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Building Foundations, Breaking Records

For more than ten years, we have been publishing *Impact* and reporting on the tremendous efforts of insurers to help people in need in the communities in which they live and serve. It continues to amaze me — the countless hours, creative project ideas and never-ending dedication of those working in our field. And the fact that these efforts are unwavering — in fact, as you'll see in this issue, we are breaking records — is really something to be proud of.

Farmers, in partnership with the March of Dimes, proclaimed June 14, 2006 as "Be a Hero for Babies Day." The challenge — for Farmers to raise one million dollars through its network of agencies and district offices throughout the United States. Once the donations were totaled, more than \$1.4 million had been raised. In September, IIABA agents, company partners and other volunteers rolled up their sleeves and got their hands dirty during the Big "I" Habitat for Humanity building project in New Orleans. The volunteers worked on homes in Habitat's Musician's Village, a planned area of 75 new homes with a music education center in New Orleans' Ninth Ward.

The Insurance Industry Charitable Foundation held its Annual Volunteer

Week last fall, with volunteers turning out in record numbers to help their communities throughout California. More than 12,400 volunteer hours were generated by insurance industry volunteers, friends and family members during this one week event, a 25 percent increase over previous years. Employees from Swiss Re have been volunteering at Green Chimneys, a non-profit residential and day school with a working farm serving children with emotional, behavioral, social and learning challenges, for the past six years. The two organizations have a bond because of their shared focus on sustainability — the habit of thinking long-term, so that decisions made today do not negatively impact tomorrow.

XL Capital Ltd's executive management board agreed that one of the ways to celebrate the company's 20th anniversary was to not only acknowledge its employees and customers, but also the local communities where it operates. As a result, the Global Day of Giving was born, where more than 20,000 hours were donated to charitable causes in 20 countries spanning the globe.



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Be a Hero for Babies

Lemonade stands. Car washes. Golf tournaments. Silent auctions. Pancake breakfasts. None of these sound very impressive when it comes to raising money for charity. But when Farmers Insurance agents from all across the country conducted these events, and more, to benefit the March of Dimes and raised more than \$1.4 million in just one single day — now that's impressive.

Paul Hopkins, CEO of Farmers, and Jennifer Howse, president of the March of Dimes, proclaimed June 14, 2006 as “Be a Hero for Babies Day” and challenged Farmers to raise one million dollars through its network of agencies and district offices throughout the United States.

All across the country, Farmers agents and district office personnel responded very quickly and enthusiastically to the charge. A golf outing in Illinois attracted approximately 230 agents and district managers. The flagship event was a putting contest, in which all proceeds raised went to the March of Dimes. In Kansas, district manager Robert Davis took matters into his own hands by flipping flapjacks to raise money for the March of Dimes. Davis invited all his agents and his office complex tenants to join him for a pancake breakfast in front of his office. In Southern California, district manager George O'Hara invited his neighbors to stop by his office for their morning coffee and a muffin and asked them to make a \$5 donation. In Oregon, Farmers employees contributed to a team effort by washing cars for \$5. Janese Gallardo, a district manager in Wichita, Kansas, camped out on her office's roof until her district



Photos courtesy of Farmers.

In Oregon, a Farmers team contributes to the cause by washing cars for a \$5 donation.

reached their goal. To help in the effort, some of her agents joined her on the roof, three local teenagers collected donations near her office and raffle prizes were awarded to people who made donations. Even family members of Farmers people got in on the action. Maxwell Rosser, daughter of Bellingham, Washington, district manager Drew Rosser, enlisted the help of her friends to sell lemonade on the sidewalk. The children donat-

ed all of the proceeds, along with their allowances for the month, to the March of Dimes.

Once the donations were totaled at the end of June 14, more than \$1.4 million had been raised.

“Through this effort you sent a powerful message to your community that you are about far more than insurance — that you are about leadership and dedication to the health of our youth. That strong message sets

you apart,” wrote Hopkins in a letter to all agents and district managers following the June 14 events.

In her letter to the Farmers team, Howse wrote, “Not only did you make history for the March of Dimes by raising over \$1.4 million in a single day, but you also provided much needed funds that will support research to find out why premature birth happens and what can be done to prevent it. Imagine the thousands of lives that will be saved when — thanks in part to your help — we have the answers we need!”

