

Impact

*The Insurance
Industry's Contribution
to Community
Development*



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When a Job is More Than Just a Job

When Hurricane Katrina slammed into the Gulf Coast in August 2005, insurers and their employees responded to the dramatic needs of storm victims in ways that went far beyond paying claims and helping communities to rebuild. This issue of *Impact* proudly highlights the many extra miles of the insurance industry's response.

Within these pages are stories of heroism, compassion and a commitment to go beyond the requirements of the job. We profile insurance adjusters from several companies who left their homes and families for months, enduring grueling hours, housing problems, long lines at gas stations and, sometimes, even violence — all in an effort to settle claims. But it was more than just cutting a check. It was being there for their claimants on a human level — listening to their tragedies, comforting them and knowing they were helping their policyholders become whole again.

There were employees who did search and rescue of animals to reunite them with their families; those who volunteered to do cleanup at the Superdome; and those who did the basic work of handing out food and water.

Also in this issue are stories about companies and their employees who are making a difference every day in other parts of the country and in the world. To mark ACE's 20th

anniversary, for example, the company launched a Global Day of Service where more than 5,000 ACE employees from 36 countries contributed to more than 170 projects in more than 100 cities, giving back to the communities where the company has conducted business all these years.

In order to help student-athletes get a jump-start on their personal finances, The Hartford has been working closely with the NCAA to develop a national educational program called *Playbook for Life*. Launched in spring 2005, the program provides practical, educational content about financial planning basics in a way that is engaging and relevant to student-athletes.

In fulfilling its charitable mission of helping at-risk and disadvantaged children gain essential advantages in order to learn and develop, GE Insurance Solutions is working with Operation Breakthrough, a facility that provides quality childcare for poor families. Through volunteerism and giving, GE Insurance Solutions deploys its best and brightest employees to share their expertise to help Operation Breakthrough solve its most challenging business issues.



Inside:

Rallying for the Gulf Coast.....	1
After the Storm: Claims Adjusters Sort Through the Wreckage	10
Global Day of Service	12
Operation Breakthrough: Making a Connection With Children	14
Helping Student-Athletes Get a Jump Start on Their Financial Future	16



Rallying for the Gulf Coast



Hurricane Katrina struck south Florida as a Category 1 storm August 25, killing 11 people. Four days later, as a Category 4 storm, Katrina slammed into Louisiana, killing more than 1,000 people, leaving nearly 80 percent of New Orleans under water and devastating Gulf Coast communities. It is estimated that the industry will pay out more than \$35 billion in insured losses with economic losses nearing \$100 billion. This includes the cost of repairs to roads, bridges, levees, water and sewer systems, tourism losses, lost income from businesses that have closed as well as offshore gas and oil rigs.

Quietly and with little fanfare, insurers and their employees responded to the dramatic needs of storm victims across the Gulf Coast—with money, volunteers and trucks of food and water. At press time the insurance industry contributed more than \$70 million to relief organizations and spent countless hours volunteering to help aid victims.

While not all relief efforts are chronicled here, the following is a representation of how those in the insurance industry rallied 'round victims, giving willingly and generously to communities in need.

ACE

ACE created the ACE Hurricane Katrina Relief Fund. The company

made a contribution to the fund, accepted contributions from all ACE employees around the world and matched those contributions 100 percent.

ALFA

Alfa donated funds to the American Red Cross Hurricane Katrina Relief Fund from employee and customer donations, which the company matched on a dollar-for-dollar basis.

ALLIANZ

Allianz made provisions for short- and long-term relief funds for the Gulf Coast region, with half of the aid going directly to organizations working to meet the immediate, basic needs of Katrina victims. Through the Allianz Foundation for North

America, the company dedicated the other half of this aid package to long-term programs for youth development and educational enrichment along the Gulf Coast. This is in keeping with the Foundation's mission to empower young people to shape a secure future for themselves and the communities in which they live.

In addition, several Allianz Group companies in North America made significant corporate donations and matched or even double-matched employee donations for immediate relief organizations such as the American Red Cross, AmeriCares and the Bush-Clinton Katrina Fund.

ALLSTATE

The Allstate Foundation Hurricane Recovery Fund was established to aid

victims of the hurricane by supporting a variety of efforts in affected communities, including: emergency shelter, food and clothing, health issues (as a direct result of the hurricane), social services, mental health recovery efforts, community clean up, rebuilding and restoring community emergency services and assistance with home reconstruction resident permit processing.

Allstate formed a relationship with The Tom Joyner Morning Show® to help families assisting those displaced by Hurricane Katrina. Allstate matched contributions to the BlackAmericaweb.com Relief Fund, which provided direct support to individual families who opened their homes to families displaced by Hurricane Katrina. The BlackAmericaWeb.com Relief Fund worked cooperatively with local churches in states neighboring affected areas to identify families in need of assistance.

In conjunction with its “Good Hands” field goal net program launched in early September, Allstate is making a donation to the American Red Cross Hurricane Katrina Relief Fund for every successful field goal made by Allstate participating schools at their home and away games throughout the 2005 college football season.

Allstate launched its 2005 Annual Giving Campaign early to accept donations for the American Red Cross and matched dollar for dollar donations made by Allstate employees and agencies to the American Red Cross Hurricane Katrina Relief Fund.

Allstate contributed funds to the National Council of LaRaza Katrina Relief Fund to provide short-term emergency financial assistance to NCLR affiliate organizations working



to meet the immediate needs of Hispanic Katrina evacuees. NCLR local affiliate organizations benefiting from this fund are offering translators, food, shelter and schooling, and spearheading fundraising events and donation drives to ensure relief is provided to all of those affected by the disaster.

Allstate also contributed money to the Bush-Clinton Katrina Fund to provide relief and rebuilding resources to help the victims of this disaster.

