

Impact

*The Insurance
Industry's Contribution
to Community
Development*



Insurance
Information
Institute

I.I.I. Members

ACE USA
Allstate Insurance Group
American Agricultural Insurance Company
American International Group, Inc.
American Re-Insurance Company
American Skyline Insurance Company
Atlantic Mutual Companies
Bituminous Insurance Companies
Chubb Group of Insurance Companies
CNA
CUMIS Insurance Society, Inc.
De Smet Farm Mutual Insurance Company of South Dakota
Dryden Mutual Insurance Company
Erie Insurance Group
Farmers Insurance Group
Foundation Reserve Insurance Company, Inc.
GE Employers Reinsurance Corporation
GEICO
Gen Re
The Hartford Mutual Insurance Companies
The Hartford Financial Services Group, Inc.
Holyoke Mutual Insurance Company
Kaye Insurance Associates, Inc.
Liberty Mutual Group
Lloyd's America Inc.
Marsh Inc.
MetLife Auto & Home
Millville Mutual Insurance Companies
Nationwide
Norfolk & Dedham Group
OneBeacon Insurance Group
Prudential Property & Casualty Group
Safeco Insurance Companies
The St. Paul Companies, Inc.
SCOR U.S. Corporation
Selective Insurance Group, Inc.
State Farm Fire and Casualty Company
Swiss Reinsurance America Corporation
Tokio Marine and Fire Insurance Company
Travelers Insurance
Trenwick America Reinsurance Corporation
Unitrin Property and Casualty Insurance Group
USAA
Utica National Insurance Group
Westfield Group
X.L. Insurance Company, Ltd.
Zurich North America

Supporting Education

Even people who will argue about anything will not dispute that reading is a key to success in life. But how do we go beyond teaching basic skills to motivating children so that they develop a love of literature and an understanding of why reading matters? The Hartford supports three schools with scholarships, summer jobs programs and employee volunteers who read books to students to help promote literacy skills and a love of the written word. This issue of *Impact* highlights the ways in which insurers, such as The Hartford, are helping children and adults in their communities improve both their skills and their interest in education.

Although an environment conducive to learning is imperative, it is teachers who guide students towards higher levels of knowledge, understanding and personal development. Each year, Amica Insurance Company devotes time, funds and employee resources to a local school. In the story, *No Hazard to Growth*, we focus not only on Amica's charitable donations, but an auditorium renovation project and professional development for teachers.

With an emphasis on education, youth and youth-at-risk, Allmerica Financial has done similar important work. In the story, *Keeping Green & Staying Warm*, we highlight the innovative programs sponsored by Allmerica, including its Coats for Kids program and Spruce Up Day.

For Liberty Mutual, helping people live safer, more secure lives has been the company's mission since 1912. Its commitment to safety is

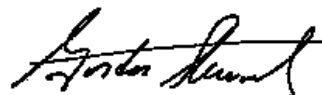
most notably displayed through its efforts in teen driving and reaching out to children and young adults through its work with Students Against Destructive Decisions (SADD).

Westfield Group extends its community service by sponsoring Academic Challenge, a weekly television series that salutes academic excellence in schools. Along with sponsoring the show, Westfield will provide a program of generous grants to the winning schools. In addition, employees donate their time at the local elementary school through Junior Achievement, the world's largest organization dedicated to educating young people about business, economics and free enterprise.

The industry's commitment to education isn't limited to children. Collaborating with the National Council of La Raza (NCLR), State Farm has produced materials that provide the financial knowledge necessary to help Hispanic Americans build wealth and ensure long-term financial security.

Ten years ago, 21st Century donated \$1.5 million to build a new facility for the homeless in Los Angeles. Since then, the company has raised an additional \$1.5 million, which allowed the facility to triple in size to better meet the community's need for services and assistance.

These are some highlights of insurers helping communities to invest in education. More will appear in future issues.



Inside:

Creating Futures Today	1
Focused on Safety 24/7	4
Keeping Green & Staying Warm	6
Rescue Mission Feeds Homeless	8
Financial Security for Latinos	9
No "Hazard" to Growth	10
Volunteerism as a Way of Life	12

Winter 2003 Vol. 9 No.2 *Impact* is published by the Insurance Information Institute, 110 William Street, New York, N.Y. 10038; 212-346-5500. Editor: Diane Portantiere ©2004 Insurance Information Institute, www.iii.org or www.insurance.info.

Cover photo: Third-grader Leslie Valdez enjoys a bit of Mark Twain with her reading buddy, Lorynda S. Fish, an employee of The Hartford. Photo by Steve Laschever.



Creating Futures Today

Valerie Cintron is an 8-year-old third-grader at an inner-city middle school. Jo-Ainne Kerr is a 22-year-old, first-year financial risk underwriter at a financial services company. Cintron's life story is yet to be told. Kerr is well on her way to a lifetime of achievement. What they both have in common, however, is The Hartford Financial Services Group and its commitment to children in Hartford's school district, particularly those who attend the elementary, middle and high schools in the neighborhood surrounding its world headquarters.

