The Insurance Industry's Contribution to Community Development



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Children — A Community's Greatest Resource

In this issue of *Impact*, we have chosen to highlight the talents of young people and insurance companies' efforts to reach out to them. As the official corporate sponsor of the Arts Council's Neighborhood Studios program, Travelers made it possible for teenage students to work next to professional artists in textiles, ceramics, photography, theater and music. A compelling public service announcement is the work of the teen driving safety initiative "Lookin' Out." Crafted by teens for teens, the initiative is the collaboration of Erie Insurance Group and the Erie School District.

Safety is also a concern to the industry. 21st Century recently conducted a series of safety fairs throughout California to help parents understand the state's car seat law. GE Employers Reinsurance Corporation is educating people about the dangers associated with flying glass. Through Project Safeguard, the company has performed safety glass retrofits at 12 childcare centers in the last two years.

Celebrating diversity, Prudential and Chubb Insurance Companies partnered with their gay and lesbian employee associations to observe and sponsor events for Gay Pride Month, using this opportunity to showcase their support and dedication to meeting the financial needs of these individuals. Other stories in *Impact* include a water prevention program through Neighborhood Housing Services of New York; a partnership with the Institute for Business & Home Safety and Nationwide to complete construction on the nation's first disaster-resistant Habitat for Humanity house; a radiothon supported by Selective Insurance Group to help raise funds for a summer camp program for people with developmental disabilities; and the National Urban League's Corporate Leadership Award presented to State Farm Insurance for its outstanding support of the League's educational initiatives.

Finally, we could not publish this issue without observing the one-year anniversary of September 11th. Highlighted here are several of the many observances by insurers countrywide. Also included is a story on the efforts of OneBeacon Insurance, which helped a major department store at Ground Zero get back to business just five months after the disaster.

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Gordon Stewart President Insurance Information Institute

Inside:

Child Safety Seat Program	1
Insurers Observe Gay Pride Month	3
Protecting Communities from Glass Hazards	4
"Lookin' Out" Teen Driver Safety Initiative	6
Bringing the Power of Art to Communities	8
September 11th: One Year Later	9
Restoration Leads to Renewal	3
"Fortified" Habitat for Humanity House1	5
Water Intrusion Program1	7
SCARC Radiothon	8
National Urban League Honors Insurer1	8

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The Driving Force Behind Child Safety Seats

ccording to the National Highway Traffic Safety Administration (NHTSA), motor vehicle accidents are the leading cause of death for children. NHTSA research shows that 96 percent of parents believe their children are properly buckled in their safety seats, yet national data from actual inspections show at least 80 percent of children riding in child safety



Actor Erik Estrada demonstrates child seat safety with parent.

seats are improperly restrained. Moreover, 71 percent of traffic fatalities and 66 percent of injuries could be prevented if every parent properly used appropriate car seats for their children.

S ince 1958, 21st Century Insurance has taken pride in its commitment to automobile safety as well as its dedication to serving the community. Blending these ideals into a perfect combination, the company recently launched a child seat safety program to help raise awareness of the need to safely transport children in automobiles.

21st Century's program involves a series of safety fairs conducted in underserved communities throughout California as well as the production of *Child Safety Seats: A Parent's Guide* to help parents understand California's car seat law and the basics of properly restraining a child. In an unprecedented partnership, the California Highway Patrol (CHP), has joined with 21st Century to provide specially trained officers to conduct the safety seat inspections at the fairs and contributed valuable information for the production of the *Parent's Guide*.

"As a California-based company,

"A child safety seat, properly installed, can make the difference between a safe, healthy child and one that's injured or killed."

we are committed to helping our fellow Californians obtain proper car seats and life-saving advice on how to protect their young children while driving," said Joyce Prager, community relations director for 21st Century.

Safety fairs have already been held in Los Angeles, San Francisco, Sacramento and Fresno, with three more planned in Ontario, Salinas and San Diego. Based upon the great response this program has received, monthly events are being planned for 2003.

The law, which went into effect in January 2002, requires that a child passenger restraint (child safety seat or booster seat) be used on all children until they are at least six years old or 60 pounds. CHP Commissioner D.O. "Spike" Helmick noted, "A child safety seat, properly installed, can make the difference between a safe, healthy child and one that's injured or killed."

At the safety fairs, CHP officers inspect the current seat being used by parents, ensure that the seat is working and age appropriate, and then demonstrate proper safety seat installation for parents. If the officers determine the safety seat is broken, recalled or unfit for use, 21st Century replaces the seat with a new one free of charge. At the events thus far, nearly 50 percent of the seats inspected have needed replacement and not a single safety seat inspected had been properly installed, underscoring the need for a sustained public education campaign.

In addition to receiving potentially life-saving inspections, fair participants have the opportunity to meet actor Erik Estrada, who played Officer Frank Poncherello on the TV show CHiPs, who signed on as a celebrity spokesperson for the events. Estrada reinforces the insurance company's message to always properly buckle up children. "Child safety seats save lives. As a concerned parent of a young child, I urge every parent to get the right seats for their children and make sure the child safety seats are installed properly," said Estrada.

The *Parent's Guide* contains useful information such as what features to look for in a safety seat, which safety seat should be used, and car seat safety tips. The guide is available in English and Spanish and can also be obtained at the company's Web site at www.21st.com or by calling 1-800-211-SAVE.

> 21st Century employees and CHP staff worked the Sacramento, CA event in October. Here, some of the 65 child safety seats that were discarded because they did not meet state requirements.



Insurers Observe Gay Pride Month

hroughout the month of June, Prudential Financial, Inc. and Chubb Insurance Companies partnered with their gay and lesbian employee associations to observe and financially sponsor events for Gay Pride Month.