AMERICAN INTERNATIONAL GROUP

In Katrina's immediate aftermath, the AIG Disaster Relief Fund was quickly called into action. Employees were invited to contribute to the fund and

their contributions were matched by the company. To date, most of the money has been distributed to six organizations whose efforts have been making a huge difference in getting much needed relief to the victims of this tragedy — each of the state emergency relief funds set up by the governors of Alabama, Louisiana and Mississippi, as well as to the Louisiana Red Cross, the Baton Rouge Area Foundation and Crisis Intervention of Houston.

AIG and its employees also initiated a number of relief activities to help the hundreds of AIG employees who were directly affected by the hurricane. AIG assembled a “SWAT” team to ensure swift implementation of pro-

grams to assist AIG employees. These included: established a vendor gift card program which enabled employees to help their colleagues obtain essential items such as food and clothing from national retail stores; arranged truck and air deliveries of food and other needed items to affected areas; offered AIG cars coming off lease for sale at book value to employees who lost their cars due to the hurricane; launched an interest-free salary advance program for impacted employees who will be able to pay back the loans through payroll deductions; gave clothing vouchers and temporary housing assistance to displaced employees; provided debit cards to employees who were subjected to mandatory evacuation, and/or who sustained substantial losses, to be used for

emergency food, clothing or shelter.

Local AIG offices held various fundraisers including a Cajun-style dance in Seattle; employee collections in Japan and Korea; a jeans day and bake sale in Chicago; and an ice cream social in Dallas.

AMERICA'S HEALTH INSURANCE PLANS

The community of Health Insurance Plans worked behind the scenes to assist in the relief effort. Health Insurance Plans and their employees made financial donations to charities, deployed medical personnel to the region and worked with public health and regulatory agencies to facilitate the health care needs of displaced individuals.

CHUBB

The Chubb Corporation established a fund for disaster-relief efforts related to Hurricane Katrina. Chubb also contributed directly to disaster-relief organizations and matched employee contributions to relief organizations on a two-for-one basis.

CHURCH MUTUAL

Church Mutual posted safety tips on its web site for anyone housing or planning to house evacuees from Hurricane Katrina and matched cash donations made by its employees to the Salvation Army.

CNA

CNA made a donation to the Red Cross and used the CNA Foundation

Katrina's Victims Find Relief

Victims of Hurricane Katrina lined up outside Nationwide Agent Willie Owens' office in Mobile, Alabama, as Owens and 40 other Nationwide agents handed out much-needed supplies to those who had been without power for days. In two hours, they were halfway through two truckloads of ice, water, diapers, toilet paper, paper towels and food. "Everyone was very appreciative for the supplies and that we were here," Owens said. "And that's what we needed to do. We needed to give back to the community." Owens' office routed telephone claims to satellite offices while the power was out. When the power came back on, he processed claims all night. When he went home he was able to watch the news for the first time in several days. Seeing the devastation brought tears to his eyes. "It was humbling for a lot of folks, especially me," he said. "We were relieved we were spared



Photo courtesy of Nationwide

the full wrath of this storm. We have a lot to be thankful for and our hearts and compassion go out to our friends in Louisiana and Mississippi."

Mobile was one of five humanitarian

relief sites run by Nationwide volunteers during the hurricane season. It took days for some relief teams from Nationwide to get to areas hardest hit because of flooding, debris and washed-out roads.

for matching gifts so employees could donate to other relief organizations. CNA also promoted an "Adopt an Employee" program whereby employees could directly donate to the more than 50 employees and their families affected by the hurricane. In addition, the company had funds immediately directed to any employee affected by Hurricane Katrina to cover emergency expenses.

SOCIETY OF CPCU

The Board of Governors established a Katrina Emergency Relief Fund for individual member and chapter donations. The Society matched the contributions and all donations were forwarded to the American Red Cross on behalf of chapters in affected areas. The Society also created a Member Discussion Board to enable members to share information, post questions about traveling, accommodations and other needs and share thoughts and concerns.

CUNA MUTUAL

CUNA Mutual Group contributed money to the National Credit Union Foundation's National Disaster Relief Fund to help credit unions and leagues recover from the devastation left by Hurricane Katrina.

EMPLOYERS INSURANCE GROUP

Employers Insurance Group pledged money to the Salvation Army to aid victims of Hurricane Katrina and also collected additional donations through its six western states.

ERIE INSURANCE GROUP

ERIE matched its agents and employee contributions dollar-for-dollar. In addition to raising money for the

American Red Cross Hurricane Katrina Relief Fund, a number of ERIE branch offices, agents and employees helped Hurricane Katrina victims in a number of other ways. ERIE volunteers assembled 3,500 Comfort Kits (toiletries and other convenience items) for the Milwaukee Red Cross Chapter. These kits were shipped to the Houston Astrodome where Katrina victims were temporarily housed. Several Rochester Branch employees assisted the American Red Cross during a telethon to raise money for Katrina victims. ERIE donated the use of its mobile Catastrophe Response Unit (CRU) and employee volunteers to assist the American Red Cross in its recovery efforts.

FARMERS

Farmers, its agents and employees, joined the Hurricane Katrina relief effort by donating water, food, clothing and school supplies and worked with the American Red Cross. Farmers also matched its district managers', agents' and employees' contributions. In Texas, Farmers' employees volunteered time at the Houston Astrodome.

FIREMAN'S FUND

Fireman's Fund Insurance Company established an initiative to support fire departments rebuilding in the aftermath of Hurricane Katrina. Grants were awarded to replace valuable equipment damaged by the storm. An advisory board comprised of representatives from the International Association of Fire Chiefs, the National Volunteer Fire Council and the National Fallen Firefighters Foundation, as well as other leaders in the fire service, provided guidance on how to distribute the funds. Fireman's

Fund's financial commitment was supplemented by employees' local fundraising activities and contributions that were matched by the company.