Every other week, just past noon in the small library at West Middle Elementary School, Cintron gets together with her reading buddy, Terry Tracz, a systems programmer at The Hartford, who spends her lunch hour there. Volunteers take their seats

at the tables, sharing storybooks and occasionally helping the third-graders when they stumble over a word.

"It's not real structured," says Tracz, who simply calls the school on days she can help out. "But it's a special relationship and I think we are

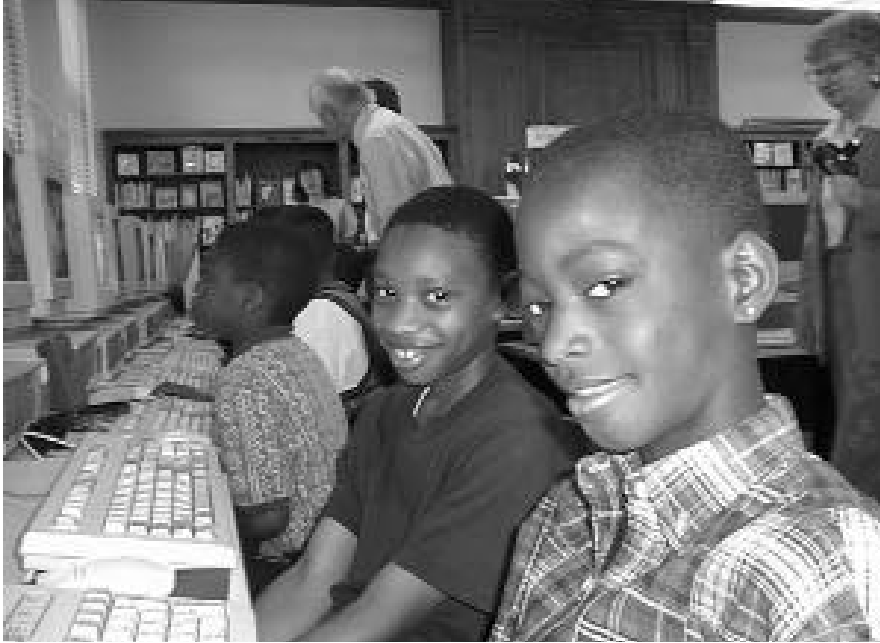
making a difference. The kids have this little light inside them and they just seem to shine when they're with a caring adult."

In 1999, Kerr was a straight-A senior at Weaver High School, where she spent a year in the U.S. education system after graduating from high school in Jamaica the year before. She knew that she wanted to attend college—she had been accepted for admission to the University of Connecticut—but she came from a newly immigrant family of modest means and she was concerned about taking on an incredible debt load.



Photo: Amy Etra

Terry Tracz, an employee of The Hartford, and Valerie Cintron, 8, spend their lunchtime sharing a good story.



Students at West Middle Elementary School use their school's library to surf the web as well as check out books, thanks to a media center donated by The Hartford.

That May, just before her high school graduation, she was invited to a reception at The Hartford. A few weeks earlier, someone from the company had talked to her about her grades and her goals, but she didn't know why she was invited until her name was called from the podium.

That was when she learned that she won one of The Hartford's Alliance for Academic Achievement scholarships, which gave her four years of financial aid, mentoring, life skills courses and summer employment beginning a few weeks later.

"I was just grinning so hard that when I went home my face hurt," said Kerr, who graduated last May with a bachelor's degree in finance and now works for GE Financial Assurance in Enfield, Connecticut. "My parents were so proud," she said.

The Hartford's involvement with its home-city public schools dates to the mid-1960s when it developed its Skills Training Advancement Group, or STAG program, an acronym based on the animal that dominates the company's corporate logo. Originally

created as a summer-jobs program for inner-city youth, the STAG program has evolved into a more focused school-to-career initiative. Today, students in the top ten percent of their classes at the city's four public high schools participate in a work-study program that provides summer and after-school employment, classroom training, mentoring and college scholarships.

Company efforts continue to grow over the years with employee initiatives that primarily involve volunteering at schools to help children one on one, such as the reading buddies program that Tracz started in 1995.

When Ramani Ayer became The Hartford's chairman and chief executive officer in 1997, he was deeply concerned that young people in the company's home city of Hartford were ill-prepared for the demanding jobs being created in financial services, high-tech and other local industries. Among his first initiatives was to increase and expand the company's commitment to its schools programs,

more closely aligning those efforts with the company's overall philanthropic activities.

"Businesses must recognize that the students of today are the workers of tomorrow," said Ayer. "Nothing is more important to the future of American enterprise, or indeed, to the strength of our country, than providing the best possible education for all of our nation's youth."

In 1999, he launched the Alliance for Academic Achievement program, an unusual partnership with the University of Connecticut, Trinity College in Hartford and Howard University in Washington, D.C., to help top students of modest financial means attend college. The Hartford contributes \$600,000 annually to support the program, which includes \$5,000 in aid for each scholarship winner, supplementing the partner institutions' financial aid packages.