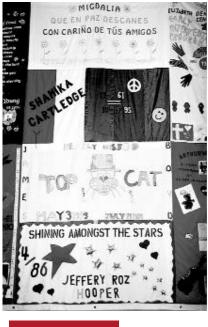


The Employee Association of Gay Men, Lesbians, Bisexuals and Transgenders (EAGLES) is one of Prudential Financial's six Business Resource Groups that the insurer partners with regularly to help employees and individuals that share common characteristics, interests, and professional disciplines. The monthlong observance, which supported the theme "Together We'll Grow," included a keynote address from Chastity Bono, activist, author and daughter of entertainer Cher and the late Congressman Sonny Bono.

Both Prudential Financial and Chubb participated in the annual New Jersey Gay, Lesbian, Bisexual, Transgendered and Intersexed (GLBTI) Pride Celebration. Now in its 11th year, the celebration included a parade, food, crafts, art exhibits, and a display of the Names Project quilt.

"Prudential was pleased to join with Jersey Pride in this year's celebration," said Brian Justice, Business Management, Individual Life Insurance at Prudential Financial and president of EAGLES. "As a first time sponsor, we were thrilled to work with the individuals and organizations represented there. Prudential Financial honors the contributions of many cultures and groups and looks to help its employees understand and appreciate the customs and traditions that exist in today's workforce and global marketplace."

Continued on page 16



Names Project quilt pays tribute to victims of AIDS and HIV.

Project Safeguard: Protecting Communities from Glass Hazards



Very year, hundreds of children are injured as a result of playing near glass doors and windows. Shards of broken or shattered glass can cause serious damage. That's why GE Employers Reinsurance Corporation (ERC) has sponsored a communitybased initiative called Project Safeguard to educate people about the dangers associated with flying glass.

GE ERC employees take a break following a retrofit of the Jewish Community Center in Overland Park, Kansas. On the cover: Sharron Davies and Nik Sandars, Bekaert Specialty Films, demonstrate the importance of safety glass at a London childcare center. hrough Project Safeguard, GE ERC is demonstrating that people can take simple steps to reduce their exposure to the risk of injuries and damage from flying glass, whether it be as a result from severe weather, hurricanes or earthquakes.

Project Safeguard spans the globe — from London, England, to Overland Park, Kansas. This past summer, volunteers performed a safety retrofit at three London childcare centers which serve more than 80 children. To enhance safety, volunteers applied safety film to windows, installed shatter-resistant light bulbs and secured heavy objects that could fall and cause injury. To assist with the London project, GE ERC enlisted the U.K. Olympic swimmer and television personality Sharron Davies and Aren Almon-Kok, founder of the Protecting People First Foundation, a U.S. organization designed to educate people about the dangers of flying glass. Almon-Kok's daughter, Baylee, was killed in the 1995 Oklahoma City bombing and she has since devoted her life to speaking to private and public organizations and governments

raising public awareness of flying glass dangers and the need for greater prevention measures.

Most recently, employees of GE ERC's headquarters in Overland Park, Kansas, conducted a similar safety retrofit at the Jewish Community Center in that city.

"Through Project Safeguard, GE ERC hopes to draw public attention to the issue of child safety and encourage other community and childcare centers to take simple steps to make their own facilities safer," said Dean Davison, vice president at GE ERC.

The first Project Safeguard retrofit was conducted in August 2000. Since then, GE ERC has performed safety retrofits at 12 childcare centers benefiting more than 1,430 children around the world from Kansas City to London.

Ginny Ruder, director of the St. Joseph Early Education Center, Shawnee, Kansas, recently relayed the following account of the success of the safety film installed by volunteers at her facility. During the Christmas holiday break, a local contractor was using heavy machinery to raise the south side of the building. During this process, seven



Glenn Pomeroy, GE ERC (left) and Mark Economou, Protecting People First Foundation (right), present a safety citation to Frank Lipsman of the Jewish Community Center.

windows in the basement level shattered, but stayed in place, thanks to the safety and security film. Ruder said the contractors were amazed that the film held the glass in place. "They kept running their hands over and over the glass trying to find a place where a piece of the glass could be felt," she said. "While there were no children in the center because of the holidays and renovations, this type of breakage could have shattered glass all over our children."

Kathy Trager, director of the Salvation Army Childcare Center in Kansas City, Missouri, arrived at work one day to find that glass in one of the center's windows had been smashed. And although the glass cracked in many directions, it remained unsplintered and stayed in place. Due to the safety and security film, the window was not shattered and the would-be thieves left the rest of the building untouched. "We knew the safety film would protect against high winds, but we were astonished that it protected us from thieves," said Trager.

Alex Mestres, director of the developmental learning center, Greater Miami YMCA/Homestead Branch, in Homestead, Florida, also praised the program's efforts. "Our community was virtually destroyed by Hurricane Andrew in 1992, so our patrons are aware of the risks associated with severe weather. They've lived through it," he said. "Today, the YMCA not only serves more than 120 children and hundreds of families, it also serves as a safe haven during natural disasters. "GE ERC's Project Safeguard retrofit provided an added level of safety and security."

For more information on Project Safeguard, contact John Novaria, GE ERC, at 913-676-5762 or John.Novaria @ercgroup.com

Pennsylvania Insurer's "Lookin' Out" Teen Driver Safety Initiative

"Tonight, Jenna is going to die," a video voiceover matter-of-factly states as a young girl is seen putting her arm around another teenage girl. "... and Brittny is going to kill her."

The disturbing yet compelling public service announcement is the work of a teen driving safety initiative called "Lookin' Out." Crafted by teens for teens, the initiative began taking shape two years ago through the collaboration of Erie Insurance Group and the Erie School District in Erie, Pennsylvania. Since then, the teens have reached out to other youth through school assemblies and public service announcements aired on local television. The messages they share with their peers - including the one in the latest PSA — are blunt: "Drinking and driving turns friends into killers."