Long-term relief efforts spearheaded by Fireman's Fund will ultimately help volunteer and career fire departments rebuild and recover by filling the funding gap that may exist after insurance claims have been paid, federal aid has been received and other resources have been exhausted.

GEICO

GEICO's 12 major locations around the country all conducted local fundraisers to donate needed dollars to hurricane victims. The company matched the money raised by its associates. GEICO also made corporate contributions to the Baton Rouge Area Foundation and the Mississippi Hurricane Recovery Fund, established a company-wide philanthropic fund and is looking at the best ways to make contributions to local communities and residents in the hurricane areas.

GE INSURANCE SOLUTIONS

GE Insurance Solutions raised money for hurricane families and supported the local Red Cross call center, one of only 15 Red Cross call centers responding to Hurricanes Katrina, Rita and Wilma. In Kansas City, 49 GE volunteers staffed the call center, which operated seven days a week, 13 hours a day. Many worked multiple shifts answering calls regarding missing loved ones, emergency aid and shelter assistance. Employees worked four-hour shifts, often on weekends. GE also supplied volunteers to help with meals and transportation for New Orleans evacuees who were relocated to the Kansas City area and

conducted food drives to support evacuees in this area.

The GE family committed money, products and services to assist the recovery efforts. A Disaster Relief Fund was established which will be matched dollar-for-dollar by the GE Foundation. In addition, a monetary contribution was made to the American Red Cross from funds donated by GE employees and retirees, which the GE Foundation will match dollar for dollar. GE made a commitment of medical devices, power generators, water purification and other goods and services as identified by federal relief authorities. GE donated a TM2500 mobile power plant (22 megawatts of power) that restored capacity to a fuel transfer station in Fourchon, Louisiana. The transfer station provides 13 percent of the nation's crude oil, which supplies 40 percent of the nation's refineries. The donated equipment will allow the Fourchon Booster Station to process an additional 720,000 barrels of crude oil per day, the equivalent of two oil refineries. GE also sponsored three telethons hosted by NBC Universal on its television stations and its broadcast and cable platforms raised funds for the Red Cross to support hurricane victims. To help employees and retirees directly affected by the storm, GE provided Emergency Aid Grants.

GENERAL CASUALTY

General Casualty and its employees donated funds to the American Red Cross in support of hurricane relief efforts in the South. In addition to a corporate gift, General Casualty contributed 50 cents for every dollar donated by employees.

GERMANIA INSURANCE

In the wake of Hurricane Katrina's devastation, an estimated 500,000 to two million people sought refuge in various areas of Texas, bringing with them very few belongings. Germania Insurance employees pulled together by collecting money to be used to purchase WalMart gift cards, which were given to the Hospice Storm Center in Brenham, Texas, and distributed to the victims.

THE HANOVER INSURANCE GROUP

In response to Katrina, The Hanover Insurance Group established a program through which its charitable foundation matched the contributions of individual employees, as it did earlier in 2005 for victims of the tsunami that devastated the Asian-Pacific region. The foundation's contributions were directed to the American Red Cross, while employees were encouraged to make their personal contributions to the Hurricane Katrina relief organizations of their choice.

THE HARTFORD FINANCIAL SERVICES GROUP, INC.

The Hartford matched dollar-for-dollar donations made by its employees to two relief organizations — the American Red Cross and America's Second Harvest. There was no maximum on the dollar amount matched. Additionally, employees were welcome to contribute to a special fund for the benefit of employees and retirees of The Hartford affected by Hurricane Katrina. Contributions to this fund were matched in the form of donations to the American Red Cross and America's Second Harvest.

INDEPENDENT INSURANCE AGENTS & BROKERS OF AMERICA

IIABA established the Big I Katrina Relief Fund. One hundred percent of donations received will assist independent agents, their employees, their families and industry colleagues in the impacted areas. IIABA received overwhelming support from its members and state associations across the country.

INSURANCE INDUSTRY CHARITABLE FOUNDATION

The Insurance Industry Charitable Foundation and *Insurance Journal* partnered on a nationwide campaign to raise funds on behalf of the insurance industry in support of relief efforts. All collected funds were donated in the form of a grant on behalf of the donors and the insurance industry to the American Red Cross and Salvation Army.

ISO

ISO established a special matching gifts program to fast-track aid to victims of Hurricane Katrina. Throughout the month-long campaign, ISO matched gifts made to the American Red Cross, the Bush-Clinton Katrina Fund, the Salvation Army and the United Way Hurricane Katrina Response Fund by its employees. To accelerate delivery of funds, ISO bypassed the normal procedures for ISO's Matching Gifts Program that require the completion of forms by the gift giver and the recipient. Instead, ISO set up a procedure to accept employee checks or credit card receipts and send them out as designated by the employee with the corporate match. In commu-

nicating its commitment to this cause and willingness to mobilize staff to make gift-giving easy and quick, ISO employee response was very strong.

LIBERTY MUTUAL

Liberty Mutual set up a Hurricane Relief Employee Match Program to support the American Red Cross, wherein the company matches employee contributions dollar for dollar. In addition, Liberty Mutual made a corporate grant to the American Red Cross.

Liberty Mutual's personal insurance claims representatives in areas hardest hit by Hurricane Katrina handed out care packages to customers containing toothbrushes, toothpaste, first aid kits, water, shampoo and coloring books. The 15,000 care packages were assembled by volunteers at Liberty Mutual's home office in Boston.

Liberty Mutual also donated money to kick-off the Big Ten Conference's campaign to support hurricane victims. The Big Ten is collecting cash donations to the American Red Cross Disaster Relief Fund at each Conference Championship/ Tournament throughout the 2005-06 academic year.

METLIFE

MetLife, Inc. made a financial contribution to various organizations providing assistance to Gulf Coast residents.

In addition, MetLife associates were called into service on a personal level, such as Senior Learning and Development Consultant Alex Arroyo, who is in the National Guard Reserves, and was called in to assist the New Orleans Police Department in removing holdouts from the city.