Just recently, Ayer was presented with the first-ever 2003 Polaris Award for his tireless efforts in support of public education in the city of Hartford. In recognizing Ayer, Ted Carroll, president of Leadership Greater Hartford, said, "Ramani's leadership on public education support has helped marshal significant resources for teachers and students at a time when they are needed most. We created the Polaris Award to honor local leaders who demonstrate courage, vision and

innovation and make a lasting, meaningful impact on the quality of life in Greater Hartford.” The award is named after Polaris, the night sky’s brightest star and most important navigational guide.

Overall, The Hartford’s initiatives comprise an ambitious multi-tiered approach to integrate corporate efforts with the district superintendent’s educational goals. The initiatives start with children in kindergarten and first grade, then follow through middle and high school. It involves money, certainly, but more importantly, it involves people at every level in the organization.

For example, the company not only provides computers, but also training and technical support, regularly sending programmers and engineers into the schools to buttress its donated hardware with human expertise. Its employees serve on improvement boards at all three schools, meeting monthly to bring their business experience to bear on issues that principals identify and to take ideas back to the company to consider.

Other Hartford employees help with tutoring to prepare students for college entrance exams and the state’s annual academic assessment tests. At Hartford Public High School, a retired Hartford executive helps students navigate the maze of financial aid paperwork and work through the challenge of their college applications.

The company’s example has inspired four other Hartford-based corporations to create partnerships with other Hartford public schools, using The Hartford’s model. Additionally, 10 other companies are collaborating with The Hartford through their philanthropic initiatives to link their contributions to the district superintendent’s strategic priorities.

“The corporate community has made a tremendous commitment to the Hartford school district, playing a key role as our partners in education,” said Robert Henry, superintendent of Hartford Schools. “We value their input and involvement with our staff and students. The Hartford leadership has also been a catalyst for other corporate connections to our schools.”

Since 1966, when the STAG program began, 1,600 students have participated and 24 are currently in the school-to-career initiative. And since the Alliance scholarship program was launched, 71 seniors at the city’s four high schools have been able to attend college.

In addition, the company has undertaken an even more ambitious project called the School Partnership Strategy. Initiated in 2002, its goal coincides with that of Superintendent Henry’s: by 2010, every graduating senior in Hartford is academically prepared to go on to college.

Great strides have already been made. “The first year of the strategic plan we increased the number of kids at Hartford Public High School who graduated and went on to college by 13 percent,” said Linda Godkin, senior vice president for state and community relations at The Hartford. “We are confident we can reach our 2010 objective if everyone involved stays focused on doing what needs to be accomplished,” she said.

Ayer recognizes that many of The Hartford’s future employees are likely to come from the city’s schools, and the company’s human resources department is refining strategies to ensure top candidates are in the pipeline.

“We’re not pushing everyone to go into a business career,” Godkin said, “but with those who are interest-

continued on page 14

Ramani Ayer, chairman and chief executive officer, The Hartford, and the 2002 Alliance recipients at a reception held at the company’s headquarters.

Photo: Hunter Neal



Focused on Safety 24/7

In 1912, Liberty Mutual was founded with a corporate mission of “helping people live safer, more secure lives.” Ninety-one plus years later, the company has not only stayed focused on this mission, but has developed safety breakthroughs, industry firsts and innovative programs that have helped reduce injury, illness and disability for millions of men, women and children. In fact, Liberty Mutual is the only insurance company to own and operate its own research facility—the Liberty Mutual Research Institute for Safety—that studies causes and prevention of injury at home, on the road and in the workplace.

Liberty Mutual’s commitment to safety is most notably displayed through its efforts in teen driving. Since 1992, Liberty Mutual has partnered with SADD, Students Against Destructive Decisions (formerly Students Against Drunk Driving), to help reduce teen auto accidents—the greatest cause of teenage deaths. The cornerstone of the Liberty Mutual/SADD partnership is the *Avoiding Collisions* program—a popular video and classroom kit that provides driving safety tips for young and/or inexperienced drivers. The *Avoiding Collisions* program explores four areas that largely contribute to teen driving accidents, injuries and death: seat belt usage, speeding, driving under the influence of drugs and/or alcohol and night driving.

The 15-minute video is used by local Liberty Mutual sales and service people while addressing school assemblies. It is available free to parents and

teachers and is distributed at safety events held around the country.

“We point to the work we’ve done with SADD over the past decade as the hallmark to our commitment to improving teen driving safety,” said Paul Condrin, executive vice president, personal markets. “More than a million parents and teens have watched the video and countless educators have incorporated the *Avoiding Collisions* messages into their driver, health and/or safety curriculums.”