The "Lookin' Out" initiative was sparked by numbers that were equally frank. In Pennsylvania's 67 counties, Erie County ranks 13th in auto crashes involving teens. In 2000, more than 5,600 teens were killed in car crashes nationwide.

"These numbers are startling. As an insurer, Erie felt we had a responsibility to do our part to protect young drivers," said Karen Rugare, Erie Insurance spokesperson. "We decided to start looking at the problem and try



Brittny Burkell and Jenna Hershelman (front center) rehearsing with other members of the "Lookin' Out" committee.

to change those statistics."

The company found a number of teen driving initiatives aimed at adult audiences. "We didn't find any programs where teens drove the content," said Rugare.

Working with the Erie School District and a local marketing company, Strategy Solutions, Erie Insurance surveyed approximately 1,300 teens in urban and rural areas to learn more about their driving behaviors. "We found that teenagers in Erie are no different than in other parts of the state," said Rugare. "They do a lot of driving to school and work, running errands for their parents, and driving their younger siblings around. When the teens had the opportunity to voice their opinion, they also admitted they put a lot of people in one car, were often distracted and felt pressured by their friends to engage in risky behavior."

Further insights emerged in a fol-



low-up focus group. "The teens justified their behavior by stating that their parents are their role models," Rugare explained. "If their parents were aggressive drivers, they would be, too. If their parents didn't wear seat belts, neither would they."

With feedback in hand, Erie Insurance and the Erie School District began developing a pilot program in which teen input would be central. Approximately 20 students from four different high schools came together to name the program — "Lookin' Out" — and brainstorm ways to educate their friends about becoming safer drivers. The brainstorming led to the production of two public service announcements from the teens' perspective. The productions have aired on local television and radio stations as well as at school assemblies.

"Although Erie Insurance Corporate Communications staff actually produced the PSAs, the students came up with the concepts, submitted story boards and acted in the productions," said Rugare. "The latest PSA turned out to be very intense, but the teens felt it would have the greatest impact on their friends."

Jenna Hershelman, a senior at Northwest Pennsylvania Collegiate Academy in Erie, who participated in the "Lookin' Out" program found it changed her perspective. "You think, Brittny Burkell acts out accident victim scene from "Lookin' Out" PSA. Below, a salvaged car borrowed from the fire department is flipped upside down to give the impact of damage sustained in an accident.

'it's not going to happen to me,' but you have to remind yourself and your friends that there is that possibility," she said. "It made me think about being the driver and killing your friend because of irresponsible behavior behind the wheel. Now, I wouldn't think of drinking and driving."

Not only did Hershelman find the program thought-provoking, but the process of making the public service announcement was educational and fun. "When we made the commercial, the best part was shooting the accident scene," she said. "It was shot in the back of a fire station with a car borrowed from a local auto salvage company. It had been damaged from a real accident.

"We flipped the car upside down to give the impact of the damage sustained, and set it up so you could see the fire truck and emergency personnel there. They covered me up with the blanket, and then put my best friend, Brittny, on the stretcher and carried her off."

Hershelman said Erie Insurance personnel didn't treat them like teenagers, but rather as adults. "They totally heard our ideas. In fact, they were surprised we were so direct with the commercial we decided to pick."

Hershelman felt the video — developed and produced by the "Lookin' Out" committee — was more effective to teenagers than if it would have been if produced solely by adults. "Teenagers know what teenagers want to hear," she said. "We modified the script to our own liking."

After two years, the pilot is now ready to expand. Erie Insurance is looking to partner with its independent agents and schools throughout five counties in Pennsylvania: Erie, Cumberland, Lackawanna, Luzerne and Allegheny. "We've developed materials to help build the relationships between the agents and schools, and provide teens with the tools they need to develop safe teen driver programs within their schools," said Rugare.

"Lookin' Out" is also branching out on the Web. While some information is available on the Erie Insurance Web site, www.erieinsurance.com, a separate site is being created for "Lookin' Out" with input from the young team members. Part of the site will be primarily for school committees and Erie's independent agents. Information for the public, including the PSAs, tips for parents and links to other resources, will also be available.

"Teens believe they're infallible," said Rugare. "But 'Lookin' Out' is helping to open their eyes. Through personal involvement and student testimonials, young people are beginning to realize that when they're behind the wheel, they're responsible for the safety of themselves and others — including their friends."



Bringing the Power of Art to Communities

Hartford, Connecticut has received a small makeover. Scattered throughout the city are trash cans painted in the styles of famous artists and large murals decorated on barren walls. Downtown, there is a store where paintings, scarves, picture frames, jewelry and a variety of other arts and crafts are sold.



his new look is attributed to the talents of the Greater Hartford Arts Council's Neighborhood Studios apprentices and to Travelers. As the official corporate sponsor of the GHAC's Neighborhood Studios program, Travelers helped make it possible for teenage students to work next to professional artists in one of seven artistic disciplines: textiles, ceramics, design works, public art, photography, theater or music.

Neighborhood Studios is a paid

apprenticeship program that gives students ages 14-18 the opportunity to work with master artists. This unique opportunity allows the students to spend six weeks of their summer exploring their creativity and learning valuable career skills, all while earning a small stipend.

A typical day for Neighborhood Studios apprentices begins at 9:00 a.m. Some mornings they attend a class, where they pen entries into their journals, attend resume-writing workshops and work on portfolio develop-

> ment, interviewing skills and computer skills. They also speak with vis-

One of two murals painted by GHAC Students for Travelers. iting artists and explore career options. On other mornings, guest instructors come in and the apprentices are given a more in-depth look at fine arts, crafts and performing arts. Once a week the students attend an "Arts Energy Day" where they take field trips or work together on city beautification projects. The afternoons are devoted to studio time where the apprentices work closely with the master artists.