Mitch Valerian, MetLife, dons protective gear to search for abandoned pets.

Photo courtesy of MetLife.

"The city was just devastated," said Arroyo. In addition, Arroyo was assigned to help cleanup the Superbowl Stadium. "What I saw is beyond words," he said. "But for every one incident I saw of man's inhumanity to man, I saw six or seven other examples of man's overall kindness to his fellow man," he said.

Still others found special ways to lend a hand. Mitch Valerian, who works as a business consultant for MetLife's Individual Business Unit in Warwick, Rhode Island, flew from Rhode Island to Parker Coliseum in Baton Rouge, which housed over a thousand abandoned animals. Most of these pets were being cared for by volunteers. "Daily admission of animals is still exceeding the numbers being discharged to their owners, but people and their pets are being reunited every day," she said. Valerian spent a week volunteering at the shelter.

NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

NAMIC staff contributed funds to relief efforts through a 'Casual Friday' fundraiser.

NATIONWIDE

The Nationwide Foundation donated funds to the American Red Cross Disaster Relief Fund to aid in Hurricane Katrina recovery efforts and matched dollar for dollar personal contributions of Nationwide associates, agents and retirees to the United Way Hurricane Katrina Response Fund.

NEW YORK LIFE

New York Life Insurance Company, through its New York Life Foundation, contributed to the American Red Cross in support of its disaster relief efforts following Hurricane Katrina. In addition, the Foundation will match all donations made by New York Life employees, agents and retirees dollar for dollar to the American Red Cross.

NORTHWESTERN MUTUAL

Northwestern Mutual pledged support to the Hurricane Katrina relief effort through a grant to the American Red Cross from the Northwestern Mutual Foundation.

ONEBEACON

OneBeacon employees stepped up to help the victims of Hurricane Katrina by donating money to assist the company's five International Marine Insurance (IMU) employees in New Orleans. IMU is the ocean marine division of OneBeacon. The assistance from their colleagues

helped the New Orleans IMU team cover immediate personal needs while they temporarily served their customers from their office in Atlanta. More broadly, and in a match of employee donations, the OneBeacon Charitable Trust contributed to the American Red Cross Hurricane Katrina Relief Fund, The Salvation Army's relief efforts and the Big "I" Katrina Relief Fund, sponsored by the Independent Insurance Agents & Brokers of America. OneBeacon employees across the country raised additional money for the Red Cross through individual donations, special collections at employee appreciation day events and sponsorship of jeans days

and t-shirt days. Beyond monetary donations, company staff gave a helping hand by donating Paid Time Off days. On an individual level, a OneBeacon underwriter in the Manchester, New Hampshire, office sheltered nine people displaced by the storm in her home. Her colleagues pitched in with gift certificates from a local supermarket to defray some of the costs.

PHILADELPHIA INSURANCE COMPANIES

Philadelphia Insurance Companies and Team PHL Y committed to helping the victims of Hurricane Katrina by raising funds for The American Red Cross. In November 2005,

Philadelphia Insurance Companies and Team PHL Y athletes competed in the Panama City, Florida, Ironman race (2.4 mile swim, 112 mile bike and a 26.2 mile run). Team PHL Y successfully raised money for the Red Cross by asking for a pledge of \$10 for each mile in the 140.6 mile Ironman race.

NATIONAL ASSOCIATION OF PROFESSIONAL INSURANCE AGENTS

The National Association of Professional Insurance Agents (PIA) provided financial assistance to three PIA state affiliates hit by Hurricane Katrina. Funds were provided by PIA National to PIA of Louisiana,





Mississippi and Alabama for certain extraordinary expenses created by this catastrophic event. In addition, PIA National issued a call to members of the Association from across the country to offer temporary housing assistance as needed to independent agents in the areas damaged by Hurricane Katrina. The national office of the PIA worked with its state affiliate offices in Louisiana, Mississippi and Alabama to coordinate the volunteer effort. More than 50 PIA members around the country volunteered to host the families of agents displaced by Hurricane Katrina.

PROGRESSIVE

The Progressive Insurance Foundation provided a 200 percent match to all contributions Progressive employees nationwide made to qualified tax-exempt organizations. In addition, the Progressive Katrina Fund was set up whereby contribu-

tions were distributed to the more than 190 Progressive agents and employees directly affected by the hurricane. Progressive also held a recruiting event in New Orleans to help those displaced by Hurricanes Katrina and Rita secure jobs, including jobs as claims and customer service representatives.

PRUDENTIAL FINANCIAL

Prudential Financial, Inc. and its employees contributed money to help Gulf Coast victims. The money will be used to support local charitable organizations dedicated to helping victims by providing housing assistance, job training and other services that will make it possible for people to get back to a normal life. Funds will also be used to assist soldiers returning from Iraq who belong to the Louisiana Army National Guard's 256th Brigade Combat Team, the "Louisiana Tigers." Those soldiers have been attached to New York's

"Fighting 69th" Infantry Army National Guard unit. When they return home, they may find that they and their families were victims of the hurricane. While the company is making a commitment to assist victims, Prudential employees throughout the country responded by collecting water, clothes and other essential items to send to Gulf Coast residents. Beyond the financial contributions, Prudential donated full-page, non-commercial advertisements in New York and New Jersey newspapers, urging people to contribute to the relief effort.

SAFECO

Safeco launched a special disaster-relief effort to deliver financial assistance, equipment and free support services to help independent insurance distributors recover from Hurricane Katrina. This relief effort included financial support to the Big "I" Katrina Relief Fund established by the Independent Insurance Agents and Brokers Association to aid independent distributors and their employees in storm-ravaged areas and equipment (laptops, generators, food and water, satellite-enabled phones) to get agencies up and running. Safeco also designated service professionals to support personal and small-business policyholders until agency systems were restored and normal operations could resume; a corporate donation to the American Red Cross Hurricane Katrina Relief Fund, in addition to matching all employee donations to that organization on a two-for-one basis. Safeco also supported a radio campaign on two of the largest news and talk radio stations that target the Puget Sound audience (Western Washington State) in support of Katrina fundraising efforts of Mercy

Corps, an agency that aims to alleviate suffering, poverty and oppression by helping people build secure, productive communities.