In 1999, Liberty Mutual broadened its partnership with SADD, and for the past four years the organizations have collaborated on a research project called Teens Today. Given to a representative cross-section of middle and high school students, the Teens Today survey explores teen behaviors and internal and external influences on the decision-making process in the areas of driving, alcohol use, drug use and sexu-



The Liberty Mutual Safety Ape helped spread the word about safety, awarding children with free bike helmets at the Safety Spectacular in Richmond, Virginia.

Liberty Mutual sales representative Shawn Fann of Upper Arlington, Ohio, talks safety with visitors to the Liberty Mutual booth at the Ohio State Fair.

al activity. The results provide a glimpse inside the minds of adolescents, identifying key “decision points” as they mature and the factors (mental state, personal goals, potential outcomes and significant people) that influence their choices. This is an important tool for parents to help guide them and their teens through these challenging years. For example, the 2002 survey showed noticeable spikes in reported drug use between the eighth and ninth grades. Armed with this timely data, parents, teachers, coaches and counselors can identify early on how and when to help teens, develop common-sense strategies and make informed decisions to safeguard teens and their peers.

The true spirit of Liberty Mutual’s dedication to safety is embodied by the actions of its personal insurance sales and service representatives—nearly 4,000 individuals in 400 local sales offices—who devote untold hours and their expertise to make their communities safer. Nearly every weekend you’ll find a local Liberty Mutual office representative promoting safety across the country—from hosting a single, local activity like a “Bike Rodeo” to sponsoring and participating in a more widespread initiative like last year’s Summer of Safety.

The Summer of Safety was two concurrent Liberty Mutual programs communicating safety messages across the country. The first was the Liberty Mutual Safety Spectacular—a partner-



Photos: Liberty Mutual, Boston

ship with Radio Disney featuring one-day safety events in 11 markets nationwide. These safety fairs were held outdoors at shopping malls and were hosted by the local Radio Disney station, featuring their on-air personalities.

Neighborhood Liberty Mutual sales and service people staffed interactive booths which taught safety to parents and kids using a fun, carnival-like atmosphere, including free games, prizes and food. Information was disseminated on fire safety and bicycle safety and child identification kits were given to parents. The main attraction was a professional stunt team — Maximum Velocity— bike stunt riders who performed for the crowds and gave presentations on the importance of safety gear.

Also during the Summer of Safety, Liberty Mutual partnered with *Better Homes & Gardens* magazine for the *Better Homes & Gardens* Experience, which brought the magazine’s pages to life with a stage production including food preparation, laundry advice and

flower arranging tips. Liberty Mutual, a lead sponsor, had a safety exhibit that traveled with the group to 10 high-profile fairs and crafts festivals around the country. Local sales and service people were on hand for these weekend events, interacting with members of the community and providing safety education materials.

“Sponsoring events is not a revolutionary concept, but it is the added value of the messages and resources we can bring to a community through these events where we feel we can make a difference,” said Condrin. “Our people live and work in the same communities as their customers and future customers, and they tell us they get a great feeling knowing they are helping their neighbor live more safely.”

Other safety events throughout the year include working with local fire departments and SAFE KIDS chapters to teach the importance of fire safety. It is not uncommon for Liberty Mutual to help local fire departments acquire

continued on page 14

Keeping Green & Staying Warm

Across the country, cities and towns, large and small, are faced with tough financial times. Declining state revenues have led to cutbacks in local aid, so that some municipal programs and services have been downsized, or, in some cases, even cancelled. Many local businesses are also feeling the pinch.

Some cities, however, are fortunate to have a community of dedicated corporate citizens.

For more than 100 years, Allmerica Financial and its two regional property and casualty insurance companies—Citizens Insurance Company of Howell, Michigan, and Hanover Insurance Company of Worcester, Massachusetts—have demonstrated a commitment to their home communities through corporate donations and partnerships. The company focuses its support on innovative programs with an emphasis on education, youth and youth-at-risk. The generous volunteer spirit of employees has made these companies essential to the cultural and community heritages in their respective hometowns.



Allmerica volunteers Brian MacDonald and Michelle Zacek help Thorndyke students plant bulbs.

There is an old Yankee maxim that goes: “Use it up, wear it out, make do, or do without.” Educator Elaine Zingarelli lives by this motto. As principal at the Thorndyke Road Elementary School in Worcester, Zingarelli knows a thing or two about scrimping and saving. At a time when teachers will often reach into their own pockets to purchase supplies, she is especially happy that Allmerica and Hanover are corporate partners to her school.

“Given our budget constraints, we can’t keep up the outside of our school the way we would like,” said

Zingarelli. “That’s why Spruce Up Day is a wonderful, tangible benefit to our school, our students and the whole neighborhood.”

Each autumn, as the new school year gets underway, an energetic squad of employee volunteers from Allmerica and Hanover Insurance goes out to “play in the dirt.” The companies’ long-standing volunteer policies allow for time off during the workday to be spent on community service activities.

Employees descend on the grounds of the

Thorndyke Road Elementary School—pruning, planting, trimming, raking and mulching—with all of the supplies provided by Allmerica.