Fundraising and donations were integral aspects of making “Be a Hero for Babies Day” a success, but the day was also a great opportunity to educate people about prematurity. In Sacramento, California, agent Leo Kuri and his wife, Christina Ivazes, visited local media outlets to educate Sacramento’s Hispanic community about prematurity, in addition to raising donations. The pair visited the local Univision Spanish-language television station and spoke with its reporters and staff about the Farmers and March of Dimes partnership. As

a result, the television station offered to air a feature story on prematurity and the Hispanic community and invite a March of Dimes representative into the station to be interviewed for a story. Kuri also visited a local Hispanic radio station, La Favorita, to speak about preventing premature births, offer important statistics and introduce its listeners to the March of Dimes, the March of Dimes’ Spanish-language Web site and how Farmers is helping the cause.

Farmers has been a national sponsor of the March of Dimes through its “Walk America” program for 20 years and for at least the last ten years has been the leading insurance company contributor. The success of “Be a Hero for Babies Day” elevated Farmers as a March of Dimes corporate partner to one of the top four contributors and the largest insurance company fundraiser for the March of Dimes in the United States.

2006 was the first-ever “Be a Hero for Babies Day” event; the insurer is making plans now for 2007 with a goal to surpass the money raised in 2006.



Paul N. Hopkins, CEO of Farmers, and Dr. Jennifer L. Howse, president of the March of Dimes, announce the “Be a Hero for Babies Day” challenge.

“Be a Hero for Babies Day” is just part of Farmers’ new initiative, Farmersfuture 2010, a strategy for market leadership. “With 15,000 agents exclusively representing Farmers, the leadership role of these agents in their local communities is an important part of that strategy,” said Jeffrey C. Beyer, senior vice president and chief communications officer at Farmers. “Engaging Farmers’ agents as visible leaders in its national partnership with the March of Dimes helps the community see them in an enhanced light,” added Beyer.

Anna Eleanor Roosevelt, granddaughter of Franklin Delano Roosevelt and the founder of the March of Dimes said, “There have been many historic moments at the March of Dimes, and, certainly none more important than discovering the cure for polio. Farmers’ ‘Be a Hero for Babies Day’ will go down as an historic moment for the March of Dimes.”

“My grandfather would be very impressed,” added Roosevelt.



Friends and family members of Farmers people sold lemonade and donated the proceeds.

A Labor of Love Brings Corporate Citizenship to Life

At first glance, the world's largest reinsurance company may not seem to have much in common with a rural school and farm. But the affinity runs deep between Swiss Re and Green Chimneys, a non-profit residential and day school with a working farm serving children with emotional, behavioral, social and learning challenges in Brewster, New York.



Photos courtesy of Swiss Re.

The two organizations have a bond because of their shared focus on sustainability — the habit of thinking long-term, so that decisions made today do not negatively impact tomorrow. Sustainability is one of Swiss Re's core guiding principles; at Green Chimneys, it's a way of life.

Founded in 1947, Green Chimneys is a nationally renowned organization on 196 acres that operates a farm in addition to serving nearly 200 students on its campus. Green Chimneys is recognized as the worldwide leader in animal-assisted therapy and is well-known for its animal reha-

bilitation program, which provides recuperation and release (or permanent sanctuary) to injured birds and animals. Green Chimneys' annual "Birds of Prey Day" is just one of the popular events held at the campus to introduce the public to its unique facility and programs.

The employees at Swiss Re's Americas headquarters in Armonk, New York, know the name Green Chimneys well. They have been volunteering at the campus, which is situated about 25 miles away in suburban Westchester County, New York, for the past six years.

Swiss Re's relationship with the organization has evolved from corporate sponsoring to playing an active role in the Green Chimneys Board of Directors. The Board helps steer the Green Chimneys goal of developing a harmonious relationship between people, animals, plants, nature and the environment. Students at Green Chimneys learn firsthand about

sustainability at the farm's certified organic garden, which provides food for both the campus dining hall and the local community.

