters, an organization that matches qualified volunteers with children to create mentoring relationships;
- Maryland Charity Campaign, the state-sponsored fundraising initiative for local and national charities.
- United Way of Central Maryland.

Members of Chesapeake Employers' Charitable Contributions Committee also awarded grant money and matching funds to nonprofit organizations throughout Maryland that support children's health and education; safety in the workplace and home; and relief for medical, environmental or natural disasters.

Chesapeake Employers was honored with the Business Philanthropy Award for a mid-size company for outstanding commitment to community service. The award was presented by the Maryland Chamber of Commerce and the Baltimore Business Journal in 2013. ■

Building More Resilient Communities

As a signature sponsor of the American Red Cross's "Home Fire Preparedness Campaign," the Swiss Re Foundation and Swiss Re employees are part of an unprecedented, nationwide effort to combine new technology and innovation with old-fashioned neighbor-to-neighbor outreach to confront the most com-

mon disaster in the U.S.: home fires. Through their support and efforts, the aim is to decrease deaths and injuries from home fires by as much as 25 percent over five years.

Each year we hear of devastating fires that destroy homes, tear apart families and stress local communities. Of the 70,000 disasters the ARC

responds to annually, more than 94 percent are home fires.

This program dovetailed perfectly with Swiss Re Americas' Charity of the Year program focusing on building societal resilience. The objective of the initiative is to support projects in the U.S. that help communities, and the people who live in them, rebound



Photos: Swiss Re.

Swiss Re New York City colleagues partner up with the American Red Cross at their Community Day.



Volunteers from Swiss Re's New York City office rebuild homes damaged by Hurricane Sandy, including installing fire-safe materials.

more quickly from catastrophes. These catastrophes can be natural, health-related or financial catastrophes.

As a signature sponsor of the ARC's campaign, Swiss Re employees participated by conducting door-to-door smoke alarm canvassing and completing home safety checklists in vulnerable neighborhoods. Additionally, each office has been encouraging employees to participate in various activities, fundraisers and disaster preparedness trainings.

So far, this national campaign has already saved 13 documented lives by installing fire alarms in homes that were caught in a fire afterwards.

"I am proud of Swiss Re and its employees taking on the challenge of building resilient communities through fire safety and prevention in partnership with the American Red Cross," said Swiss Re's Greg Schiffer, Head of Global Engineering and vol-

unteer fireman. "Many of these events can be prevented or mitigated through education and preparation. I see it very often in my other career as a volunteer firefighter in Putnam Valley, New York. Public and private partnerships can make a difference and reduce the devastating impact of fire."

A place where Swiss Re's work really struck home was finding out that the recovery from Hurricane Sandy is still happening years after the disaster struck in October 2012. Swiss Re's New York City office joined ARC in the efforts to rebuild homes in Sheepshead Bay in Brooklyn, New York, by using fire prevention techniques. Volunteers installed fire-resistant insulation and fire-safe dry-walls, rolling out insulation high up in an attic, while others were hanging walls in basement and entryways of damaged homes. These homeowners have been without a

residence for over two years now and were able to come back to a much safer home thanks to the hard work and compassion of Swiss Re employees and the generosity of the Swiss Re Foundation. Rebuilding homes using fire prevention techniques is putting an investment in the safety and well-being of everyone in the face of a disaster.

Swiss Re employees also participated in the ARC's national program Ready When the Time Comes (RWTC) training, allowing the ARC to recruit and train disaster relief volunteers that can be mobilized as a community-based volunteer force when disasters strike. In addition, Swiss Re employees attended First Aid/CPR trainings to be able to provide basic treatment to injured people when on RWTC call. Part of the training program also included the "Operations Hope Seminar," conducted by HOPE

Coalition America (HCA), a partner of the ARC, on how to prepare financially for a man-made and natural disaster. The aim is to introduce employees to effective Disaster Financial Preparedness tools, i.e. the Emergency Financial First Aid Kit and the Personal Disaster Preparedness Guide, which are designed to help individuals and families at all income levels collect and secure for themselves critical documents and information. The knowledge gained in the Operations Hope Seminar will assist Swiss Re employees in reaching out to communities to build societal resilience.

Various Swiss Re offices participated in hosting blood drive events

and assembled over 1,000 “Totes of Hope,” which are given to veterans in local care facilities and children displaced by home fires. These comfort bags contain personal care items and toys for children. The Building More Resilient Communities efforts are also supported by ongoing financial donations by employees and various fundraisers throughout the year, which will be matched by the Swiss Re Foundation. The Foundation and Swiss Re employees are proud of the effort in building more resilient communities.