“What a wonderful facelift for our school after a summer of neglect,” said Zingarelli. “The volunteers are so hard-working, so respectful of the school and of the partnership with the community. There is one tradition on Spruce Up Day that is especially meaningful,” she added. “The companies’ volunteers help our kindergarten students plant their own bulbs in the garden to celebrate their start at school. Then, in the spring,

the students love to visit the garden to find their own special flower.

“It means so much to our students and their parents and to everyone on the staff,” said Zingarelli. It is another way that Allmerica and Hanover demonstrate their commitment and belonging to their home community.

Doing what’s best for the school isn’t just limited to sprucing up the grounds. Once fall turns to winter, there is a concern for keeping kids healthy and warm.

“Some parents decide not to send their children to school in the bitter cold or snow simply because they don’t have warm winter coats,” said Paula Harrity. “Other students come to school woefully underdressed for a harsh winter day.”

As coordinator of volunteer services for Worcester Public Schools, Harrity sees the problem in terms that are up close and personal. “For many children—those from low-income working families or families who are displaced or living in a shelter—a winter coat is a luxury item. That’s why Coats for Kids is such a very meaningful program.”

The Coats for Kids program was



Thorndyke students help Allmerica’s Celina Emma rake.

started more than ten years ago to meet a growing need. Harrity works closely on the program with corporate sponsors such as Allmerica and Hanover Insurance Company. Donors support Coats for Kids in one of two ways: some make monetary donations and leave the actual shopping to volunteers from the Junior League of Worcester; others choose to

receive a profile for one or more children, including first name, school, sex, age and size. With this information in hand, donors purchase new coats, hats and gloves for donation to the program.

“I know we couldn’t sustain this important program without the support of Allmerica and Hanover employees and the Allmerica Financial Charitable Foundation,” said Harrity.

In addition to monies raised by employees to purchase coats and cold weather accessories, the company provides a grant to the Coats For Kids program, ensuring all children in the Worcester Public Schools have winter outerwear.

“For these children and their parents, a new winter coat is a wonderful thing; a real boost to a child’s self-esteem,” said Harrity. “Most important of all, a warm coat will get the children into the classroom, where we can really help them in so many other fundamental ways,” she said. “No child should have to miss school for lack of a coat. Allmerica and Hanover employees have been truly wonderful. They have made the Coats for Kids program their own.” ■

Photos: © Dennis Vandal Photography



Allmerica’s Dan Mastrototaro (standing, far left), 2003 Spruce Up Day coordinator, congratulates his team for a job well done.

Rescue Mission Feeds Homeless

Recently, 21st Century Insurance, a Woodland Hills, California-based automobile insurer with a long history of community support, celebrated the completion of its 10-year, \$3 million donation to the Union Rescue Mission in Los Angeles. The contribution was the cornerstone gift for the Union Rescue Mission to build a new facility for the homeless. The pledge consisted of a \$1.5 million donation by 21st Century's founder, Louis W. Foster and his wife, Gladyce, which was matched by the company over the last decade.

Opened in 1994, the new 225,000 sq. ft. Louis W. and Gladyce Foster Center tripled the size of the existing Mission, allowing it to better

meet the high demand for services and assistance in the community. The five-story building opened with 653 beds and a new dining room capable of seating 600 for meals. The Mission has been able to add a learning center, a dental clinic, a mental health clinic and 215 additional emergency beds for women and children, bringing the total number of beds available to 843. The Mission has been serving the needs of the poor and homeless for the last 113 years and is the nation's oldest and largest facility.

"21st Century is very proud of its involvement with the Union Rescue Mission and the compassionate assistance it brings to those in society that need a helping hand," said Joyce Prager, director of community rela-

tions for 21st Century. "From the very beginning, Louis Foster instilled a strong spirit of community support throughout the company. This donation, along with our many other charitable and community-minded endeavors, is a fitting continuation of Mr. Foster's philanthropic vision."

The Union Rescue Mission provides for the basic needs of its guests by giving food, shelter, clothing, medical, dental and mental health services and education to the homeless. The Mission also offers longer-term live-in recovery programs, giving individuals the opportunity to rebuild their lives and get off the street. Last year the Union Rescue Mission was able to serve over 858,000 meals, provide over 252,000 nights of lodging and supply over 10,000 medical and dental visits for the less fortunate.

More information on the important work that the Union Rescue Mission is doing in Los Angeles can be found at www.unionrescuemission.org. ■

Photo: Joyce Prager



Some of Los Angeles' homeless residents enjoy Thanksgiving dinner at the Union Rescue Mission.

Financial Security for Latinos

Hispanic Americans represent a rapidly growing sector of the U.S. population. According to The Selig Center of the University of Georgia, average Hispanic purchasing power is \$653 billion, nearly triple the 1990 level, demonstrating enormous economic clout.

Nearly 80 percent of Hispanic men are in the labor force, representing the highest workforce participants than any other group. Hispanics have also made gains in white collar jobs; 12 percent of Hispanic men and 18 percent of Hispanic women are in managerial and professional jobs.