According to the GHAC, public art has been one of the most popular studies. The public focus appeals to students who want to feel like their art is making a difference in the community.

Travelers found a number of ways to get involved in the program beyond its role of sponsor. The company commissioned GHAC students to paint two murals: one reflecting the life and annuity side and one *Continued on page 14*



September 11th: One Year Later

I nsurance companies throughout the nation observed a moment of silence at 8:46 a.m. on Wednesday, September 11, 2002, to honor those who perished in last year's disaster. Some companies held private ceremonies throughout the day. Featured here are some special observances.

Allmerica Financial

llmerica Financial purchased $\mathbf{\Lambda}$ small flags and distributed them to its 6,000 employees nationwide. At the home office, employees wore patriotic clothes and held their flags as they gathered on the morning of September 11th outside on their front lawn around the large U.S. flag. On special days, Allmerica typically flies the flags of the 50 states and did so on September 11th. In addition, patriotic bunting was placed on their building, making the effect dramatic. Flower baskets used at the event were then shared with the Worcester Fire and Police Departments. Allmerica created a new garden area in front of the home office. This included a sequoia tree, representing the potential of all of those lives that were lost. The marker in the garden reads: "In memory of the victims and in appreciation of the heroes of September 11th, 2001."



American International Group

IG's commemoration of the Aanniversary of September 11th with employees began a week before the actual date itself. On September 4, AIG Chairman M.R. Greenberg distributed a memo to 85,000 AIG employees worldwide that set the company tone for the week to come; offered remembrance of those lost in the tragedy, including two AIG employees and 24 family members of AIG employees; recognized the generosity, resiliency and strength the company's employees have demonstrated in the year since that tragic day, as well as the leadership role that

AIG has played in generating new ideas, coverages and capacity to address the central issues facing the economy and the nation as a result of September 11th. Employee donations and matching contributions by The Starr Foundation to the AIG Disaster Relief Fund have totaled \$1.75 million to date. Mr. Greenberg's memo was also posted on a special commemorative Intranet site which went live the same day. The site is called "AIG Remembers"— now accessible on the Internet via the company's Web site, www.aig.com, and consists of several sections including an "In Memoriam" page dedicated to the two employees AIG lost on September 11th; an employee

thoughts and remembrances message board on which staff were given the opportunity to reflect if they chose to (hundreds did); a video Web cast of Mr. Greenberg's remarks at AIG's memorial service on September 24, 2001; a listing of special New York City events and memorial services; a letter outlining how AIG Disaster Relief Fund monies have been spent thus far; an online version of the special edition of Contact, AIG's employee newsletter published in October 2001; and information directing employees to health advisory services should they feel the need for counseling. On September 11th, AIG distributed special pins to employees throughout the world that carried the message "AIG Remembers 9-11-01." Televisions were set up carrying the day's coverage and, in New York City, complimentary snacks and beverages were served from 7:30 a.m. to 5:00 p.m. The company also observed two special moments of silence. Employees were given the option of coming to work at 10:45 a.m. so they could participate in the morning's events.

Aon Corporation

A on Corporation has established the Aon Memorial Education Fund to ensure that the children of



Aon employees who were lost in the September 11th tragedy can pursue post-secondary education and to assist families with the educational requirements of children with special needs. Aon is also involved with Outward Bound, the national leader in experiential education in the United States. Students learn personal leadership, character, compassion and a sense of social responsibility through the challenge and adventure of wilderness learning. Outward Bound provides free course scholarships to young people affected by September 11th. Programs vary by age group.

Chubb Insurance

The Chubb Group of Insurance L Companies provided funding support for "A Requiem for September 11th," a special commemorative concert which aired on PBS on the first anniversary of the terrorist attack. "Chubb has been a leader in helping those affected by the catastrophe to begin to rebuild their lives, homes and businesses, so it was natural that we would want to sponsor this very special event," said former Chubb Chairman and CEO Dean R. O'Hare. The concert took place on Wednesday, September 11th at 7 p.m. on the grounds of Liberty State Park

> in Jersey City, New Jersey, and was broadcast by PBS stations nationwide at 10 p.m. (EST). The performances by the New Jersey Symphony Orchestra and Westminster Symphonic Choir of Rider University, Princeton, New



Jersey, were set against the backdrop of Lower Manhattan. Television journalist Bill Moyers hosted the evening's programming. Guiseppe Verdi's Requiem was performed before a live audience. Those in attendance included family and friends of the victims, rescue workers and state and local officials. Special reserved seating and parking was made available to Chubb employees, agents and brokers who were in the front lines of Chubb's response to the September 11th attack and claims.

Erie Insurance

Erie's Promise Tree (planted last fall by Corporate Services in honor of the September 11th victims) is now in place. The tree is located just east of the Junior League house on 5th Street, Erie, Pennsylvania.

FM Global

F^M Global's main office is in Johnston, Rhode Island, but there are 4,000 employees in 40 offices around the world. Some did business in the World Trade Center. When the

two planes struck the Twin Towers, word flashed quickly through FM Global that four employees were scheduled to be at a meeting in New York City. They were missing. As the one-year anniversary of September 11th approached, FM Global's Chairman and Chief Executive Shivan S. Subramaniam said he struggled with the appropriate commemoration. The company is planning a stone "bench of remembrance" in a private area in Johnston with the names of the deceased workers. Assistance has been given to the families and scholarships for the children. "Culturally, we try to be low key," Subramaniam said. "This is personal. I wanted to leave it to each employee." His memo to employees read: "All FM Global offices are encouraged to participate in local and national moments of silence, in a manner that best meets the needs of individual work groups." Workers in offices in New Jersey and Connecticut -held special services. On Wednesday morning, September 11th, FM Global's employees took some time for personal reflection, and at 8:46 a.m. paused for a moment of silence.

