

Impact

*The Insurance
Industry's Contribution
to Community
Development*



Learn more about the 60th Anniversary celebration of
The Hartford's Junior Fire Marshal program.
See story inside.

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Building Homes, Expanding Minds

With each issue of *Impact*, we attempt to feature new and different ways in which the insurance industry is helping communities across the country. In this issue, we are proud to include two “old” programs that, combined, have been serving the community for almost 175 years.

For almost 115 years, West Bend Mutual Insurance Company has been active in its home state of Wisconsin by providing funds for dozens of not-for-profit organizations, including the United Way of Washington County, the American Heart Association and the American Cancer Society. In addition, volunteers participate in Blitz Builds to benefit Habitat for Humanity. In 2007, The Hartford celebrated the 60th anniversary of its Junior Fire Marshal program, which has educated more than 110 million children on the basics of personal fire safety and prevention.

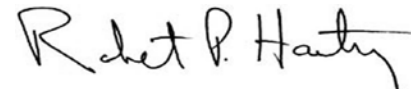
We also feature an innovative program established in 2007 by Mutual of Enumclaw Insurance Company to provide free tutoring to all students living within the boundaries of the local school district. The program will be refined over the first year or two and then packaged

and made available to communities around the world.

You’ll also read about GMAC Insurance’s approach to community outreach. Its Agency Community Challenge is a program wherein agents are challenged to increase the number of their customer policies; those who meet specific milestones are rewarded with a corresponding financial contribution made out to the local nonprofit charity of their choice.

And in the aftermath of the devastating wildfires in Southern California, Fireman’s Fund Insurance is rebuilding policyholders’ homes that were damaged or destroyed with “green” upgrades. This is the first-ever green insurance offered to homeowners in the U.S. and sets a new standard for personal insurance. Homeowners will be able to rebuild their homes using environmental safety and efficiency standards and landscape using native trees, plants and shrubs that are fire resistant.

Look for more stories on the “green” focus of the insurance industry in future issues of *Impact*.



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Cover: Chris Jones, assistant regional VP for The Hartford in Chicago, and his colleagues helped kids learn the basics of fire safety during an event to kick off the 60th Anniversary celebration of The Hartford’s Junior Fire Marshal program. Photo courtesy of The Hartford.

Fanning the Flames of Fire Safety Education

The Hartford has a deep-rooted and historical connection to fire safety. At the end of World War II, just as the Baby Boom was getting underway, it was natural for The Hartford, known nationwide as an insurer against fire perils dating back to 1810, to create its Junior Fire Marshal® program. The program was formally launched in 1947 to teach children the basics of personal fire safety and prevention. In its 60th anniversary celebration, The Hartford is adding new energy to the program and its activities.

The need for fire safety never takes a recess. During National Fire Prevention Week, teachers across the country shed light on the importance of fire safety and prevention for their students to make sure—even as students grapple with dozens of other issues at home and at school, that this potentially life-saving information is always top-of-mind.

In Dallas, the Edward Titch Elementary School had a special visit from The Hartford's Junior Fire Marshal (JFM) program. This event included a discussion with veteran firefighter Bob Williams, a Junior Fire Marshal himself from the class of 1952. Students asked Fire Marshal Williams questions about fire safety while fellow classmates volunteered to demonstrate the “stop, drop and roll” technique.

The Dallas Fire Department arrived with a mobile fire safety trailer, which filled with artificial smoke and gave children a memorable hands-on experience

of staying low and getting out safe.

By the day's end, 300 students had been deputized as Junior Fire Marshals—proud additions to the 110 million children that have participated in the program over the last 60 years. Their symbol of membership: the red

fire helmet featuring The Hartford's stag logo that has been an icon for kids growing up in post-war America.

The Junior Fire Marshal program was created in the midst of the first spike of the Baby Boom and the unprecedented post-war building



Photos courtesy of The Hartford.

Chicago students exiting the Fire Safety Trailer as a part of the Junior Fire Marshal event get a hand from fire department educators.



Newly “deputized” Junior Fire Marshals in Dallas practice escaping from a simulated fire.

spree of more than 23 million new homes. For the first time, children became powerful spokespeople for fire safety and prevention. Since then, generations of American children have participated in the program through the efforts of The Hartford and its employees and agents.

To kick off the 60th anniversary year of the program in 2007, The Hartford turned to firefighters and public school teachers to learn more about their views on fire safety. The Hartford found that early and regular fire safety education is just as important in today’s age as it was in 1947.