The Green Chimneys treatment philosophy is based on the belief that healing and rehabilitation occur when the environment in which treatment is offered is enriched, nurturing, "non-institutional" and ordered and with multiple opportunities for healthy relationships to develop. Intrinsic to the overall philosophy is the conviction that students are treated most effectively in an environment that is open

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Employees from Swiss Re spruce up a barn on the campus of Green Chimneys School.

Breaking the Mold and Building for the Future

When most people attend a professional conference they expect to wear a suit and tie, not a hard hat and tool belt. They expect to spend their time in workshops or listening to guest speakers, not knee-deep in freshly-poured cement, wielding a hammer and nails. Yet that is exactly what attendees of the Independent Insurance Agents & Brokers of America's (Big "I") Fall Leadership Conference did last September.

When Hurricane Katrina devastated the Gulf Coast, many companies that had previously committed to hosting meetings or conventions in New Orleans canceled their trips and went to other venues — preferring not to deal with the destruction left in Katrina's wake. However, the Big "I" decision to keep its September 5-10 reservation in the Big Easy was never questioned and neither was the association's partnership with Habitat.

"It was the unanimous decision for us to take our leaders to this location to support the city, our local members and to offer what assistance we could in the rebuilding of this city. We couldn't go to New Orleans without participating in this project as we recalled our feelings and concern for these folks," said Brett Nilsson, Big "I" executive committee member.

More than 240 agents, company partners and other volunteers rolled up their sleeves and got their hands dirty during the Big "I" Habitat for Humanity building project in New Orleans. The volunteers spent a day

working on homes in Habitat's Musician's Village, a planned area of 75 new homes with a music education center in New Orleans' Ninth Ward. Volunteers assisted with roofing, siding, insulation and other tasks as part of Habitat's mission of eradicating poverty housing worldwide.

Madelyn Flannagan, vice president of education and research for Independent Insurance Agents & Brokers of America, Inc., was the catalyst behind the group's involvement with the project. Flannagan, who has volunteered with the Virginia chapter of Habitat for some time, thought the Big "I" conference was the perfect way to get members involved.

"As a group, we had all decided that we should seek out ways to help give back to the community, especially in light of the dim view of the insurance industry in the aftermath of Katrina. And, since we would be bringing a large group of people, we sought out a way that would allow us to have our members working together while helping the people of New Orleans,"



Photos: RiverView Photography.

Tom and Heather Minkler of the Clark-Mortenson Agency in Keene, New Hampshire, take time out from hanging siding to pose for the camera.

said Flannagan.

Steve Spiro, an independent agent at Spiro Risk Management, Inc. in Long Island, New York, found that participating in the build gave him a greater understanding of what agents in the Gulf Coast region felt post Katrina.

"Seeing the devastation in person gave me a totally different appreciation for what many agents and their clients must have experienced. From the inability to locate or communicate with family, friends, trusted insurance advisors or their insurance companies to the lack of food and power, it must have been awful. I can't imagine what it would be like as an agent not only not knowing when I'd be able to communicate with and advocate for clients in the way I've always prided myself, but wondering if I'd even have clients or a business when it was over," said Spiro.

Bill Stiglitz, past Big "I" president, was part of a crew responsible for pour-

ing concrete and was glad to get his hands dirty during the project.

“Everybody thought they were working on a worthwhile project. It was great that we were able to do a little something to help,” he said. “You connect with the people affected. We talked to a lady moving into one of the houses and she was just so thrilled about being in there.”

Current Big “I” President Alex Soto was also more than willing to don a hammer and help install roof tiles on some of the Habitat houses. He said the experience was eye-opening.

“I had made a monetary donation soon after Katrina, but this was more rewarding. This involved sweat and muscles. Also, we saw the tangible results of our work,” said Soto. “I truly believe that, as an association, it is important that we involve ourselves in this kind of project. Everyone felt great about this mission and it rekindled

our understanding and empathy for our fellow agents and their clients in Louisiana, Mississippi and Alabama.”

Even Nancy Nilsson, who was not directly involved in the conference, was inspired to join her husband Brett, in the rebuilding effort and walked away from the experience with the satisfaction that she has made a difference.