GE Employers Reinsurance Corporation (ERC)

GE Employers Reinsurance Corporation (ERC) observed the anniversary of September 11th by



planting twin patriot maples on the company's campus headquarters in Overland Park, Kansas. Similar treeplantings took place at ERC facilities in London, England and Ft. Wayne, Indiana. The company also observed a moment of silence on the morning of September 11th in all of its offices around the world. GE ERC Chairman, President and CEO Ron Pressman spoke of the unifying influence of that historic day: "Americans are confronting a host of emotions on this sober anniversary. The attacks have had an unprecedented and profound affect on us all. At GE Employers Reinsurance Corporation, we are taking time to remember our business partners and customers who were impacted by the events of September 11th. And we will do everything we can to support our friends and colleagues through this difficult time of remembrance."

Harleysville Insurance

T arleysville Insurance observed The one-year anniversary by dedicating a new flagpole and observing a moment of silence at 8:46 a.m. During the ceremony, the new flag was raised, and more than 300 employees joined together to recite the Pledge of Allegiance and sing the national anthem. In addition, Bob Keane, resident vice president of the Harleysville branch, whose brother was among the victims in the World Trade Center, was asked to raise the flag. "On this day in our nation's history, it is appropriate that we honor the symbols of our freedom, specifically our country's flag," said Chairman and CEO Walter R. Bateman. "Today, we will raise our flag on this new flagpole, which we dedicate in tribute to those who lost

their lives that day, to their families and friends who lost loved ones, and to the thousands of people who worked tirelessly in the rescue and recovery operations in the weeks and months that followed." In accordance with the inaugural observance of Patriot Day, which was created by the U.S. Congress and signed into law by President Bush as a day for remembrance, the flag was lowered to half-staff.

Marsh & McLennan

Arsh & McLennan is planning to honor the memory of its colleagues with a permanent memorial in the plaza next to its headquarters. The memorial will be a tribute to the way these individuals lived and enriched other's lives. It will be made of granite, bronze, and glass and occupy a position of prominence on the 46th Street side of the plaza. To recognize the importance of each individual, their signatures will be engraved in the memorial. A model of the memorial is in the lobby of Marsh.

Met Life Auto & Home

etLife was the proud sponsor MetLite was the proud sponsor of Face of America 2002, one of New York City's official September 11th anniversary events. World T.E.A.M. Sports Face of America was a three-day bicycle ride from Ground Zero in New York City to the Pentagon in Washington, D.C. From Friday, September 20 to Sunday, September 22, disabled and ablebodied riders from around the world traveled the approximately 270-mile route to honor those who were killed on September 11th. For more information, log on to http://www.world teamsports.org.

Selective Insurance Group

F lags were flown at half-mast at Selective Insurance Group. Employees were encouraged to wear red, white and blue and the employee choir at the corporate office held a performance to honor those who were lost in the disaster. Selective also posted a communication from its CEO Greg Murphy on their public Web site and employee Intranet.

State Farm

Tn addition to company and Lemployee donations to the Red Cross, National Law Enforcement Officers' Memorial Fund and the National Fallen Firefighters Foundation, State Farm paid for the production costs of a book that reflects the American people's enduring spirit and celebrates the American flag. Don Pogany, group creative director at DDB Needham, began snapping pictures of flags on September 18, 2001, as a personal tribute to American patriotism. The result — a book titled, Our Flag Was Still There — 50 States in 100 Days. Pogany, who paid his own travel expenses, describes the book as "a personal project." He drove between 2,500 and 3,000 miles in 100 days, and flew to Alaska and Hawaii, where he took his last digital photo on December 30. The book includes testimonials from all 50 governors and an introduction by State Farm Chairman Edward B. Rust, Jr. State Farm is paying printing costs for the initial run of 10,000 hardcover books, priced at \$25 each. The book is available in Barnes and Noble bookstores across the country and from the



Web site, www.barnesandnoble.com. All proceeds benefit Kids Voting, a nonprofit organization that enables children to visit official polling sites on Election Day, accompanied by a parent or guardian, to cast a ballot similar in content to the official ballot.

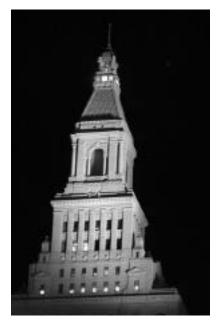
Travelers Property Casualty

t Travelers Property Casualty, Abased in Hartford, Connecticut, observance of the September 11th anniversary was respectful and understated. On the travelers.com home page, a message of commemoration was posted, asking viewers to join the company in a moment of silence at 8:46 a.m. in memory of all those who lost theirs lives in the attacks, and in particular to remember colleagues at Marsh and Aon. A similar message to Travelers agents and brokers was posted on the Agent Portal Web site. In addition, the historic Travelers Tower was lit all week with red, white and blue lights in commemoration of the tragic events.

Unitrin

In 2001, Unitrin, Inc., and its employees contributed nearly \$250,000 to funds established to help

victims of September 11th. To memorialize the generosity of its many employees who had contributed to Unitrin's Donation Relief Matching Gift Program, Unitrin recently designed a commemorative September 11th poster listing the names of all employee donors. On the anniversary, many of the Unitrin Property & Casualty Insurance Group offices encouraged their employees to show the rekindled American spirit that was the aftermath of this national tragedy by wearing red, white and blue. Furthermore, to honor those who lost their lives on September 11th, there was a moment of respectful silence.