“The American Red Cross relies on generous donations and selfless volunteers to carry out our humanitarian mission.” said David Sobel, Corporate and Foundation Partnerships of the

American Red Cross Greater New York Area. “Swiss Re is a tremendous partner that provides both. Their support and commitment to our mission helps the Red Cross provide compassionate assistance to those who need it most.” Swiss Re has a long tradition of contributing to society beyond its business. The Swiss Re Foundation empowers communities to build resilience in the areas of water, climate, natural hazards and other topics relevant to society. You can find out more about the Swiss Re Foundation at www.swissrefoundation.org ■

Swiss Re Armonk employees assembling “Totes for Hope” bags.



Cheers for Independent Agents Come from the Heart

Mavis Pearl has the look of someone you can talk to easily: a kind face (even though it's a bit droopy) and understanding eyes. And she'll let you scratch her behind the ears. Her trademark color is pink — she'll dress up in a pink tutu, cape, wig, grass skirt, flamboyant bow, or anything that adds a bit of color and flare to the sterile atmosphere of the hospitals and medical clinics she visits.

As a well-known certified therapy dog in Tulsa, Oklahoma, Mavis Pearl makes her way around to patients and those with special needs on a frequent basis. When she can't be present, her look-alikes — stuffed dogs modeled

after her charming English-bulldog charm — are ready to stand in with their quiet demeanor, ears made for listening and soft bodies meant for hugging.

Helping to groom those stuffed dogs for giving joy are the employees of Rich & Cartmill, an independent insurance agency in Tulsa, Oklahoma. For three years, they have prepped the Mavis Pearl models with decorations and costumes for the Joy in the Cause Company, which is mission-driven to provide meaningful acts of care and compassion for those with life-altering illness or special needs and their families.

When they are not decorating

dogs, the people at Rich & Cartmill are involved in fundraising efforts for the Joy in the Cause Company or the annual Christmas gift drive for children at a local special education school. They simply like to do good.

Independent insurance agencies with a passion for volunteerism, like Rich & Cartmill, make their communities stronger. This desire that agents have to make a difference is what inspired Safeco Insurance to develop the *Make More Happen* Program. Through a year-long series of awards and contests, Safeco encourages, recognizes and celebrates the volunteerism of independent agent partners and honors their community commitment with donations to the charities they support.

"Independent insurance agencies are always there for their community, offering trusted advice and helping their customers protect what matters most," says Jeff Ogard, vice president for Safeco Insurance Agency Relations. "They are also out in their community, often as behind-the-scenes champions who coach, volunteer or serve in a myriad of ways. Through the *Make More Happen* Program, Safeco shines a spotlight on agents who roll up their sleeves and get involved."

Each year, Safeco donates more than \$400,000 to nonprofit organizations on behalf of approximately 100 independent agent partners who are selected for a *Make More Happen* Award based on their volunteer



Photos: Safeco Insurance.

Zack Jacob, an agent with Thompson-Boerger Insurance in Park Hills, Kentucky, volunteers with the YMCA of Greater Cincinnati because of the positive impact the organization makes on children.



Avid volunteer Meredith McGrady (right), from Glenn Insurance Agency in Pulaski, Virginia, pauses during an annual fundraising gala with Judy Ison, director of the Fine Arts Center for the New River Valley, and past board president Gary Hancock.

efforts. Safeco also hosts three online contests that generate awareness for these agent heroes and the charities they care about, plus Safeco provides unique resources for the agency and nonprofit teams to promote what

they do in the community.

A new feature of the *Make More Happen* Contest is marquee-like treatment of “cheers” left by site visitors who want to share kudos and encouragement for the agents or charities.

Employees of Rich & Cartmill, an independent insurance agency in Tulsa, Oklahoma, show off the stuffed Mavis Pearl dogs they decorated for Joy in the Cause Company.



“After reading the stories about the generous spirit and community-building attitude of the agency and charity teams showcased in the contest, who wouldn’t want to cheer?” asked Brenda Mann Harrison, man-

ager of Safeco’s *Make More Happen* Program. “So many people doing good.”

The public is invited to participate in the two *Make More Happen* Contests remaining for this year.

The summer contest is open July 27 through August 17 and the fall round lasts October 26 through November 16. To vote or cheer, go to Safeco.com and click on the *Make More Happen* ad on the home page. ■

Here are a few cheers from the spring 2015 Make More Happen Contest and the stories that inspired them.