ST. PAUL TRAVELERS

St. Paul Travelers made a corporate contribution to the American Red Cross to fund relief efforts for the victims of Hurricane Katrina and donated additional money from the company's employees to various relief organizations. St. Paul Travelers also created its own Employee Disaster Relief Fund to provide an additional means for the company and employees to assist those employees who were displaced from their homes. In addition, the company's Employees Club in Hartford, Connecticut, organized a collection of items for hurricane victims that resulted in a half a trailer truck full of clothing, food, water, toiletries, tents, tarps, diapers and more, which was delivered to the Gulf Coast.

SELECTIVE

Selective Insurance Group contributed money to Hurricane Katrina relief efforts through company and employee contributions. Following Selective's announcement of a corporate donation, the company offered to match employee donations made to the American Red Cross Hurricane Katrina Disaster Relief Fund. As a result of employees' tremendous response to the Red Cross, Selective was able to also contribute to other relief efforts, including the Salvation Army and Direct Relief International.

STATE FARM

State Farm donated to the American Red Cross National Disaster Relief Fund to aid Hurricane Katrina relief

efforts and matched dollar-for-dollar contributions individual employees, agents, retirees and retired agents made to the National Disaster Relief Fund. In addition, the company sponsored Habitat for Humanity home building at the Bayou Classic college football game in Houston, Texas, and ads supporting the hurricane fundraising efforts led by former Presidents Bush and Clinton.

TIAA-CREF

TIAA-CREF made a donation to the Hurricane Katrina disaster relief fund established by the American Red Cross, in addition to the matching donations TIAA-CREF made for every dollar contributed by employees during the organization's annual Employee Giving Campaign. TIAA-CREF employees volunteered their time to the American Red Cross and other organizations in offices around the country and collected basic essentials for displaced residents.

USAA

USAA Chairman and CEO Bob Davis chaired the San Antonio Hurricane Relief Committee, a first-of-its-kind collaboration that brought together city leaders, businesses and major relief agencies that provided front-line support to hurricane evacuees in San Antonio. The committee established the San Antonio Hurricane Relief Fund to support hurricane relief efforts in the community. The fund was seeded by a contribution from USAA. Funds were distributed to the American Red Cross, Goodwill Industries, the Salvation Army, the San Antonio Food Bank, and the United Way of San Antonio and Bexar County, which distributed funds to additional city agencies.

UTICA NATIONAL

Teaming together with WKTV-News Channel 2 and Northland Communications, Utica National held a telethon to help raise funds for the American Red Cross. Utica National issued a challenge grant, offering to match contributions from the Utica National Group Foundation. Employees from virtually all of Utica National's regional offices phoned in their donations, as did some of Utica's agent-customers, helping to make sure the challenge goal was met and surpassed.

WESTFIELD INSURANCE GROUP

Westfield Group made a corporate contribution to the American Red Cross Disaster Relief Fund and matched employee donations to the American Red Cross dollar for dollar. In addition, Westfield worked directly with the nonprofit organization to provide needed support as rescue and relief efforts continued to unfold along the Gulf Coast.

XL

Employees from XL Capital Ltd's group of companies raised funds for Hurricane Katrina relief, donating to the charity of their choice with the company providing matching funds on a one-for-one basis. Fundraising activities that took place at XL's U.S. and Bermuda offices included a casual/denim day, a bake sale and an H2O Drive to collect bottled water and other necessities for hurricane victims. The company also encouraged employees to submit ideas for funding long-term recovery initiatives in the devastated areas. ■

After the Storm:

Claims Adjusters Sort Through the Wreckage

For several blocks, insurance adjuster Pete O'Connor dodged fallen power lines and climbed over downed trees and rubble in Gulfport, Mississippi, until he came across a car. Inside, there were four people he had been looking for — a family whose home had been destroyed by Hurricane Katrina and had nowhere else to live.

“When we met them, it was an overwhelming experience to provide them help and let them know everything was going to be okay,” said O'Connor, an adjuster for MetLife Auto & Home, who lives in Concord, North Carolina.

“We inspected the house, then brought the family back to the RV with us, where we gave them food and water.”

A veteran of many catastrophes, O'Connor said Hurricane Andrew, which hit south Florida in 1992, had been the worst disaster scene he had experienced in his career. Until Katrina. “It's just unbelievable,” he said.

Thousands of adjusters like O'Connor canvassed neighborhoods across Louisiana, Mississippi, Alabama and Florida to find owners whose property had been destroyed

by Hurricane Katrina. They have had to contend with harsh working conditions in the Gulf, including two- to three-hour drives to assess damage, waiting in long gas lines for fuel and working in extreme weather. For the first time in history, many companies made immunizations available to its

adjusters to protect them against contaminated floodwaters. Then there was the daily stress of seeing devastation everywhere and the heartbreaking realization that a lot of people didn't have flood insurance.

Jesse Curtis, a State Farm adjuster who lives in Florida, found the



Photo courtesy of State Farm.

Insurance adjuster Jesse Curtis gives homeowner Donald Kennedy the good news about his coverage.

Insurance Claims Adjusters Chris Hamilton and Deborah Bonura take a break from one of their more stressful days in Biloxi, Mississippi.



Photo: Loretta Walters.



Photo: courtesy of GEICO.

Insurance Adjuster Brett Monnier settles a vehicle claim for one of GEICO's policyholders.

destruction in Louisiana inconceivable. "I've witnessed some grisly war scenes," he admitted. "There were homes that had their roofs blown off and one house was fully intact, but it had floated a mile down the street."