USAA

In recognition of the lives lost in the attacks and as a tribute to the many USAA members actively engaged in the war on terrorism, the national anthem was played on all company public address systems and televisions, preceded by a moment of silence. USAA's Intranet carried this message *Continued on page 14*

Restoration Leads to Renewal

hrough the layers of soot and dust, you can barely read the sign: "Sale Today." A small fire is burning near the discounted Armani suits. Windows are blown out. Shattered glass is everywhere. Prada and Fiorucci handbags hang limply on the racks, still damp from being doused by the sprinkler system. This was the eerie scene inside the Century 21 Department store, a "jewel in the retail crown of Lower Manhattan." for months after the September 11th terrorist attack.

The destruction of the World **Trade Center and its environs** also affected much of the commercial district in Lower Manhattan. Century 21, a retailer famous for offering designer clothing at discounted prices, had been a key venue for Lower Manhattan shoppers for over 40 years. OneBeacon Insurance, who insured this flagship location, quickly appointed a dedicated team to manage the settlement of the claim. Engineers and contractors had to go in and check the structural integrity of the building. Once the building was deemed structurally sound and asbestos free, a strategy for removing the contents and the renovation was developed with the complete cooperation of the insured.

Paul MacDonald, property

claims specialist, **OneBeacon said that with** everything going on in New York at the time, they just wanted to focus on the loss and how to get their insured back in business. But the obstacles were great. Because of its proximity to the World Trade Center. the department store was located in the "red zone" — meaning that all the streets around it were closed to both vehicle and pedestrian traffic. "So we had a store full of inventory that needed to be emptied, assessed and evaluated — but we couldn't access the building," explained **MacDonald.**

Miraculously, in just threeand-a-half weeks, the salvage company was able to get into the building and move out \$30 million worth of retail stock and on October 24, 2001, the last truckload of inventory was removed. It is estimated that the store's damaged inventory filled 80 18wheel trucks.

"Located just 40 yards from where the Twin Towers once stood, Century 21 was able to reopen its doors just five months after the disaster due to their collaborative spirit as well as the support and dedication from external groups such as the salvage company, remediation firm and OneBeacon, which provided



the necessary funding," said Tom Parnell, assistant vice presidentproperty claims at OneBeacon.

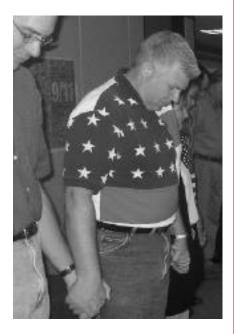
MacDonald and Parnell give a lot of credit to the department store owners, the Gindi family, for deciding to stay in their original location. The family did not hesitate in its decision to remain in Lower Manhattan, which allowed the massive restoration to begin as early on as possible.

"Our family began this business forty years ago when we opened our flagship store in Lower Manhattan," said Century 21 CEO Al Gindi. "Our roots are here, so leaving was not an option," he said. "We hope our reopening sends a clear message that Lower Manhattan is open for business and that Century 21 is part of the effort to rebuild and stabilize Lower Manhattan."

New York City Mayor Michael Bloomberg attended the store's grand re-opening ribbon-cutting ceremony on February 28, 2002, and said, "Century 21's commitment to being a part of the return of Lower Manhattan is nothing short of amazing, and we are grateful for their perseverance."

One Year Later

Continued from page 12



from CEO Robert G. Davis: "The legacy of September 11th is the knowledge that our nation is vulnerable to attack. Thus, the value of our military is once again widely recognized and appreciated. We know that we must not allow our renewed patriotism to wane or forget those brave Americans who protect and defend us every day. Because we know that, for them, September 11th continues — and if not for them, it will not end." In addition, on that day, the company's Intranet posted employees' thoughts, stories and inspirational messages in connection with the anniversary.

Utica Mutual

Utica Mutual conducted a commemorative service on Wednesday, September 11th, at noon to mark the tragedy and to honor police, firefighters and EMTs. The company is planting an oak tree as a living memorial.

Westfield Group

To commemorate the events of September 11th, Westfield Group held a moment of silence at 8:46 a.m. Chairman and CEO Cary Blair delivered the following message to all employees: "On this first Patriot Day, Westfield Group remembers the events of one year ago today. Let us pause on this September 11th for a moment of silence to honor those



individuals who lost their lives and all Americans who came together in support of our country. During the past year, Americans have shown great courage, demonstrating acts of heroism, kindness, and compassion. We extend our thoughts and prayers to the victims, their families and friends, and the survivors, whose lives will never be the same."

In accordance with Patriot Day, flags were lowered at half-staff and Westfield Group employees dressed in red, white, and blue. Employees had an opportunity to purchase a wooden desk flag for a charitable donation. A message on the company Intranet commemorated the anniversary and the Westfield Group Web site featured a remembrance message with a waving American flag.

Power of Art

Continued from page 8

reflecting the property and casualty side of the business. "The artists were given information about Travelers and they came up with some wonderful designs," said Marlene Ibsen, second vice president, public affairs for Travelers.

As an employer, Travelers really understands the value of providing local teenagers with diverse work experiences that challenge and excite them, while at the same time instilling the basics of following rules, meeting deadlines and working well with all different kinds of people, according to Ken Kahn, executive director, Greater Hartford Arts Council. "The company sees in Neighborhood Studios a program that will help create not only a better prepared workforce, but one that's more motivated and creative."

Art isn't the only thing the Neighborhood Studios focuses on. A Brown Bag Lunch Series was part of the summer program. Designed to increase the students' cultural awareness, the series brought in many guest artists and lecturers offering special presentations, performances and workshops. The guests were chosen for their multicultural approaches to education, and many had national reputations.