The cheer: *“Meredith McGrady from Glenn Insurance Agency is a wonderful volunteer for the Fine Arts Center/NRV and many other organizations in our community.”*

Judy Ison cheering for the team of Glenn Insurance and the Fine Arts Center for the New River Valley

The story: The Fine Arts Center for the New River Valley in Virginia is part of Meredith McGrady’s past. As the center’s new board president, she’s now a big part of its future. For almost 40 years, the Fine Arts Center has carried out a mission of fostering and supporting visual and performance arts, along with promoting an appreciation and understanding of art’s importance to the community. Through educational programs, rotating exhibits, classes for adults and children, lectures, performances and other offerings, the center impacts lives in more than 10 counties. McGrady joined the center’s board in 2009 when her father, the owner of Glenn Insurance Agency in Pulaski, Virginia, encouraged her to help out in the community as a representative of the agency.

The cheer: *“For the community!”*

Todd Hensel, cheering for the team of Thompson-Boerger Insurance and the YMCA of Greater Cincinnati

The story: For almost 160 years, the YMCA of Greater Cincinnati has been strengthening the community by addressing its most pressing needs, like helping to prepare students for success. One of the Y’s youth development programs focuses on early education and the nurturing of cognitive and language skills. Results have been positive: 90 percent of the children test on track for kindergarten. Because of the real impact the Y makes on young children and the community, Zack Jacob, an agent with Thompson-Boerger Insurance in Park Hills, Kentucky, became involved. By 2014, Jacob was appointed to the Board of Advisors and still continues to volunteer in several ways. Other employees from Thompson-Boerger Insurance donate time and money to support the YMCA’s mission.

The cheer: *“It is terrific to have such wonderful support from the community. Susan Hency has done an outstanding job of spearheading the YFS Diamonds & Denim Dinner Theatre event. We love the staff of Western Dakota Insurors!”*

Connie Olson cheering for the team of Western Dakota Insurors and Youth & Family Services

The story: When there are economic challenges, a support network for children and families in need is more important than ever. Youth & Family Services (YFS) has been providing that vital support for 50 years across western South Dakota through in-center and outreach programs. And Western Dakota Insurors has been a strong supporter of YFS for many of those years. Gary Larson, past president of Western Dakota Insurors, joined YFS’s board in 1994. Many Western Dakota Insurors employees, such as Susan Hency, are long-time supporters and remain actively involved. YFS is proud of the strong community support and credits its success, in part, to the solid relationships it has with schools, law enforcement, healthcare providers, service providers and others.

Creating a Sustainable Future

American Family Insurance pledges to protect the dreams of its customers. To keep that commitment, the company has had the opportunity to achieve one of its own dreams: protecting the planet. American Family has set its sights on achieving a zero waste future.

American Family has had a robust recycling program in place since 1989 and a strategic sustainability plan in place since 2007. It has made significant strides in increasing energy efficiency and reducing its water footprint. But in 2012, the company, and a small team of persistent employees committed to sustainability, took it to whole new level, literally taking a deep dive into the waste stream to find out just how much waste was being produced.

One of the first things the group did was visit the waste hauling vendor's local material recovery facility. There they had the opportunity to observe their landfill-bound waste spread out over the floor. "We were horrified to see how poorly waste was being sorted," said Maggie Becker, American Family Insurance zero waste/organics project manager. "Although there were recycle bins throughout the facility being used, there was plenty of recyclable material going into the landfill. We knew if we could remove both the food waste and the recyclables from the pile we were staring at, we would be close to zero waste." From that day forward, they had a dream of a zero waste future.

According to the Zero Waste International Alliance, businesses

that achieve more than 90 percent diversion of waste from landfills are considered acceptable in achieving zero waste. To help American Family achieve its objectives, in 2013 they became a founding member of the United States Zero Waste Business Council (USZWBC). The USZWBC's mission is to educate, inform and document the performance of zero waste businesses using scientific methods to help businesses and communities become more healthy and sustainable. This mission was a perfect fit with American Family's objectives.

In addressing the waste system, it was discovered the heart of a zero waste program is found in two very different components. First, there is a required infrastructure for recycling. There needs to be bins for employees to sort waste, a process to move the materials throughout a building and a way to measure it all. To address the latter part, a metrics project team was created to design a way to capture a diversion rate that accounted for all their waste streams.

The other half is change management. Behavioral changes do not always come easily. This dynamic was in play when so many recyclables were in the landfill-bound waste — the infrastructure had been provided, but there had not been a strong enough emphasis on the education of staff. Thus, a project team was created to handle zero waste communications and education.