The most tragic story for Curtis was on his second day of storm duty. "I was in the Slidell area and I had four houses to adjust on Highway 11 and there was...well, there was nothing left on Highway 11. Everything was completely gone."

Curtis met with a number of the families there, including one woman who not only lost her home, but her husband. "You can pay them money to rebuild a house, but it would never be enough to replace a life," he said, his voice cracking.

Homeowner Donald Kennedy was one of the lucky ones. When Curtis arrived at Kennedy's home in Slidell, Louisiana, he knew it was a total loss. "I walked around, scoped out the damage. We were able to give

him a \$5,000 advance while he looked for a temporary residence. A week later he received a check for the full coverage of his home and a week after that a check for his personal property contents. He was a happy camper," said Curtis.

Curtis, who was in Louisiana for three months, said the toughest part was being away from his kids. "I talked to my kids every other day," he said. "I used them as my motivation to keep going. They loved to tell their classmates that their Daddy's down in Louisiana helping put houses back together."

Adjusters lives have been disrupted almost as much as the policyholders they serve as they work seven days a week, often 12-14 hours a day for weeks, even months, and sometimes far from their homes and families. It is not uncommon for adjusters to miss Christmas, holidays and birthdays.

Deborah Bonura, who has been with State Farm for 10 years, said one thing that's difficult for adjusters is trying to have a social life. "I can be gone six months at a time; it doesn't help with relationships," she smiled, adding, "but how can we complain when these people have lost everything?"

Chris Hamilton, who has been with State Farm for seven years,

agreed that work/life issues are a challenge. "People need their families. Kids need their parents. But the company does a lot to help out; they're very supportive."

Becky Haines of Camp Hill, Pennsylvania, an adjuster for Foremost Insurance Company, had to tell her two sons, ages 16 and 10, that she would be going to Texas for three weeks to handle hurricane claims. "My youngest son cried for two days." Haines also is a full-time student at Duquesne University. She had to withdraw from her classes for an entire semester because of her work and that means she'll lose some grant money. "It'll just delay things a bit," she said of her quest to get a college degree.

Insurance adjusters have also stepped up to the plate in handling thousands of vehicles that were damaged or destroyed in the disaster. "We're trying to do all we can for our policyholders," said GEICO insurance adjuster Brett Monnier, who donned a mask to protect him from any contaminants as he inspected a car. "We identify the car, but we wear protective gear since we don't know

Continued on page 18

Photo courtesy of MetLife.



MetLife adjuster, Pete O'Connor, is a veteran of many catastrophes.

Global Day of Service

Since 1985, The ACE Group of Companies has been serving the insurance needs of businesses around the world. ACE has also served the needs of community groups and other organizations through its charitable activities in the locations where its employees live and work and through its foundations.



ACE volunteers assist students with their reading skills.

To mark the company's 20th anniversary, ACE Limited President and Chief Executive Officer Evan Greenberg wanted to give back to the communities where the company has conducted business all these years. Eden Kratchman, executive director of the ACE INA Foundation, spearheaded efforts for employees around the globe to embark on the company's most ambitious project to date. On November 7, ACE launched a Global Day of Service where more than 5,000 ACE employees from 36

countries contributed to more than 170 projects in more than 100 cities.

"We wanted to mark our anniversary by making a meaningful and lasting impact in the communities in which we work and live," Greenberg said. "Our offices around the world selected the organizations they wished to support. The projects were wide-ranging but they all had one important thing in common: they answered a need in their community."

ACE's U.S.-based employees participated in more than 70 projects in

32 cities, providing tens of thousands of hours of volunteer service. Nearly 500 volunteers from the Philadelphia office, for example, worked one-on-one with public school students as part of a program for beginning and remedial readers; raked leaves, removed invasive vegetation and performed other clean-up tasks at public parks; assisted at three food banks; painted at a center for literacy; and helped build a house as part of the Habitat for Humanity program.

Elsewhere in the U.S., employees

in the Portland, Oregon, office painted, landscaped and collected food and clothing donations in aid of the West Women's Shelter, which serves battered and abused women and children.

Meanwhile, in Europe, ACE Russia employees held a fundraising drive, collecting money and material goods for Vdohnovnie Rehabilitation Centre for Child Orphans in Moscow. And in Asia, employees in Singapore performed a variety of tasks at Melrose Home, a facility operated by the Children's Aid Society that houses 45 young people ages 3-20 who require care and protection.

Some projects were built on an existing relationship. In Argentina, for example, ACE employees founded a center three years ago in Marcos Paz, a poor area of Buenos Aires province. Every day the center feeds some 100 disadvantaged school-aged children and elderly to ensure that they have nutritionally-balanced diets. On the Global Day of Service, ACE employees donated a month's worth



Photos courtesy of The ACE Group.

ACE volunteers pack up food and supplies for needy families.

of provisions while volunteers also fixed the shelter's roof, thereby delivering both immediate and long-term positive impact to a vital community.

In Bermuda, more than 200 employees volunteered at various organizations, including the cleaning up of the water reservoir and touch pool at the Bermuda Aquarium and Zoo. ACE employees also volunteered at Lefroy House, a rest home for

elderly residents, where they cleaned floors and wheelchairs, assisted residents at meal time and on bus rides, and provided friendship and entertainment.

Alan Stokes, of the Reading, United Kingdom office, took his European e-commerce team to a home for children with cerebral palsy. There they joined employees from the company's Crawley office where they did heavy lifting and digging as the team gardened, paved and painted benches at the facility.

"It was really good fun and it turned into a team-building effort as well," Stokes said. "The charity is better for our efforts and so is our team—a great success all round." ■

ACE employees finish up a volunteer project for Habitat for Humanity of Philadelphia.



