

Impact

The Insurance Industry's Contribution to Community Development



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We're Talking Teamwork

Legendary baseball manager Casey Stengel said, "Gettin' good players is easy. Gettin' 'em to play together is the hard part." But *Impact* proves Stengel wrong as we continue to highlight how easily and successfully employees, companies and associations are teaming up to make a difference in their communities.

A team from State Farm is helping to build or rehabilitate more than 14,000 affordable apartments and homes and the company has also partnered with COUNTRY Financial to rebuild a home and food distribution center and organize a food drive in Central Illinois. Erie Insurance has built a strong relationship with local students through the company's Adopt-A-School partnership and company volunteers turned a recent fishing trip into an exciting outdoor experience. Zurich's commitment to boosting spirits and the economy in New Orleans is evident in its sponsorship of the Zurich Classic golf tournament and its relationship with children in need in Louisiana.

Employees from Selective Insurance didn't hesitate to do back-breaking work to build a four-family Habitat for Humanity home in New Jersey. And Arthur J. Gallagher & Co. has made community outreach part of its company philosophy by donating time and energy to needy causes such as disease prevention, supporting U.S. troops and local food banks and homeless shelters, among many others.

Volunteer Week, conducted by the Insurance Industry Charitable Foundation for the last 12 years, has generated over 120,000 hours of volunteer service and work that is worth more than \$2 million. And the Insurance Council of Texas' smoke alarm program has distributed and installed more than 5,000 smoke alarms — saving lives and property across the state.

We're sorry for tooting our own horn, but we are proud of the small but mighty team of I.I.I. employees who have been doing their part to "run breast cancer out of town" by participating in the Susan G. Komen Race for the Cure in New York City.

Please don't hesitate to let us know about your company's involvement in any programs locally or globally.



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Going to Extreme Measures

Imagine seeing Ty Pennington running towards you with his camera crew, announcing your family is the lucky one selected for “Extreme Makeover: Home Edition.” It was a dream-come true for Nathan and Jenny Montgomery. And it was a dream made even better with help from State Farm® Insurance and COUNTRY Financial®.

The Montgomerys dedicate their lives to helping needy people. Once a promising young engineer, Nathan

tion center. Finally, the nightmare of a crumbling home and struggling distribution center was over.

But changing their lives meant recruiting an army of volunteers in a very short amount of time. That’s when State Farm, headquartered about an hour’s drive away, offered assistance.

State Farm gave time and services of people including Bob Mathes, supervisor of administrative services,

community, the design team also wanted to refurbish the distribution center and make sure the family never has to worry about whether they’ll run out of food. That’s when COUNTRY Financial entered the picture. COUNTRY and State Farm partnered to quickly organize a massive food drive across Central Illinois.

“It didn’t take long from when we got that first phone call to start organizing the drive,” said Deanna Frautschi, vice president of Human Resources and Communications at COUNTRY. “So many of our employees and financial representatives were asking how they could help, and we were happy to provide them this opportunity to improve the strength of an entire community. Even though we only had a few days to do it, our adrenaline was pumping.”

In Bloomington, Illinois, where both companies are headquartered, a collection point was set up at the most visible intersection in town. In Champaign, where the distribution center is located, COUNTRY and State Farm agency offices served as collection points. The show’s design team also allowed volunteers to collect food from the hundreds of people at the build site, and a local food distributor brought pallets of non-perishable items.

Then came time for the move. In addition to the food collection, refurbishing the Montgomery’s distribution center meant removing every single piece of food, clothing and furniture so volunteers could paint, sort and spruce up every inch of the building. About 50 employees and agents from

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Photo courtesy of State Farm.

COUNTRY and State Farm agents had only a few hours to restock the distribution center shelves.

gave it all up and founded a food and clothing distribution center in Champaign, Illinois. Because of the recession, the need in the community kept growing to the point where they were feeding 250 families each week.

The distribution center demand meant less was available for the family of six, and eventually their 100-year-old home was in need of a lot of repairs. But, one day in August, they were shocked to see Ty and his crew from the ABC show in their distribu-

tion center. Finally, the nightmare of a crumbling home and struggling distribution center was over.