Despite these economic gains, many Latinos have struggled to build personal financial wealth. Recent survey results have shown that seven percent of Hispanics are very concerned about their financial well-being.

More financial knowledge could be the key to helping Latinos build wealth and ensure long-term financial security. That's what State Farm and the National Council of La Raza (NCLR) had in mind when they decided to collaborate on the development and dissemination of a financial education program.

Cómo Proteger el Futuro de su Familia: Una Guía Financiera Personal para Latinos (Securing Your Family's Future: A Personal Financial Guide for Latinos) is a collaborative effort between State Farm Insurance and NCLR, a private, nonprofit, non-partisan, tax-exempt organization established in 1968 to reduce poverty and discrimination and improve life

opportunities for Hispanic Americans. The program introduces a number of basic financial concepts and practices that Latino youth and adults need to know to prepare for a financially secure future.

"State Farm is committed to the Hispanic community because we are a part of the community," said Jack Weekes, vice president of marketing at State Farm. We have more than 16,000 agents in neighborhoods throughout the United States who are committed to providing this educational tool at the local level."

The program materials, which will be available later this year, will be distributed by State Farm agents and through NCLR affiliates. They include a videotape, guidebook and detailed worksheets, designed to help Latinos deal successfully with their financial realities.

Program participants will learn how to budget in order to save more; avoid getting too deeply into debt; take advantage of tax breaks; and save to send their children to college.

Information specific to the needs and interests of Latinos is also a part of the program. Such topics include: identification issues, remittances, tax benefits and predatory lending.

Programs such as Individual Development Accounts, low-cost tax preparation services and home ownership counseling have also been highlighted because they can enable Hispanics to build wealth and become more economically mobile.

"We know that our community is



Basic financial concepts are explained in the new brochure aimed at Latinos.

working hard toward their goals, but what we found through our research is that they don't always know what tools are available to them," says Raul Yzaguirre, president of NCLR. "That's why this combined effort is so important to the Hispanic community. It is taking the necessary steps to educate them in order to help them achieve their dreams."

Helping people develop the skills necessary to make more informed financial decisions is just one part of a comprehensive plan that State Farm and NCLR have to help build strong Hispanic communities. There is also the Hope Fund.

NCLR created and State Farm supports the Hope Fund, which is the only national Hispanic Community Development Financial Institution (CDFI) certified by the Department of Treasury to bring about the direct participation of Hispanics in the economic development of their communities.

continued on page 14

No “Hazard” to Growth

Many publicly-funded small schools struggle to provide students with the best educational experience possible. Government funds are not only scarce, but are spread thin. Even in the best of economic times, getting government aid can be difficult. Some schools need a lot of help to make sure their students get the most out of their days spent in the classroom. That’s why each year, Amica Insurance Company devotes time, funds and employee resources to the Oliver Hazard Perry Middle School in Providence, Rhode Island.

Amica first learned of the needs of this inner-city school through Guy Alba, a guidance counselor at the school and a fitness instructor in the Amica Fitness Center. Alba wished to increase the students’ chances for success by providing them with exposure to the workings of a business environment and by giving them a chance to participate in a hands-on setting.

While Amica has given the school considerable monetary contributions, including a \$10,000 donation to help complete an auditorium renovation project, this is not the school’s primary source of aid.

Since teachers serve conduits by which students gain knowledge, it is, therefore, crucial that teachers contin-



Photo: Michael Scott

A group of students from the Oliver Hazard Perry Middle School recently entertained Amica employees with lunchtime holiday concerts. The school’s choir and dance corps performed in the company’s amphitheater.

ually update their skills. To that end, Amica hosts a teacher’s professional development luncheon where teachers learn to use electronic equipment, including laptop computers and digital

cameras. The company also holds a Bag Lunch Series of presentations for the Perry faculty.

Various social programs have been introduced within the school, includ-

ing non-violence training and peer-meditation programs. As part of these programs, students learn, along with the help of adults, how to recognize potential conflicts and prevent them from occurring in order to de-escalate bullying or fighting.

Amica holds monthly meetings with company executives and school faculty to stay informed of school progress and to assess needs on an ongoing basis. One need that was identified early on was to improve attendance. Amica supports the school's honors assembly by purchasing a ticket to the Imax theatre for every student who makes the honor roll and/or attains perfect attendance for that quarter. Amica also sponsors various camping and field trip excursions, and has joined forces with Perry to help provide immunizations for all students.

Amica's focus on social programs not only seeks to enhance student attendance, but also to stimulate student participation outside of school settings. Amica has assisted in producing a Career Awareness Program that has welcomed students to the company for visits and workshops, and in return, Amica employees have visited the school to talk about their jobs and personal work experiences. Perry students that have visited the Amica office have been afforded the chance to gain valuable insight on how businesses work and how employees function within the company and with each other in a work setting. They also are able to learn more about how they can best utilize their time in school to prepare themselves for a future career.