“I was so touched by all of the people who were willing to come out and do what ever job they were assigned to. Most of the jobs did not require a lot of skill, just willing hands that could get dirty, develop blisters, get stained with paint and, most importantly, make a difference for the individuals who had lost everything,” said Nilsson. “I was able to work on siding a house and felt a great sense of satisfaction as we

walked away to see that in one day it came a step closer to a family’s dream of moving in. It also made me feel so proud to be involved with people who recognized the need to give service, to make a difference and reach out to those who were suffering loss, which is really what insurance is all about.”

More than 3,000 volunteers have worked on the Musician’s Village homes since its inception and the first three new homeowners moved in last fall.

The following sponsors also contributed to the Big “I”/Habitat partnership project: Applied Systems; Encompass Insurance; Fidelity National Insurance Services; RLI; Safeco Insurance; Swiss Re; The Hartford; Travelers; Zurich North America; Independent Insurance Agents of Louisiana; Independent Insurance Agents of North Carolina; and Massachusetts Association of Insurance Agents.

A group of volunteers pose on the porch of one of the homes being built in the Musicians Village in New Orleans’ Ninth Ward.



Industry Volunteers Break Their Own Record

The Insurance Industry Charitable Foundation held its 9th Annual Volunteer Week October 14th through October 21st last year and industry volunteers turned out in record numbers to help their communities throughout California.

Since 1998, the Foundation, which is exclusively funded and directed by the insurance industry, has hosted Volunteer Week—the largest ongoing volunteer initiative in the insurance industry. Each year the Foundation brings together volunteers from the industry with California’s nonprofit agencies. This week-long effort provides thousands of hours of much-needed volunteer service to community charities across the state.

More than 12,400 volunteer hours were generated by insurance industry volunteers, friends and family members during this one-week event, a 25 percent increase over previous years. As many as 1,855 volunteers completed 180 projects from as far north as Auburn, California, through the Central Valley, and into San Diego communities in the south. 2006 Volunteer Week supported more than 60 nonprofit agencies and countless

community members who benefited from their service. This industrywide effort is truly making a difference, working together to help communities and enrich lives.

To many nonprofits, volunteers are often the backbone of their charitable efforts. Without these dedicated and selfless contributors, many of them could not survive. Volunteer Week provides an easy method for volunteers to focus their efforts and

charities to complete necessary projects. This year alone during this one week food banks were able to fill thousands of boxes and baskets of food for homeless, ill



Photo: Mary Reynolds

Employees of A.J. Gallagher & Co. prepare meals for the hungry at Project Open Hand of Oakland, California.

and housebound citizens; shelters for abused and neglected children were refurbished, playgrounds were cleaned up, and structures rebuilt; hot, nourishing meals were prepared and served to hundreds of homeless and needy men, women and children; invasive plants were removed from state parks and rivers and stream beds were cleared of rubbish; clothing was donated, sorted and distributed; underserved children were provided with educational programs through mentoring, reading and hands-on activities; new furniture was moved into a shelter for abused women; seniors were provided with one-on-one interactive programs and activities; entire community centers were repainted inside and out; and groups of children in long-term hospital care who are severely burned or in need of extensive reconstructive surgery enjoyed festive Halloween parties, games and treats with volunteers.

While Volunteer Week focuses its efforts once a year on one week in October, the insurance industry as a whole provides tens of thousands of hours of volunteer time all year long throughout the United States.

The Foundation recently announced the launch of their New York Division at a luncheon hosted by Martin Sullivan, president and chief executive officer, American International Group, Inc. (AIG), at their headquarters in New York City. Development of a regional board and investment in the Foundation are currently underway. The Division will provide local community grants and an industrywide volunteer service program.

The California-based organization seeks to be the collective philanthropic voice of the industry



Photo: Kathy Schuett

and set the standard for corporate giving. AIG is serving as the founder of the New York Division and made a significant leadership and financial investment in the Foundation. “New York could be the Foundation’s most important division and the leadership and support provided by AIG is sincerely appreciated,” said Bill Ross, chief executive officer of the Insurance Industry Charitable Foundation.

The Insurance Industry Charitable Foundation is exclusively funded and directed by the insurance industry.

Above: A team of volunteers from Golden Eagle Insurance take a break from volunteering at We Care Children Services in Contra Costa County, California. Below: CSE Insurance volunteers at a food bank in Concord, California.