"The arts have the power to communicate and bring people together from various communities," said Ibsen. "These young artists from throughout the region have enlivened the city with lasting works of public art. Hopefully, they will stay local and help create a vibrant community that will attract employees to Hartford."

Country's First "Fortified" Habitat for Humanity House

S havonney McIntyre, a single mother with three children, worked all summer alongside volunteers from Nationwide Insurance and Cape Fear Habitat for Humanity to build her new house. Now she's ready to receive the keys to the first "Fortified...for safer living," disasterresistant Habitat for Humanity house built in this country, and the first "Fortified" house built outside of Florida.

Nationwide Insurance, North Carolina's largest homeowners insurer, partnered with Habitat for Humanity, the Institute for Business & Home Safety (IBHS) and other sponsors to help construct McIntyre's one-story, frame house in Wilmington, North Carolina. IBHS, based in Tampa, Florida, is a national group funded by property/casualty insurers to reduce the personal and financial toll caused by natural disasters. IBHS launched the "Fortified" program in Florida in 2000 and is now working with its member companies to expand the program countrywide.

The 1,050 square-foot bungalow features three bedrooms, two bathrooms, and a landing in the front. Nationwide employees, agents and volunteers spent 225 hours helping to construct the house.

"In 2002, Nationwide Insurance committed \$2 million to build 40 Habitat houses across the country," said Douglas Robinette, Nationwide's senior vice president of claims and an IBHS board member. "For 2003, we are donating \$1.2 million to build an additional 21 Habitat houses," he added.

"This Habitat house is really special because it will demonstrate to North Carolinians that some simple, affordable steps can be taken to help keep cherished possessions safe when a hurricane hits," he said. "We still can recall the terrible wrath of Hurricane Floyd, which caused \$1.4 billion in insured property losses. That was preceded by Hurricane Dennis, which resulted in \$28 million in losses," Robinette said. "Since 1949, it is estimated that North Carolina's insured losses due to hurricanes have amounted to nearly \$4 billion. And, that does not count the unfortunate loss of life and serious injuries that resulted."



Shavonney McIntyre and David Gettles in front of the country's first "Fortified" Habitat home.

David Gettles, vice president in charge of Nationwide's North Carolina operations, said, "This will be the third Habitat house that Nationwide has built in North Carolina. Following 'builds' in Charlotte and Raleigh, we are pleased to pioneer the 'Fortified' house project in Wilmington. Given the state's exposure to hurricanes, we wanted to showcase the additional safety features that can help protect our citizens' homes."

Continued on page 16

Individuals arrived at Nationwide headquarters for the "Shuttle With a Purpose" dedication ceremony.



Habitat

Continued from page 15

Construction of the North Carolina "Fortified" house goes beyond standard building codes in protecting against natural disasters. Special features include: hurricane straps, clips, anchor bolts, reinforced entry doors, non-combustible roof materials that also better withstand higher winds and shuttered windows.

Harvey Ryland, president of IBHS, said, "We're especially pleased that the introduction of the 'Fortified' program in North Carolina was done in partnership with Nationwide and Habitat for Humanity."

In addition to its involvement with Habitat, Nationwide Insurance has hit the road with its "Shuttle with a Purpose," a 20-passenger bus used to transport volunteer Nationwide agents and employees to Habitat sites. This bus is a great visual display of a partnership in action.

Gay Pride

Continued from page 3

"The objective of the monthly diversity celebrations at Prudential are to strengthen the ability of employees to work together effectively, improve the quality of the overall job experience, and increase the productivity and creativity of its work force," added Justice. "We value the lovalty of the GLBTI consumer market, and we also know that when we respect and pursue diversity in our business relationships, we reach more customers more effectively," he said. "We look forward to a continued relationship with Jersey Pride and applaud the shared vision of those who joined us."

David Meyn, project manager, Prudential Financial and EAGLES member, said that the forum was a huge opportunity to showcase Prudential's support of the GLBTI community. "The sponsorship of this event exemplified the company's active commitment to diversity, both internally and in the communities we live in. Equally important was the ability to reinforce Prudential's dedication to meeting the financial needs and goals of each individual in all diverse markets," he said.

In addition to Prudential setting

up a booth adjacent to the main stage where the company provided complimentary bottled water, the company premiered its GLBTI marketing brochure and offered on-hand support regarding the wide array of financial products and services it offers the GLBTI community.

"It is through the continued support of companies like Prudential and Chubb, who are dedicated to the civil rights and personal dignity of all people, that Pride events can happen," said Laura Pople, president of Jersey Pride, which organized the festival. "Thanks to these insurer sponsorships, we were able to make this year's event the largest New Jersey Pride Celebration in history."

About 20 members of Chubb's Gay and Lesbian Employee Network (GLEN) marched in the parade. GLEN was founded in 1996 to support gay and lesbian members on both personal and professional issues in the workplace, foster an expanded and inclusive definition of diversity, provide education to those interested in gay and lesbian issues, and encourage an advocacy rich and supportive of this organization's members.

In addition to marching in the parade, Chubb hosted a booth to recruit employees, as well as students and teachers for the Chubb Institute, the company's computer training subsidiary. Chubb's Boston branch is involved with Community Servings, which provides meals to homebound people with AIDS.

For years, Chubb has been active in gay and lesbian causes and actively promotes diversity. *The Advocate*, a leading magazine for and about gay men and lesbians, named Chubb one of the top 25 companies that provides a good working atmosphere for gay employees.

Chubb also has sponsored the Out & Equal Workplace Summit the last two years. The summit brings together hundreds of human resource, diversity and employee resource group professionals annually from corporations of all sizes. The conference focuses on workplace issues for lesbian, gay, bisexual and transgendered employees.