Operation Breakthrough: Making a Connection With Children

Fiscal management. Resource allocation. Facilities administration. Concerns of the modern-day insurance enterprise or Fortune 1000 company? Sure, but these are also essential concerns of every not-for-profit organization. The demands are great for any community center, domestic violence network or children's cancer camp: leveraging limited resources to meet the needs of clients. But money alone does not address all of the challenges facing today's charitable organizations.

"Too often we're just living in the moment, just trying to get through the day," said Sister Berta Sailer, executive director of Operation Breakthrough in Kansas City, Missouri. "There's precious little time to step back and look at the big picture and how we could be doing

things more efficiently."

Sister Berta, along with Sister Corita Bussanmas, founded Kansas City's Operation Breakthrough in 1971 because the central city needed quality childcare for "working poor" families.

Today, the center serves more than 450 children each day, providing a broad range of social services, from Early Start/Head Start programming for preschoolers, Summer Enrichment activities for school-aged children to pediatric and adult health clinics and family education programs and emergency assistance.

For six years, GE Insurance Solutions, headquartered in Kansas City, has been a corporate partner of Operation Breakthrough. Employees have performed numerous "patch and paint" projects on the center's aging building. They have donated books

and computers and taken time out of their job every month to read books to the kids at the center. The company has a tradition of charitable giving to Operation Breakthrough; this year GE Insurance Solutions donated \$40,000 to the organization's Summer Enrichment program, which provides adult-supervised educational and recreational activities for 250 children ages 6 through 16.

Operation Breakthrough is unique in many ways. Walking through its expansive childcare facility there is a sense that this is a place where making a genuine connection with the child is valued. These are children who come from extreme family conditions, including having one

Left: Kids at Operation Breakthrough work on a cheerful poster. Below: Olisa Gravney of GE Insurance Solutions (r) works with Keyonna Robinson-Clark of Operation Breakthrough on data entry and administrative processes.



Photo: Melissa Mosher, Operation Breakthrough.



Photo: John Griggs, GE Insurance Solutions.



parent, no parents or being homeless.

GE Insurance Solutions employee John Griggs serves as corporate “champion” for Operation Breakthrough. When he isn’t helping implement the technology that will one day link all of the company’s legacy finance systems, he often meets with Operation Breakthrough staff or spends his free time helping out at the center.

“What differentiates Operation Breakthrough is the focus on teaching parents to express themselves and to value their own lives,” said Griggs. “The intention is to encourage them to pass that self-esteem on to their children.”

To Griggs and his colleagues, there is no doubt Operation Breakthrough is a worthy organization that is aligned perfectly with GE Insurance Solutions’ charitable mission: to help at-risk and disadvantaged children gain essential advantages in order to learn and develop.

“The question lately has become, ‘How can we help maximize our efforts for the long-term?’” said Ben Harber, a volunteer leader and employee with GE Insurance Solutions. “We looked around and realized that as a company

we have so many advantages that these charitable organizations don’t have, and we have so much to give.”

According to Harber, it was this soul-searching that served as the inspiration for “Capacity Building,” something Harber says is going to “change the game” of corporate philanthropy.

Capacity Building is the term applied to the next generation of volunteerism and giving, according to Harber. “They are building a beautiful facility next to their existing building; we have experts in facilities management who can help them use all of that space more efficiently. They have multiple IT systems that can’t talk to each other; we have IT experts who can eliminate their headaches. They lack some standard HR procedures; we have Human Resources experts who excel at process improvement. The possibilities are tremendous,” Harber said.

GE volunteers, including Harber and Griggs, held a daylong “visioning” session with the staff of Operation Breakthrough to identify the center’s strategic shortcomings and operational needs. The group

John Novaria, GE Insurance Solutions, reads to children at Operation Breakthrough.

emerged with a clear plan: to deploy GE Insurance Solutions’ best and brightest employees to share their expertise to help Operation Breakthrough solve its most challenging business issues.

“The GE Insurance Solutions brand is built on sharing practical risk expertise with our customers to help them succeed,” said Harber. “We said, ‘if this is what we truly believe in, why not do it for our charitable partners too?’”

Today, you can find Marilyn Hall or Louie DiMiceli of GE Insurance Solutions working alongside Sister Berta and Education Coordinator Aileen Murphy-Swift on transition and space planning. On a given day you may find Jason Houseworth of the IT Department sitting down with Operation Breakthrough CFO Steve Callahan to discuss IT system optimization. Or you may find Pete Gustin collaborating with Operation Breakthrough’s Development Director Marsha Gillespie on getting the most out of the organization’s grants process.

“There’s a general feeling among the staff that we are working smarter as an organization,” said Sister Berta. “We still have a long way to go, but our partners at GE Insurance Solutions have already shown us the value of strategic thinking, and that in itself is a huge step.”

“You can give somebody \$40,000 and they’ll use it as best as they can,” said Griggs. “But if you help them maximize their resources and improve their processes, then that \$40,000 becomes \$400,000.” ■

Helping Student-Athletes Get a Jump Start on Their Financial Future

The nation's 360,000 National Collegiate Athletic Association (NCAA) student-athletes might be pros at juggling team practices, class work and the occasional night out on the town, but credit scores and retirement savings are often the farthest things from their minds — although they shouldn't be.



Most student-athletes, like young people in general, do not get much information about personal finance in high school, at college or at home. And according to a recent survey by The Hartford Financial Services Group, these are lessons they wish they had; 75 percent of student-athletes surveyed said they would like to have been taught more about how to plan for their financial future after college.

"I graduated in May and had so many important decisions to make," said Jeff Otis, a former Columbia University football player, who graduated in 2005 with a degree in economics. "As a student-athlete, I didn't think about things like forming a budget or various investment options. These are issues that are at the forefront of my mind now."

In order to help student-athletes get a jump-start on their personal finances, The Hartford has been working closely with the NCAA to

develop a national educational program called *Playbook for Life*.