The existence of an industry foundation is somewhat unique and requires broad participation and support from the industry. To learn more, visit the Foundation’s web site at www.iicf.org.



Photo courtesy of IICF

Gift of Giving Across the Globe

“This has been one of the most productive and fulfilling experiences for me outside of the office. It’s good for the soul as well as the community.”

Brian O’Hara, president and chief executive officer of XL Capital Ltd, expressed these sentiments to a Bermuda newspaper last June as he took a break from helping to restore a local facility for the visually impaired.

O’Hara was in awe of XL employees’, and his own, impact on June 16, 2006, when the company held a Global Day of Giving. The one-day event saw more than 2,500 employees worldwide spend a business day giving back to their local communities.

What started as an idea presented to the company’s executive management board by a group of XL employees went on to become a significant part of commemorating XL’s 20th anniversary. XL Capital Ltd’s executive management board agreed that one of the ways to celebrate the company’s milestone was to not only acknowledge its employees and customers, but also the local communities where it operates. As a result, the Global Day of Giving was born, where more than 20,000 hours were donated to charitable causes in 20 countries spanning the globe, including Argentina, Australia, the United States, the United Kingdom, Switzerland, France, Spain, Singapore and India.

“The idea made sense,” said O’Hara, reflecting on the event afterwards. “Not only could we mark our anniversary in a symbolic way, but it fell in line with our overall Corporate



Brian O’Hara, president & CEO of XL, helps spruce up a local facility for the visually impaired.

Social Responsibility (CSR) strategy. We aim to support initiatives and programs in our local communities and increase our support for employee volunteerism and raise awareness of social issues. Our activities on June 16 also reflected the company’s core values — respect, ethics, excellence, development and teamwork.”

The XL Group adopted a flexible approach to planning more than 200 projects for the Global Day of Giving. Employees could choose their cause, plan their project and submit it to XL Capital Ltd’s global CSR director, Gavin Arton, for approval.

“We took this approach in order to infuse a spirit of passion and

dedication and inspire teamwork,” explained Arton. “We provided initial guidelines — such as an underlying focus on education — to help get ideas flowing. We also created an area on the company’s intranet where approved projects in each location resided to let others know what their colleagues were doing and to find out how they were doing it.”

The variety of projects demonstrated XL employees’ creativity. Some offices reached out to organizations they had never worked with before, while others decided to donate their time to a charity close to their hearts or with whom they already had existing relationships. Some also held



London staffers Sean Wastie and Arabella Ramage lend their efforts at an East London farm which caters, in particular, to young children in providing them a 'great outdoors' experience.

Schaumburg, Illinois, office. Karen and her teammates were acknowledged for their volunteer efforts by winning the "Above and Beyond Award" from the Muir Literacy Academy, a public, alternative school for students with literacy and academia needs. XL volunteers assisted students for the day with activities such as reading and painting.

"I am aware that an enormous number of you already make contributions in your free time. But on one day, we did it as a group. We showed the power of many — thousands of hours of hard work. Thank you all for the extraordinary effort you put into planning and executing the Global Day of Giving. It was in my view the most significant day of our 20th

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fundraising activities in advance of the Global Day of Giving.

In Colombia, the staff of 14 decided to help a charity they had close ties with, *Fondacion Vida Nueva* (New Life Foundation), which builds homes for destitute women and children. The Hong Kong team decided to take an environmental approach, planting trees for the day in the countryside at *Kadoorie Farm and Botanical Gardens*. Dublin employees invited school children to spend the day at the office to enhance the concepts they had learned through their classroom-based *Junior Achievement* program, while a separate team headed to a dilapidated primary school to paint colorful murals on the school yard's exterior. The London office planned a variety of projects ranging from extreme sports fundraising activities, gardening, preparing breakfast at a homeless shelter and painting classrooms. At *XL House*, the group's global headquarters in Bermuda, more than 300 employees took part in 25 projects, ranging from completely restoring a run-down facility for the blind to hosting a drug education program for female inmates at a local

detention center.

XL Capital Ltd's Global Day of Giving was deemed a success based on the accomplishments of each project and employees' overwhelming response.