Chubb markets its products to the gay and lesbian communities. Chubb's Masterpiece homeowners insurance provides insurance under one policy to gay and lesbian couples who share a home and possessions.

"We live and work in a diverse world, and Chubb's efforts to promote that diversity is a reflection on our commitment to our employees, customers and business partners," said Mark Schussel, Chubb vice president of public relations.

Water Intrusion Program Offered on Staten Island

hen Milagros Figueroa Rodriguez had a water main break in her Staten Island home, she went straight to Neighborhood Housing Service (NHS) for an emergency loan and got an interest rate of three percent. It wasn't the first time she went to the group for help. NHS had been there for her back in 1995 to provide a home grant.

After her unfortunate experience, her loan officer, Janice Krajnak, suggested she enroll in the Staten Island Water Intrusion Program, recently introduced by NHS and established by the Home Safety Partnership committee. The mission of the program is to prevent water intrusion before it happens through education and home inspections, by helping people learn how to detect and repair existing damage, offering grants or low-interest loans to make repairs and teaching people how to understand and upgrade their policies.

Staten Island is not the only New York Neighborhood Housing Service organization that focuses on insurance education. However, it is the only neighborhood program in the New York organization selected as part of the national Loss Prevention Partnership (LPP) program by the NeighborWorks® National Insurance Task Force (NITF).

Staten Island is one of two Home Ownership Centers in the New York area (the other one being in downtown Brooklyn). Part of its core program is to help residents become homeowners. Since the purchase of an insurance policy is part of the home buying experience, the LPP strategy was a welcome addition to Staten Island's homeownership program. Staten Island's housing stock is also more conducive to this demonstration program than many of the other New York neighborhoods that are predominantly composed of multifamily units, and its level of homeownership was a plus since loss prevention appeals to homeowners.

As part of the national demonstration, Staten Island received a grant from NeighborWorks® NITF along with pilot organizations located in Chicago, Denver, Richmond, Virginia, and St. Louis. Each of these locations selected a peril (a predominant hazard with high frequency and significant dollar losses) such as home theft, fire damage, wind or water intrusion for their individual demonstration program. Staten Island was chosen to test whether insurance losses due to water intrusion could be controlled through public education and home inspections.

A large number of insurance claims are filed in Staten Island as a result of water intrusion that causes significant damage to the homes of policy owners, resulting in large dollar payouts in claims, and ultimately costing all consumers higher premiums to cover such losses.

"Through this program, homeowners have come to appreciate the need for insurance as a necessary source of protection," said Claire Mitchell-Dumas, executive director of



Homeowner Milagros Rodriguez inspects water pipes for leakage.

NHSSI. "Partnerships such as NeighborWorks[®] and the insurance industry go a long way in support of making housing more affordable through education."

One surprising outcome from Rodriquez's experience with the Water Intrusion program is that she now sees her homeowners insurance policy as a form of protection against unfortunate circumstances. "My perception of insurance companies has changed," she said. "At first, insurance was only something that the bank required in order for me to get a mortgage. Now, I no longer see agents as taking my money every month; instead, I feel that they are offering me a valuable service."

Rodriquez said that the program also taught her to recognize the common causes of water damage. "I now find myself checking ceilings, water pipes, windows — everything — looking for telltale signs of moisture or mold," she said.

NITF is expanding this program to Sacramento, California in 2003. For more information regarding NITF's Water Intrusion program, access their Web site at www.nitf.nw.org.

Radiothon Supports Summer Camp Program

Selective Insurance Group and its employees have raised \$34,000 for the 2002 SCARC (formerly Sussex County Association for Retarded Citizens) Radiothon. Selective's employee fundraising team, led by James Drew, assistant vice president, raised \$24,000 with an additional \$10,000 matched by the company.

Formed in 1957 by concerned parents of children with developmental disabilities who could not find services for their children in any established agencies or schools, SCARC was essentially created to meet the needs of these families and their children.

"There are many families in the county that are in need of the vital services that SCARC provides," Drew said. "As a Sussex County, New Jersey-based employer, we believe it's important to support the association's efforts and contribute to this worthwhile cause."

Money raised through the SCARC Radiothon supports a summer camp program, respite care, children's recreational activities, food and clothing programs, as well as transportation and family support services.

"The Foundation is particularly grateful for Selective's support of people with developmental disabilities and their belief in helping to secure the future of SCARC's programs," said Diane Chudoba, executive director of SCARC Foundation, Inc.



Members of Selective Insurance Group's fundraising team for the 2002 SCARC Radiothon present their check for \$34,000 to SCARC representatives.

"Responsibility of caring for a disabled family member who lives at home can be overwhelming," she said. "The generous support of Selective's employees to our yearly Radiothon will help ensure that children and families requiring respite care services will be able to receive the assistance they need."

National Urban League Honors Insurer

State Farm Insurance Companies was honored by The National Urban League recently at the League's 46th annual Equal Opportunity Day (EOD) Awards Dinner. State Farm received the Corporate Leadership Award for outstanding support of the League's educational initiatives.

Created to honor corporations, foundations, government agencies and individuals who have made outstanding contributions towards creating equal opportunities in urban communities, the EOD Awards are the League's highest and most prestigious honor. State Farm was recognized for their generous support over the years of the League's Campaign for African American Achievement.



Photo: (L-R) Hugh Price, President, National Urban League; Ed Rust, Chairman and CEO, State Farm, and Michael Critelli, CEO, Pitney Bowes Inc. and Chairman of the Board of Trustees, National Urban League

In 1997, State Farm donated \$1.7 million to the League to support this education initiative, and in 2001

announced an additional \$2 million commitment over the next three years.