The Hartford surveyed 400 public school teachers and 730 firefighters from around the country about fire safety issues. According to the surveys, only one-third of the groups believed that children adequately learn fire safety basics that could save their lives. The surveys also found another significant point of agreement: more



Chicago students present a “Thank You” card to The Hartford from their school. (l to r: Chris Jones, assistant regional VP for The Hartford in Chicago, Principal Edmonds of The Christopher Columbus School and, in front, class ambassadors.)

than 95 percent of both firefighters and educators see the classroom as the best place for learning fire safety lessons.

“Since we introduced the Junior Fire Marshal program in 1947, the odds of escaping a fire have improved dramatically for our children, and that’s a welcome blessing,” said Neal Wolin, president and chief operating officer of The Hartford’s property and casualty operations. “Enhanced building codes and an increase in smoke detector usage have contributed to a decrease in fire fatalities.”

But according to the National Fire Protection Association, fire still claims a life every three hours in the United States, and more than 40,000 of the fires in this country each year are started by children. “Education of our young people, through programs like The Hartford’s Junior Fire Marshal, is one of the most effective tools we have to make such statistics a

thing of the past,” said Wolin.

To emphasize the ongoing importance of fire safety, The Hartford redesigned its Junior Fire Marshal Web site (www.thehartford.com/jfm) and the program’s curriculum to strengthen its relevance to today’s kids, parents and educators. The updated version incorporates interactive games and other online tools. In addition, teaching materials offer an educator’s guide and activity sheets specifically created for each age group’s comprehension level.

In celebration of the program’s 60th year, The Hartford also hosted a number of events across the country, where employees from the company’s regional offices volunteered to educate more than a thousand new Junior Fire Marshals. In addition to Dallas, the 2007 Junior Fire Marshal tour included a back-to-school event in Chicago and the annual event in Hartford, Connecticut. At the event

in Hartford, students received a tour of exhibits at the company's world headquarters, viewed the company's famed collection of antique fire equipment and got hands-on experience in The Hartford's high-tech "sprinkler lab." Most recently, The Hartford Junior Fire Marshal program stopped in San Antonio, where members of the company's Business Insurance center presented the city's fire department with a \$10,000 donation to mark the program's anniversary.

Hartford employees around the nation joined in the anniversary excitement as well: the company offered free hats and fire safety kits to nearly 3,000 employees for use in their children's or grandchildren's classrooms. The "Be Fire Safe" kit came complete with educational materials and dozens of Junior Fire Marshal helmets allowing each student in a child's class to learn and remember the lessons the program teaches.

To begin the Junior Fire Marshal program's next 60 years, The Hartford

announced in October 2007 the appointment of a new national ambassador with decades of experience in firefighting and fire prevention and education — firefighting expert and best-selling author Dennis Smith.

In his lifelong career in firefighting, Dennis Smith experienced many times over the astonishing ferocity of a household fire. During his 18 years with the New York City Fire Department, he served in some of the city's most dangerous fire districts, braving blazes and saving lives. While Smith is thankful for everyone who is spared injury, or worse, from a fire, he is especially gratified by the hundreds of stories in which children remembered the basics of their fire safety education and escaped from their homes unharmed.

However, like many fire experts, Firefighter Smith is concerned that with increasing pressure on teachers' and parents' time, such basic lifesaving lessons may be losing ground in schools and in homes.

"Home fires remain one of the



Bob Williams, National Ambassador (l) and Tim Nelligan, regional VP for The Hartford in Dallas, at a Junior Fire Marshal event during National Fire Prevention Week in October 2007.

most common threats to a family's safety, and one for which even very young children can learn to be prepared," said Smith.

After 60 years and 110 million children, the Junior Fire Marshal program is a great place to begin that preparation. ■

Bob Williams, an original Junior Fire Marshal from 1952, teaches Chicago youth about fire safety as a part of the program's 60th anniversary celebration.



Community Challenge Benefits Charities

Former U.S. Secretary of State Colin Powell once said, “The healthiest competition occurs when average people win by putting above average effort.”

The GMAC Insurance Group has done its part in fostering healthy competition among its agents while finding a way to benefit the community. The Agency Community Challenge is a program designed to help agents grow their customer base while giving back to the community. In the program, participants are challenged to increase the number of their customer policies; those who meet specific milestones are rewarded with a corresponding financial contribution made out to the local nonprofit charity of their choice.