Finally, waste streams were addressed. A crucial waste stream in food waste was added at the com-



Photo: American Family Insurance.

American Family employees conducting a waste audit with the city of Madison recycling coordinator at the waste hauler's material recovery facility.

pany's national headquarters in Madison, Wisconsin. American Family partnered with the city of Madison, which was just expanding its organics recycling pilot program to include a handful of companies in the city.

The city had partnered with the University of Wisconsin - Oshkosh, which had a new dry anaerobic digester for the pilot. This biodigester accepts all organic material in an oxygen-free environment and mixes in microorganisms to aid in breaking it all down. For four weeks, the headquarters' paper bags, apple cores, coffee cups and leftover cake break down in this chamber. At the end of the cycle, this waste is turned into thick, nutrient-rich black dirt. As those organics are being broken down, they produce methane gas, which is collected, turned into electricity and sent out to the grid where it is used to power campus buildings and even the composter itself.

In addition to the work with

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Hawaii

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in the hopes they would switch from incandescent to CFL bulbs. In three months, 96 percent of Molokai residents switched to CFL bulbs which over the lifetime of the bulbs will save an estimated \$6.5 million, prevent the use of 17 gigawatt-hours of electricity and 24,000 barrels of oil reducing greenhouse pollution by over 16,000 tons. What started as a way for the school to become more efficient and provide more learning opportunities for its students became a catalyst for a number of green initiatives that benefited the entire island of Molokai.

Making this type of positive impact is also shared by the company's employees. Through the Island Insurance Employees Club,

employees are able to support worthy community endeavors of their choice and donate their personal time serving on boards of nonprofit organizations.

A project that holds special significance to employees is the Halloween Magic event to benefit the child patients at the Kapiolani Medical Center for Women and Children. This annual event is a company tradition held for nearly 15 years that employees eagerly anticipate and spend months planning. Many of the child patients suffer from life-threatening or long-term illnesses and therefore spend years if not their lifetime at the hospital. Not being able to participate in the traditional holiday celebrations, Island Insurance employees make sure these children are still able to celebrate and have a memorable holiday. Dressing

in costume, employees spend the afternoon at the hospital, helping the children choose their own costume, have their picture taken and participate in games, arts & crafts and trick-or-treating. A heartwarming experience for all employees, it is the smiles on their faces and the sound of their laughter that assures employees that each child had a fun and memorable holiday.

The Island Insurance founding value of being *Always Here to Help* continues to be the heart of its organization. Whether it is through the services they provide to the families and businesses across Hawaii to the numerous community support endeavors, its mission of helping others remains a vital aspect of its company culture. For more information about Island Insurance visit its website at www.islandinsurance.com. ■

Sustainable Future

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organics, American Family has extensive recycling practices that prevent plastic, glass, paper, metal, wood, Styrofoam and used equipment from ending up in landfills. Each waste stream is addressed individually to ensure they are doing as well as they can. Each stream is examined through two lenses: infrastructure and education. Is staff being provided with the tools they need to properly handle that waste stream? Are employees aware of how that waste stream should be properly disposed?

"One aspect of our zero waste program that is particularly rewarding is collaboration with others," said Beth Churchill, American Family Insurance sustainability specialist. "Some of our most exciting sustainability progress has come from

projects on which we collaborated with other businesses. Because sustainable practices are often not proprietary, companies are often willing to share success stories, and we were willing to share ours." She added, "This project is great for highlighting the merits of transparency and collaboration because waste projects are inherently municipality driven and because there are not a lot of zero waste companies out there."

In addition to working closely with the city of Madison and the USZWBC, American Family has collaborated with other area businesses and nonprofits with similar goals. They've worked especially close with food service, housekeeping and waste hauling vendors, without whom the goals would be out of reach.

This kind of collaboration has another benefit, too. "By connecting with our community, we better

understand our customers' perspective and how we can play a role in their lives," said Becker. "Finding a way to keep waste out of the landfills is not an easy job, but at American Family, it is part of our service to customers. We act as community stewards by working hard to keep garbage out of customers' backyards."

Everyone has the opportunity to think about how sustainability drives innovation and what that means to their own lives, schools, communities, business organizations and overall well-being. American Family pledges to protect the dreams of its customers. This is done, in part, by being an environmentally and socially responsible corporate citizen. It means doing the right thing for the environment and the community while staying financially strong — and keeping its promises to customers. ■