But changing their lives meant recruiting an army of volunteers in a very short amount of time. That’s when State Farm, headquartered about an hour’s drive away, offered assistance.

State Farm gave time and services of people including Bob Mathes, supervisor of administrative services,

We Are All Cogs in a Wheel

Twenty-five years ago, Arthur J. Gallagher & Co.'s then-chairman and CEO, Robert E. Gallagher, penned a one-page document that defined the company's culture. Concerned that the company's shared values could be jeopardized during its rapid expansion in the 1980s, Gallagher wanted to preserve and protect the key values upon which the company had been built. He wrote *The Gallagher Way*—a list of 25 shared values—so that all employees would know what was expected of them. A quarter of a century later, *The Gallagher*

to extend a helping hand.

"Our culture values empathy, generosity and outreach, and our team members really take that to heart," said J. Patrick Gallagher, chief executive officer. "I am impressed and proud of our offices' efforts to go out into their communities or beyond and make a difference. There's an overarching attitude of caring for people. We want to leave the world better than we found it, and I think that's inherent in our culture and in our industry, really."

Since Gallagher is a global cor-

ties directly through acts of service. Each issue of the company's online employee magazine is filled with this involvement, featuring stories and photos of Gallagher offices and employees around the world who are involved with many charitable organizations, donating time and energy to needy causes such as disease prevention, supporting U.S. troops and local food banks and homeless shelters, among many others.

"We believe this activity is healthy to our people and our business. We see each other in a different light after working on this sort of project," said Russell Huber, an executive vice president of PartnerSource, a division of Arthur J. Gallagher Risk Management Services. He helps organize an annual Habitat for Humanity event for his team in Dallas. "We want to give back to the community, and we formally track the hours that we and our families give to volunteerism each month. This project is just a component of our commitment to annual community support."

In addition to the community service activities employees routinely do throughout the year, Gallagher launched a year-long cancer-support initiative last May—"Fighting Cancer *The Gallagher Way*." In celebration of *The Gallagher Way's* 25th anniversary, the company is encouraging all branch offices to participate in a cancer-related charity event within their communities between May 2009 and May 2010. These events range from organized cancer walks, rides and marathons, to volunteerism at cancer centers and hospitals, to fundraisers.



Photos courtesy of Arthur J. Gallagher & Co.

For the last two years, Gallagher has been a leading sponsor of the American Cancer Society's Relay for Life of Itasca Corporate.

Way still serves as the moral cornerstone of the organization.

Today, employees view these values as a call to action—both inside their offices and beyond their walls—for embodying compassion, teamwork, professionalism, loyalty and respect. In line with these guiding principles, Gallagher employees are encouraged to reach out into local communities

poration, individual members of its worldwide team pride themselves on being active participants in hundreds of communities around the world. As is written in *The Gallagher Way*, "We all need one another. We are all cogs in a wheel."

Gallagher employees contribute to charities in different ways. Many employees help their communi-

One of the largest “Fighting Cancer” events in 2009 took place in the business park housing Gallagher’s corporate headquarters in Itasca, Illinois. In August, Gallagher and other area companies participated in the American Cancer Society’s Second Annual Relay for Life of Itasca Corporate. Gallagher was the leading sponsor of the event, and 265 Gallagher employees, their family members and their friends participated. The Gallagher teams raised a total of \$47,000, which was 50 percent more than Gallagher raised at 2008’s event.

“I think this kind of event gives employees a chance to not only make a difference for an important cause, but it also allows them to connect with one another, to make friends, and feel like part of something great,” said Terry Hennen, one of the event’s coordinators, and Gallagher’s director of corporate branding and communications. “We’re lucky that Gallagher really encourages that kind of teamwork.”