In late 2007, during the first Agency Community Challenge, GMAC donated \$5,000 and a new GMC cargo van to the Cosmopolitan Fund for Children on behalf of grand prize winner Dougherty & Associates

of Sioux Falls, South Dakota. The Cosmopolitan Fund’s mission is to improve the quality of diabetes care, increase diabetes awareness and develop diabetes education and outreach programs in the upper Midwest.

“GMAC Insurance is a company that cares about the local communities where it does business,” said Rick Pierce, vice president, agency marketing, GMAC Insurance. “So rather than sponsor a sales contest with prizes that just go to the agents, we wanted to offer our agency partners the opportunity to give back to the community that supports them.”

The Dougherty’s have been in the insurance business since 1915. For over 10 years, the independent agency has made contributions to the Cosmopolitan Fund for Children, which was established in memory of a 15-year-old girl, Valerie Millar, who died of diabetes complications in 1990.

“The Cosmopolitan Fund addresses

an issue that affects a lot of people, but which is particularly important when it comes to our children,” said agent Dan Dougherty. “The organization has already made great strides for the diabetes cause and we will continue to support them in any way we can.”

In total, GMAC Insurance donated \$33,500 in prizes to 19 charities across the United States.

And as soon as the Agency Challenge ended, GMAC Insurance again sprang into action to help the community by announcing its partnership with Road Safe America, a nonprofit organization dedicated to making highways safer by reducing the number of collisions between large trucks and passenger vehicles. In the exclusive relationship, GMAC Insurance will lend significant financial and operational support, yielding a strong, combined force working to affect positive change on the roadways

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Staff from GMAC Insurance, Dougherty and Associates and Billion GMC donated \$5,000 and a new cargo van to the Cosmopolitan Fund for Children.

Photo courtesy of GMAC Insurance.

Rebuilding “Green” After Southern California Wildfires

In the aftermath of the recent wildfires in Southern California, the approximately 14,000 homeowners who suffered losses are assessing the damage. Homeowners insured by Fireman’s Fund Insurance Company are seeing a green light at the end of their tunnel.

Why a green light? Because Fireman’s Fund® is offering to rebuild its Prestige® Premier policyholders’ homes that were damaged or destroyed with green upgrades, if desired by policyholders. This is the first-ever “green” insurance offered to homeowners in the United States. Setting a new standard for personal insurance, homeowners will be able to rebuild their homes using environmental safety and efficiency standards and landscape using native trees, plants and shrubs that are fire resistant.

“This is an innovative solution and we’re pleased we can offer it first to Southern California wildfire victims,” said Robert Courtemanche,

president, personal insurance at Fireman’s Fund. “Family safety and health is of utmost importance, especially after the considerable loss Southern Californians have experienced,” said Courtemanche. “It is important to provide the best protection we can at this time when it is needed the most. We want to be part of the solution in rebuilding safer communities because it is the right thing to do.”

By going green, homeowners will use less energy, water and natural resources; create less waste; and even be better protected in the occurrence of a future wildfire. By adding some of the many green plants and shrubs that are not only native to the region but are also fire retardant; homeowners will be doing their part in providing natural wildfire protection.

Studies have shown the benefits of having a green home include lower susceptibility to asthma and allergies, as well as better overall health and

productivity in homes with green features. The National Center for Healthy Housing confirms that homeowners can expect substantial health gains by building green.

Green replacement upgrades mean Fireman’s Fund will repair or replace damaged property with materials and products that meet environmental safety and energy efficiency standards. Additional green replacement upgrades that will be offered to policyholders include:

- Energy Star® listed appliances including clothes washers and dryers, dishwashers, refrigerators and freezers.
- Energy Star listed Home Envelope including home sealing (insulation and air sealing), roof products, windows, doors and skylights.
- Energy Star listed Heating and Cooling systems, including air-source heat pumps, boilers, central air conditioning, central fans, dehumidifiers, furnaces, geothermal heat

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Photos courtesy of Fireman’s Fund.

After the devastating wildfires in Southern California, below, Fireman’s Fund is rebuilding with “green” upgrades (1).



A Vision for the Future of Education

It is difficult to find anyone in the United States today who doesn't agree that our education system is struggling. Because of demands that teachers address multiple learning styles in one classroom, mandated testing, funding challenges and aging resources it is almost impossible for teachers on the front line to focus successfully on the breadth and depth of the subject matter they are expected to teach. Add to this the distractions of cell phones and MP3 players in the hands of students and you have a recipe for failure.