Amica coordinates with the school in maintaining a wish list designed to enhance the school facilities and aid



Photo: Joseph Madia

At the presentation of a \$10,000 donation to Oliver Hazard Perry Middle School to help complete an auditorium renovation project are, clockwise from top left, Peter F. Goldbecker, Amica vice president and secretary; Guy Alba, Perry Middle School's head of guidance and an employee of the Amica Fitness Center; Paul Vorro, assistant superintendent and chief of staff, Providence Public Schools; Dr. Jorge Alvarez, former Perry School principal; Thomas A. Taylor, Amica's president and chief executive officer; Andrew M. Erickson, Amica's executive vice president and Tomas Ramirez, zone administrator, Providence Public Schools.

growth in education. Amica has donated office furniture, computers, specialty art supplies, carpeting and musical instruments to the school and also organizes an annual book fair with all proceeds going to the school and holds an annual clothing drive for Perry students and their families.

Students get the chance to show their appreciation by performing a holiday concert for Amica employees and also by displaying student art work in presentations held in the Amica building lobbies. The company also helps creative growth by publishing a book of poems written by Perry students. The school's principal, James S. D'Ambra, credited Amica for its efforts, stating in a letter to the editor of the *Providence Journal*, "the relation-

ship between Amica and Perry has resulted in measurable improvements to the school." He also went on to praise Amica President Thomas Taylor for "the time that he has invested as well as the financial support for critical components of the school's improvement plan."

The rapport between the Oliver Hazard Perry Middle School and Amica Insurance Company shows the profound and positive effect that local and national businesses can have upon schools struggling to meet standards of education. By nurturing young students socially and giving them experience in the workforce in small, gradual increments, students are better able to excel in their academic and personal lives. ■

Volunteerism as a Way of Life

Sharing knowledge. Building trust. It's more than a tagline for Westfield Group, it's a way of life for many of the company's 2,500 plus employees who strive to make their local communities better places to live and work.

Employees take great pride in donating time and effort to local causes as Westfield actively shares knowledge and builds trust with those in the surrounding neighborhoods, establishing and maintaining strong relationships.

Throughout 2003, Westfield reached out to local communities by donating more than \$70,000 to nonprofit organizations committed to home building, home ownership, home-buying assistance and home revitalization. Among Westfield's contributions is funding for a monthly live radio broadcast to educate the public on homeowner and tenant issues, as well as support for housing programs serving the

Hispanic community in the greater Cleveland area.

On top of company donations, Westfield employees raised an additional \$64,000 in just four weeks for the United Way. "Giving back to the community is a driving force at Westfield," said Bob Joyce, Westfield Group CEO.

"Employees want to help families in need. One way to do this is through our contributions to nonprofit organizations."

Beyond participation in the United Way, Westfield volunteers and partners with Habitat for Humanity chapters. The company has more than 170 employees donating time and sweat equity to help others achieve their dream of homeownership. In the last two years, volunteers have hammered, hoisted, plastered and painted to provide seven families with new homes in Lancaster, Pennsylvania, and Akron, Creston and Medina, Ohio.

"Volunteering with Habitat for Humanity is a hard day's work, but it is definitely a team-building event that exceeded my

expectations," said Westfield employee Dave Cutting. "The best part of the day is working together toward a common goal."

Along with helping families in need, working on the residences gives employees a chance to get to know their co-workers better. "It was fun to be able to see the people you work with every day in a different setting and witness how everyone works together," said employee Ali Moser.

While Westfield strives to help families in need, the company also looks to provide learning opportunities for young people. Through



Photo: Charles Hawk

Westfield employees volunteer at a Habitat for Humanity house in Akron, Ohio.



Photo: Sarah Pernstainer

Westfield Group's Dan Sondles, chief legislative officer (L), and Charles Hawk, community relations manager (R), present a donation to Vincent B. Curry, executive director Fair Housing Advocates Association.

**Westfield Junior PGA Championship
2003 winner Phillip Bryan (L) signs
autographs for young fans.**

Westfield Group Foundation, the company's nonprofit corporation, Westfield is dedicated to promoting good citizenship, scholarship, outstanding ethical conduct and other upstanding characteristics through a variety of competitive sports.

In 2001, Westfield began a partnership with The PGA of America as the host and title sponsor of the Junior PGA Championship, held at the company's own Westfield Group Country Club. Employees were eager to volunteer their time, helping to make this tournament the nation's leading event in junior golf. The championship proves to be a great experience for the gallery and players year after year, thanks in part to many employees, retirees and agents who volunteer their time during the four-day event.

Weeks before the top junior golfers tee-off each July, employee volunteers begin preparations to make possible the first-class, professional environment that greets the players and attendees during the championship. Volunteers manage several tournament activities, including parking, concessions, scoring, marshaling, access control, merchandising, ball spotting, admissions, chaperoning and greeting.