Gallagher Benefit Service’s Boston office chose as its Fighting Cancer initiative the 12th Annual Quincy Medical Center Cancer Walk to benefit the Marie A. Curry Fund, which benefits a fund created in honor of a local resident who lost her battle with breast cancer. Gallagher employees, friends and family made up the “Gallagher Globe Trotters”—the event’s top fundraising team—raising more than \$11,000 for prevention of cancer by encouraging early detection, cancer screenings and other services for both men and women who may not have the means to do so otherwise.

“Each and every person knows someone who has battled cancer. That made participating in this event more meaningful and important to



Volunteers from some of Gallagher’s Dallas offices participated in building for Habitat for Humanity.

our team,” said John Scholl, area president, whose wife and daughters also participated in the Quincy walk. “Although we are part of a great international company, our insurance and benefits business is local. Communities are counting on people like us to volunteer and support area events, activities and associations.”

Through the Arthur J. Gallagher Foundation Matching Gift Program, employees can “double the difference” in their communities. The foundation matches employee donations of up to \$1,000 per person, per year, to a variety of 501(c)3 nonprofit organizations, including public and private educational institutions, art and cultural organizations, religious institutions, environmental concerns, youth groups, social service agencies and health organizations focused on specific illnesses.

Because yearly employee matching requests can be submitted through the third week in January each year, a total of matched donations is not yet available for 2009. In the past five years, the Foundation has matched an

average of \$1.8 million each year, with an annual average of approximately 1,500 employees applying for matching gifts.

“Because of the extensive categories of charitable organizations that the Gallagher Foundation contributes to, this program has sustained a high rate of participation over the years,” said Debra Novarro, director of financial reporting. “The foundation is a well-received employee benefit.”

Another way Gallagher contributes is by doing its part to protect the environment. In 2009, the company’s home office began the “Going Green with Gallagher” initiative, which streamlined wasteful processes in its headquarters. Employees in offices around the world have also adopted improved processes to make their work more earth-friendly.

“At Gallagher, we are committed to supporting the communities in which we live and do business,” said Susan McGrath, chief human resources officer. “We view helping others in our communities and working greener as natural extensions of our jobs.” ■

We're Out to Alarm Texas

In 2005, the Insurance Council of Texas (ICT) asked the State Fire Marshal if his office could pinpoint Texas cities that had an above average fire fatality rate among its low income and elderly citizens. The State Fire Marshal's Office (SFMO) indicated the cities of Waco, New Braunfels and Lockhart had per capita, some of the highest fire fatality rates in Texas. With the help of the State Fire Marshal, ICT contacted these city's fire departments to see if they would participate in installing donated smoke alarms into the homes of low income/elderly resi-

smoke alarms into homes without any liability issues. When the program is announced, residents in each city must contact the local fire department to enroll. Firefighters will install the new alarms and inspect each home to make sure other smoke alarms are working properly and point out potential fire hazards. Each fire department keeps track of where they have installed the smoke alarms so that firefighters can determine if the alarms were instrumental in saving lives or property.

On October 23, 2006, a disabled woman was rescued by Waco firefight-

Money for the smoke alarms comes from ICT and Travelers Insurance Company. Travelers designates independent agents in each city as the donors. First Alert also provides a donation of smoke alarms each year to the program. The smoke alarms are presented to each city at a news conference held in and around Fire Prevention Week. The news conferences usually take place at the main fire station. It is here where the program and donation is described and it alerts homeowners on what phone number to call to participate. For more involvement with the story, the fire departments have a home picked out where firefighters can go and install their first smoke alarm to very willing and thankful homeowners. It's a great opportunity for reporters to interview the homeowners on why they wanted to participate in the program and feature local firefighters discussing the use and installment of smoke alarms.

In 2006, the SFMO added four additional cities to the campaign: Galveston, Farmers Branch, El Paso and Mansfield. Each city was given approximately 200 First Alert's Ultimate Smoke and Fire alarms for distribution. In 2007, the program continued to expand by adding the fire departments in Hidalgo and Lufkin. Additional smoke alarms were sent to already participating cities El Paso, Galveston, Waco, New Braunfels and Farmers Branch. In 2008, the program started in Odessa and Edinburg. Additional smoke alarms were sent to Waco, New Braunfels, Farmers Branch and El Paso. One thousand smoke alarms

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Photo courtesy of ICT.