A rural town 45 miles southeast of Seattle, Washington, is not exactly the type of community most people would expect to be an incubator of cutting edge educational strategies. But Mutual of Enumclaw Insurance Company is partnering with the surrounding community of Enumclaw to create just that. Walt Bennett, a Mutual of Enumclaw Insurance Company employee, has a masters degree in teaching and a vision for the future of education. With initial funding from Mutual of Enumclaw and the Enumclaw Rotary, Bennett set about converting his vision into reality. The basic concept was to provide free tutoring in all subjects to all students living within the boundaries of the local school district (including public, private and home schooled students).

The idea was born of frustration. Whether you have read the book

or not, if you have heard the title *It Takes A Village*, you most likely understand the point. The problem that arises after reading the book is that the vast majority of people stands back and says "Yeah! That's right! Where is that village and when are THEY going to show up to help our kids?!" In searching for that village people fail to get the point. They ARE that village. Instead of acting, many people are having so many conversations about education—No Child Left Behind, standardized testing, class sizes, small schools, measuring teacher performance, etc...that students get caught in the turbulence and slip right through the foundational cracks.

Enumclaw + Black Diamond Tutoring Program (EBT) began as a dream and has been carefully nurtured into reality. After eight months of intense planning, on August 1, 2007, the dream became a Washington not-for-profit corporation and on October 2, 2007, the program opened its doors to the students. In addition to the initial funding, support has been given in both monetary and in-kind donations from community members and businesses leaders. Additionally, volunteers have put in numerous hours remodeling the drop-in centers to create a warm and inviting atmosphere with the entire infrastructure for a

360 degree learning environment.

There are three primary venues within the program. The first consists of two drop-in centers where students can come in for tutoring in any subject offered by the school district. The centers are set up like coffee houses complete with bistro tables, big comfy couches and chairs, an espresso bar and free, healthy snacks. In addition to the aesthetic appointments, there are computer labs at each center which provide basic software, internet connectivity and printing capabilities. If students want a comfortable, quiet place to study, they are welcome. If they want to be able to work on an essay on the computer and know that there are folks nearby to read it over and provide input, they are welcome. Mutual of Enumclaw continues to provide ongoing support by providing the snacks and beverages to stock the tutoring center pantries.

The second venue is an online campus which students can access 24/7. To get help online, students can log in and look for an available tutor in their subject. When they find one, they enter into a tutoring chat room and begin a dialogue with the tutor. If they can't find a tutor available, they can drill down to the specific class they are working on and search discussion forums to find threads related to their issue or topic. They can read through the threads

to see if they can find an approach to their problem that they can adopt. If they don't find a thread containing their problem or they need help, they can post their question and the next available tutor will respond to them.

The final venue is a more direct collaboration with the school district. In a conversation with school administrators toward the end of the planning phase, it came up that the district was working on launching a new initiative, the Extended Learning Program. The program provides afterschool classes designed to help students improve performance on standardized tests at the middle school level and for credit recovery (regaining credits for classes previously failed) at the high school level. The one point the district struggled with was funding. It was only able to support one teacher for each of the classes offered. Seizing on this additional opportunity, it was decided

that the EBT program would supplement the staffing for the new district program, drawing from their pool of tutors.

All tutors undergo national background checks including sex offender and terrorist registries. Additionally, all tutors go through training so they understand the teaching methodologies employed by the school—primarily inquiry-based learning. This training helps them to avoid becoming answer factories and instead to gently nudge the students through the appropriate thought processes by answering questions with guiding questions. For example, if a student says “I don't understand the ramifications of global warming on the political climate in Mozambique,” the tutor might respond by asking “Well, what do you see as the difference between the economy of Mozambique and that of the United

States?” This would begin an exchange that requires the student to think through various differences and links that would eventually get back to global warming.

After the first three weeks of operation, there were 52 registered students and 25 tutors. The cross-section of tutors is a true reflection of the community. There are students, parents, working professionals (including employees from Mutual of Enumclaw) and retirees. The ultimate vision is to refine the program over the first year or two and then package it and make it available for communities around the world through Village Tutors, using Rotary International as the networking mechanism.

Yes, it takes a village. Mutual of Enumclaw and its namesake city are stepping up to the plate to be that village, creating an environment of Equal Opportunity to Learn. ■

Below: Walt Bennett, Mutual of Enumclaw, tutors Enumclaw Middle School student Jakob Stevens. Right: Paul Andrade, a Boeing employee, and Crystal Blanchette, Enumclaw Middle School student, work out some tough math problems.