Launched in spring 2005, the program provides practical, educational content about financial planning basics in a way that is engaging and relevant to student-athletes. From understanding the risks of bad credit to budgeting for housing and living costs, The Hartford's *Playbook for Life* program — encapsulated in a 25-page guidebook and Web site of the same name — is designed to help student-athletes make smart decisions about personal finance issues.

"For The Hartford, *Playbook for Life* is about educating student-athletes and young adults on the importance of planning for their financial future," said The Hartford's Chairman and CEO Ramani Ayer. "This program is a natural extension of The Hartford's philanthropic focus on education and our corporate partnership with the NCAA."

A key component of the *Playbook*

for Life program is a series of events at college campuses across the country. Colleges hosting *Playbook* events receive a lively presentation of personal finance basics by members of Team Hartford, former student-athletes who have succeeded in both sports and non-athletic careers. By sharing their experiences and lessons learned, these role models help bring to life important personal finance concepts. Attendees also receive the guidebook to help them apply what they've learned to their own lives. The program and materials are provided to the schools free of charge.

"Students, and student-athletes in particular, are craving financial knowledge," said Team Hartford Captain Allen Pinkett, a former University of Notre Dame All-American running back who enjoyed a seven-year NFL career before joining The Hartford's Individual Life sales team.

"I wish I had access to some of this information when I was in college,

so I could have avoided some of the costly financial mistakes I made later on,” added Pinkett, who, like many other student-athletes, focused more on his studies and sports training than his finances. He views his involvement in *Playbook for Life* as a way to relay some of the valuable information he has since learned about personal finance to other students-athletes who can relate to his experiences.

To date, Team Hartford members have visited Columbia University, Duke University, Rice University, the University of Hartford, Saint Joseph University and Saint Louis University, with additional campus visits being planned for 2006.

“*Playbook for Life* is proving to be a terrific resource for student-athletes,” said NCAA President Myles Brand. “Most recognize they stand to gain a great deal by learning to manage their money wisely. We are excited to be working with The Hartford to educate student-athletes nationwide about this essential life skill.”

More than 23,000 copies of the *Playbook* have been distributed so far. Requests have come from students, parents, coaches, administrators, teachers and The Hartford’s own employees, who are sharing the guide with friends and family members. Upon reviewing the *Playbook*, the board of directors of the National Association of Basketball Coaches requested that copies be mailed to all Division I head coaches.

“This program should be made available to all student-athletes,” said Phil Martelli, head coach of Saint Joseph University Division I men’s basketball team and one of the *Playbook’s* most ardent advocates. “I’m delighted Saint Joseph’s offered it to our students. I even shared the



Photo: Allen Pinkett.



Photo: Steve Laechever.

Team Hartford Captain Allen Pinkett (top) presents personal finance basics to student athletes; Pinkett (below) in his days as a running back for the University of Notre Dame.

Playbook with my own children.”

For a number of students, *Playbook for Life* has been a wake-up call, prompting them to begin thinking about their finances as they prepare for the next phase of their lives.

“A lot of student-athletes don’t really think about these things because we’re focused on the present day, not our financial situations after school,” said Colleen Winter, former captain of the women’s volleyball team at Washington University in St. Louis, who earned her bachelor’s degree in biology in May 2005 and is currently working towards a master’s in physical therapy at Washington University School of Medicine. “The *Playbook* made me look at the larger picture and think about the future.”

Winter joined Pinkett, NCAA President Myles Brand, Syracuse University Men’s Basketball Coach Jim Boeheim and an elite panel of basketball coaches, administrators and former student-athletes, in a symposium hosted by The Hartford during the 2005 NCAA Men’s Final Four in St. Louis, Missouri. The panel discussed the challenges and opportunities facing student-athletes as they transition to life after sports.

“Athletes tend to be leaders on campus,” said Pinkett. “Being able to provide them with information they crave and information they need gives The Hartford an entrée to other students who also need our help.”

Based on the positive feedback about the *Playbook for Life* program, The Hartford plans to expand its scope even further. “We know we have struck a responsive chord when colleges start calling us, asking us to bring the *Playbook for Life* to their campus,” said Ayer. ■

ADJUSTERS

continued from page 11

what's in or on the cars," he explained.

Technology is an important aspect of the claims process. Allstate Insurance Company, the second-largest property insurer in the area hit by Hurricane Katrina, linked claims adjusters to its Chicago headquarters systems through mobile vans to speed claims adjustment. The vans have satellite communications hookups to relay claims information gathered by the adjusters in the field to headquarters systems without waiting for regular telephone service to be restored. "Our biggest problem has been communication," said adjuster Charlie Urban, who ran

Allstate's operation in Chalmette, Louisiana. "It's practically impossible to get a call through down here, so they come to us and we connect them with their adjuster. We're basically facilitating communication."

Urban said, "Homeowners are in a state of shock. They're wondering where they're going to go from here, where they're going to live. It's a terrible situation."

Allstate is one of several insurance companies with trailers at the disaster relief center, which opened in the parking lot of a Wal-Mart store on East Judge Perez Drive in Chalmette. To make it easier for policyholders to file or check on their claims, insurers have also set up dozens of mobile response units, usually in the parking lot of a big

retailer such as Home Depot or Wal-Mart. The Chalmette operation, however, is one of the few in which more than one insurance company is represented. The center has drawn hundreds of former St. Bernard's Parish residents each day.

Ray Stone, vice president of catastrophe management for St. Paul Travelers who oversees a staff of 640 adjusters from the main storm office in Houston, Texas, noted that the biggest problems early on were communication. "People were displaced and getting claims to us in a variety of ways, including calling in," he said. "Hurricane Katrina was one of the most horrific disasters in our nation's history," said Stone, "and it's an experience these adjusters will remember for the rest of their lives." ■



Photo: Fraser Engerman, State Farm.