"Everyone involved takes incredible pride in hosting what is considered one of America's premier junior



Photo: The PGA of America

golf national championships," said Country Club general manager Mark Jordan. "These volunteers are critical to the success of the event."

Along with supporting youth sports, employees donate their time at the local elementary school through Junior Achievement, the world's largest organization dedicated to educating young people about business, economics and free enterprise. Throughout the school year, employees teach students about their roles as individuals, workers and consumers.

Westfield is extending its community service by sponsoring *Academic Challenge*, a weekly television series that salutes academic excellence in schools. A total of 78 northeast Ohio high schools are registered to participate on *Academic Challenge* during the 2003-04 season. Students from three schools compete each week in a quiz show format, and the top three schools, determined based on points earned, play-off during the final program of the season for the *Academic Challenge* championship. Along with sponsoring the show, Westfield will provide a program of

generous grants to the winning schools.

"*Academic Challenge* is important to students, schools and communities across northeast Ohio," said Roger McManus, president of Westfield Insurance. "The sponsorship is an outstanding fit with Westfield's community service and branding goals."

The desire to give back to the community is reflected in the company's charitable committee, established to provide help for those that need it most. This employee-led committee conducts a number of food drives for local food pantries, gathers mittens for a children's home and collects donations for the Susan B. Koman Breast Cancer Foundation, as well as the USO of Northern Ohio, to assist with postage on packages for troops overseas. The committee also raises money each year for the local fire department.

"Westfield is proud of our commitment to the communities where we work and live," said McManus. "The thanks we receive from people is a reward in itself, and we are glad to help make a difference." ■

Futures

continued from page 3

ed in coming to work for the company, we try to identify them and create a pathway back to The Hartford.”

For Mark Zito, the level of involvement he saw upon becoming principal of Hartford Public High School in December 2001 was nothing short of astonishing.

“The Hartford has really touched lives and made a difference,” said Zito. “These kids, who might not have opportunities otherwise, receive mentoring in the corporate world, then move on to college and in most

cases are extremely successful.

“It’s a very valuable enterprise, and we’re lucky to have that level of support,” he said.

Fran DiFiore, West Middle Elementary School’s principal, noted that The Hartford has been an integral part of the positive change that’s gone on at the school. “They don’t just give us money. They give us goods, they give us people,” said DiFiore, whose school received 275 computers over the last four years.

“They don’t just drop them off and say, ‘Here are some computers.’ They actually have given us people from IT who come in and ask, ‘How

can we help you integrate these into your school correctly,’” she said. “It is so important to them that we’re successful. They have made us a priority.”

Kerr is an example of how successful partnerships between schools and the corporate community can change people’s lives.

“They provided me with wonderful resources and I made use of them,” she said. “For The Hartford to choose me out of so many people helped me gain confidence. They saw something different in me, I guess, and I’m very, very appreciative of that.” ■

Safety

continued from page 5

and distribute hundreds of smoke detectors at these events. To promote child passenger safety, local Liberty Mutual offices often partner with safety organizations, such as police and fire departments, to donate time inspecting car seat installations. Many Liberty Mutual sales and service people have even invested their time and energy to become certified child safety seat installers. At child fingerprint identification days held at day-care centers, safety fairs and other community locations, Liberty Mutual sales reps distribute free child identification kits for parents to record vital information about their children so that it’s available for local law enforcement should the child ever be reported missing.

Oftentimes, Liberty Mutual leverages its business relationships to bring its safety messages into communities. For example, the Indianapolis Children’s Museum is one of 8,500 group accounts through which Liberty

offers discounted auto and homeowners insurance to a participating company’s employees or members of participating organizations, alumni and professional associations and credit unions. (In the case of the museum, the relationship applies to both employees and members). The museum held its first health and safety fair over two days in September, and Liberty Mutual’s local sales and service reps were on-site to offer child safety seat demonstrations, child fingerprinting and its “Bike Rodeo,” a miniature town that young children ride through which teaches them bike safety and the important rules of the road.

“Partnering with our customers is a great way to expand the reach of our safety messages,” said Condrin. “Whether it’s a national initiative like the Summer of Safety, a fingerprinting day at a local child-care center, or a community-wide event at a children’s museum, it is always the Liberty Mutual representative in your hometown that is the heart and muscle behind our events.” ■

Latinos

continued from page 9

Clayton Adams, vice president of community development at State Farm, noted that, “The company has been a strong supporter of the Hispanic community for the past decade and has contributed millions of dollars to Hispanic initiatives. Our \$1 million contribution and \$7 million loan is a sound investment, providing creative, flexible and competitive financing for home ownership and neighborhood revitalization efforts in low- and moderate-income Hispanic communities.”

“We are proud of our relationship with the National Council of La Raza,” said Art Ruiz, State Farm public affairs director and NCLR Hope Fund board member. “With NCLR, we have a partnership that is centered around community development, financial literacy and education. Our work with NCLR allows us to help make sure the communities where our associates and customers live are better educated and more prosperous.” ■