Photos courtesy of Mutual of Enumclaw.



A Century of Community Support

When a company has been part of a community for so long, it becomes hard to imagine one without the other. In the case of West Bend Mutual Insurance Company, its connection to West Bend, Wisconsin, has endured for almost 115 years. That connection accounts, in part, for the company's philosophy of giving back to a community that has provided it with a stable and enduring home.

West Bend Mutual shows its support for the community in a variety of ways. Financially, it provides funds for dozens of not-for-profit organizations, including the United Way of Washington County, the American Heart Association and the American Cancer Society. Since 2003, the com-

pany has contributed more than \$1.2 million to local not-for-profits, as well as state-wide organizations.

On another level, West Bend Mutual's associates offer their time and talents as company representatives for a variety of fundraising and community service events. In the past four years, West Bend Mutual has hosted several Habitat For Humanity Blitz Builds, where dozens of associates received a paid day away from the office to help build or renovate homes for families in need. In addition to helping build new homes during the Blitz Builds, West Bend Mutual employees also lend support by supplying food and beverages, tools and equipment, t-shirts and

transportation, if needed.

Close to 200 associates offered a hand to Habitat in the past two years alone. Mike Hinckley, senior facilities engineer, has participated in all of the Blitz Builds. "The last four years that West Bend Mutual has allowed me to participate in the annual Blitz Builds for Habitat for Humanity have been very rewarding. Through the years, the amount of time and effort the Blitz Build participants have put into these homes is limited, but the memories are endless. We help give the participant families a fresh start, gain new friendships, share our time and skills, and create new memories. It's a pleasure to work for a company that's committed to financially supporting



Photos courtesy of West Bend Mutual Insurance Co.

Employees of West Bend Mutual Insurance participate in a recent Habitat for Humanity Blitz Build.



local community organizations and allowing associates to use their time and talents.”

“It is truly amazing to us how our participation has evolved into much more than swinging a hammer,” said Theresa Fuerbringer, community support coordinator at West Bend Mutual. “The Blitz Builds have given many of our associates opportunities not only to get to know other associates, but to work side by side to help others. Some departments even use this community support event as a team building opportunity. It has really become part of our culture at West Bend Mutual.”

“After a day on the Habitat job site, we know this is a worthwhile project that really makes a difference in the lives of these families,” added Fuerbringer.

West Bend Mutual is also supportive of fundraising events in the community. For those that require team participation, there will likely be at least one team representing the company. From the American Heart Association’s Heart Walk to the Boys and Girls Club’s 5K for Kids to the American Cancer Society’s Relay for Life, West Bend

Mutual and its associates are there.

The generosity of West Bend Mutual and its associates is evident when disaster strikes. In 2005, associates raised \$15,305 for victims of Hurricane Katrina. The company matched that amount, bringing the total donation to the American Red Cross to \$30,610. Each month, associates also contribute to various personal causes such as families hit hard by an illness.

In 1995, West Bend Mutual established the West Bend Mutual Charitable Trust. John Dedrick, chairman of the board, and former president and CEO, was instrumental in getting the fund started at the suggestion and encouragement of Cliff Nelson, former board member and community leader, and Peter Ziegler, current board member and community leader.

The Charitable Trust focuses its grantmaking priorities on programs that support the arts, strengthen children and families, protect the environment and enrich community life in greater West Bend and Washington County. In the past 12 years, the Trust has grown to \$15 million in assets and has provided grants of almost \$2 million to organizations helping Wisconsin residents. Dedrick is amazed at the fund’s growth. “I never imagined it would have grown this quickly or that we would have established a separate fund for the charitable efforts of our agent partners.”

The West Bend Mutual Independent Agents’ Fund was established in 2006 for nonprofit organizations served by the independent insurance agents who represent the company. Grants from the fund are aimed at bettering these organizations and improving the lives of those served by them. It also stretches West

Bend Mutual’s philanthropy into other Midwestern communities.

“A number of our agents have been instrumental in establishing very worthy organizations or are very active and enthusiastic volunteers for non-profit organizations,” said Tony Warren, West Bend Mutual president and CEO. “We believe their support and hard work should be recognized. There isn’t any better way to do that than by helping those organizations that mean so much to them.”