"We never knew how much we could do until that day. We knew it was going to be a meaningful experience but the feeling that comes after it has motivated us do more," said Karen McIntyre, an employee in XL's

A group of XL's Dublin staff brightened a bleak school yard by painting a colorful mural. Volunteers painted the play yard and installed a basketball hoop, in addition to decorating two school rooms and assisting the school office with their computers.



LABOR OF LOVE *continued from page 3*

and normalizing and that welcomes involvement of the local community.

By supporting Green Chimneys, Swiss Re aims to make a significant difference in the lives of the students and, in the long run, society itself.

"We are proud to support this organization," said Mark Lescault, head of casualty underwriting and Swiss Re's representative on the organization's board. "Although our business objectives may be different, we share the common goal of sustainability."

Last May, Swiss Re held a special fundraising and education program to benefit Green Chimneys titled "Global Warming and the Global Landscapes." Wes Jackson, president of The Land Institute, was the featured speaker. He was joined by Paul Epstein, associate director of the Center for Health and the Global Environment at Harvard Medical School and co-author of the Swiss Re-sponsored "Climate Change Futures" report.

The event also featured a silent auction of beautiful photographic prints depicting the animals of Green Chimneys.

Swiss Re's support of the school was recognized at the Green Chimneys Black and White Spring Gala held in June 2004. An official Legislative Resolution from the New York State Senate was presented to Swiss Re commending its "support and concern for the children, animals and programs at Green Chimneys School."

Swiss Re employees' most visible activity with Green Chimneys is the annual volunteer day held each spring. After traveling to the campus together and having breakfast with students in the Green Chimneys cafeteria, the Swiss Re team meets with volunteer coordinator Linda Miele to get their work assignments and equipment for the day.

Over the past six years, Swiss Re volunteers have planted trees, weeded and applied compost to the soil in the organic farm, painted fences and barns, built benches and re-mulched the animal rehabilitation sanctuary walking path. It's proof that a great deal can be accomplished in a short amount of time when a large, eager group of people works together.

Sometimes the teams are accompanied by small groups of students on breaks from classes; establishing a rapport with the students is the most enjoyable aspect of the visit for many volunteers. The volunteers can also take tours of the farm and wildlife rehabilitation center, allowing an up-close look at the deer, pigs, cows, chickens, horses and exotic birds including peacocks and magnificent birds of prey.

Dr. Samuel B. Ross, founder and managing director of Green Chimneys, speaks enthusiastically about the vital contributions made by Swiss Re and other corporate and volunteer groups to the farm. Green Chimneys estimates that the monetary value of volunteer hours donated in one year is equal to half a million dollars. Dr. Ross, in his signature upbeat style, even created a rhyme of thanks: "How lucky can we be... to have friends at Swiss Re."

Swiss Re employees get another opportunity to interact with Green Chimneys students each year at the company's annual "Take Our Daughters and Sons to Work Day" event. On that day, small groups of students are paired with employees in different departments to learn about the working world and to get a feel for corporate life. The goal of these mentoring sessions is to provide positive role models for the students and perhaps give them ideas for their own career aspirations.

As Miele expressed after the 2006 event, Swiss Re "gave [our students] a huge boost in their self-esteem and afforded them a wonderful opportunity to use their social skills."

The highlight of each year's event is the release of one of Green Chimneys' rehabilitated wild birds. The outdoor terrace at the Swiss Re building offers the perfect setting for the children to watch a magnificent bird safely return to the wild.

"What Swiss Re has done for our children is nothing short of remarkable," said Joseph A. Whalen, executive director of Green Chimneys. "We salute them for their continuing support of our programs, their environmental consciousness and their role in helping our children, both on-campus and off-campus. Swiss Re employees not only provide a strong example for our children, but also for their colleagues and others in the business community."

GIFT OF GIVING

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anniversary," said O'Hara.

The XL Group plans to hold another Global Day of Giving in 2007 and will review its employee volunteerism activities as a whole to determine the best ways to leverage employees' time and efforts. Arton believes a more strategic approach will have a significant influence on employees' future efforts.

"I think we can identify how and where we can make an even greater difference," said Arton. "After all, it's all about making positive, long-lasting change and with approximately 3,500 passionate employees in our midst, the possibilities are endless," he added.