In the fund’s inaugural year, West Bend Mutual contributed \$105,000 to five organizations supported by their independent insurance agents. The Bryon Riesch Paralysis Foundation was one of the first organizations to benefit from the West Bend Mutual Independent Agents’ Fund. Bryon’s father, Ken Riesch, and his agency, R&R Insurance Services, represent West Bend Mutual. “Personally, it’s been great to be able to represent a carrier that’s committed to its agents and the communities those agents work in and give back to. That makes for a great partnership where everyone, including the community, is a winner.”

Giving back to a community it has called home for more than a century is something West Bend Mutual and its associates firmly believe in and demonstrate every day. And it’s proven to be a winning philosophy for everyone. ■



COMMUNITY

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and decrease the number of accidents. GMAC Insurance plans to extend its support on strategic initiatives throughout the coming years.

Road Safe America was cofounded by Steve and Susan Owings after they lost their 22-year-old son, Cullum, when his stopped car was hit from behind by a speeding tractor trailer truck on the Sunday after Thanksgiving in 2002. The Atlanta-based nonprofit organization works to promote safe driving habits for passenger vehicle and truck drivers, with the goal of making the highways safer. Currently, it is working to achieve a national rule requiring operational speed governors (automatic device used to regulate and control such variables

as speed or pressure in the functioning of an engine) in large trucks, limiting them to 68 miles an hour, with serious consequences for violators.

“We believe in Road Safe America’s mission wholeheartedly,” said Gary Kusumi, president and chief executive officer at GMAC Insurance. “This organization was born out of a heart-wrenching loss and is focusing its efforts to prevent similar tragedies in the future. Through this partnership, we’re offering significant support to help Road Safe America educate drivers, change behaviors on the roadways and save lives.”

While sharing the mission to make America’s highways safer, the partnership also aligns with both organizations’ strategic business objectives.

“It’s similar to the old adage, ‘two heads are better than one,’” said

Road Safe America Cofounder Steve Owings. “We were searching for a partner to move our mission to the next level, and there are a lot of companies that could help us do that. But at the end of the day, we really wanted to team up with one that aligns with our core values. GMAC Insurance is the perfect fit.”

“As a responsible insurance company, we’re not just here to help people pick up the pieces after an accident—we need to help prevent them in the first place,” said Kusumi. “And to do this, we need to educate drivers on roadway hazards and the simple yet critical steps they can take to avoid them. We started this with our annual GMAC Insurance National Drivers Test. Partnering with Road Safe America to turn knowledge into action is the next logical step.” ■

REBUILDING

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pumps, home sealing (insulation), programmable thermostats, room air conditioners, ventilating fans.

- Low Volatile Organic Compounds (VOC) paints, adhesives and sealants.
- Energy Star listed Lighting fixtures, light bulbs and ceiling fans.
- Federal Energy Management Program (FEMP) designated plumbing fixtures.
- Carpeting that has passed the Carpet and Rug Institute’s standards for low emissions.
- Forest Stewardship Certified wood for millwork, ceilings, siding and framing. Wood flooring can be replaced with eco-friendly bamboo material.
- Trees, Shrubs, Lawns and other plants—up to \$10,000 per plant and \$50,000 total for replacing

destroyed vegetation with those that reduce the risk of spreading wildfire. Recommending fire-resistant and green landscaping is part of a comprehensive loss prevention program already available to Fireman’s Fund California policyholders to proactively reduce vulnerability to wildfire.

- Pet injury—up to \$25,000 for veterinary expenses due to injuries caused by an occurrence such as the fires.

Fireman’s Fund began offering green insurance for commercial buildings in October 2006. Working with groups such as the United States Green Building Council, the insurer determined that Leadership in Energy and Environmental Design (LEED) certified buildings are safer and should be given a discount on the insurance premium. The company also offers green upgrade, commissioning and green builder’s risk coverages for com-

mercial buildings. Starting in 2008, Fireman’s Fund plans to offer green coverage upgrades as well as other enhancements and loss prevention services to homeowners in several states.

According to the U.S. Environmental Protection Agency, the “built environment” has a vast impact on the environment, human health and the economy. By adopting green building strategies, companies and individuals can maximize both economic and environmental performance.

In today’s earth-friendly and health-conscious society, many people look for ways in which they can help, whether it be by purchasing a hybrid vehicle or recycling daily waste. Thanks to Fireman’s Fund, homeowners affected by the devastating wildfires have been given a chance to not only rebuild their homes and lives, but to have the ability to do so in an environmentally friendly way. ■