From left to right Mark Hanna, ICT, State Fire Marshal Paul Maldonado, Carla and James Owings and agent Shelby Bogan with the Bogan, Dunlap and Wood Insurance Agency in Odessa, Texas.

dents on a first come, first serve basis. Thus, began ICT's "We're Out to Alarm Texas" smoke alarm campaign.

The SFMO prepares participation forms for each fire department that enables firefighters to install the

ers from her smoke-filled home after her donated smoke alarm went off. On April 1, 2007, an elderly New Braunfels couple was awakened during their afternoon nap by smoke alarms, when their roof caught fire. The 92 year-old woman was able to reach the front door by herself, but firefighters needed to go inside and rescue the 94 year-old husband. Both were uninjured. Fire marshals in both cities said there would have been fire fatalities had it not been for the smoke alarms.

Employees Honor Colleague in Race for the Cure



I.I.I. employees, family and friends participated for the past two years in the Race for the Cure. From left to right are Lilia Giordano, her daughters, Gina and Danielle, Josephine Merendino, Daphne Gerardi, Diane Portantiere, Carol Liesch, Claire Wilkinson and Jill Pickard.

The Insurance Information Institute (I.I.I.) colleagues, family and friends did their part to “run breast cancer out of town” by participating in the Susan G. Komen New York City Race for the Cure 5K walk/run in Central Park on Sunday, September 13.

First held in 1991, the race is now one of the largest in New York City and this year there were more than 25,000 participants. The Race for the Cure raises significant funds and

awareness for the fight against breast cancer, celebrates breast cancer survivorship and honors those who have lost their battle with the disease.

Claire Wilkinson organized the first Race for the Cure I.I.I. team back in 2008 after several family members and friends were affected. “It’s a cause close to my heart,” said Wilkinson, who was the 2008 team captain. “In the last three years, a cousin, very good friend and my mother were diagnosed with breast cancer. Then when our

friend and colleague Lilia was diagnosed with breast cancer, it just made me think we needed to do something to support her — and them.”

“I was diagnosed in January 2008. It was a very frightening time in my life,” I.I.I.’s Lilia Giordano revealed. “When Claire asked me if I wanted to participate, I was honored. I wanted to do whatever I could to spread the news to other women to educate themselves about this terrible disease.”

When Giordano told her daughters

Gina and Danielle about the walk, they didn't hesitate to join her. "I was very pleased they wanted to support me. I also thought it was important my girls get involved in the cause because of the high risk in our family. My mom and both my aunts had breast cancer and my sister recently had a scare, but came through alright. Women whose mothers, sisters and grandmothers have been diagnosed are at a much higher risk, but that's not to say if it doesn't run in your family there is no risk."

I.I.I.'s Daphne Gerardi and her sister Josephine Merendino also participated in the race. "One of our first cousins died of breast cancer 10 years ago and so it was a way to honor her," Gerardi said.

Diane Portantiere, this year's team captain, noted that while she didn't have any family history, she wanted to spread the word about how important it was to get annual screenings. "Get a mammogram. It's one of the easiest, most important things a woman can do for herself," she advised.

Looking back on the event, Giordano noted that it was the perfect late-summer day in Central Park. "It was sunny, a beautiful blue sky, the wind gently blowing. It was wonderful to see every type of person — young, old, every ethnic background, women and men participating in the race. We met at 77th Street and the start line was at 81st Street. The runners went first. The walkers started at 9:30 a.m. By the time we passed the start line, the volume of people was enormous."

"The Komen walk is the mother of all walks," added I.I.I.'s Carol Liesch. "It's so big, you feel like you're doing something really important."

"As we were walking, we saw people whose shirts read, 'I am walking in

memory of.' It was very emotional seeing a person walking in front of us that had five people they personally knew who had died," said Giordano.

"There was also a sea of pink shirts — breast cancer survivors," said Portantiere. "There were so many of them," she sighed. "In one way, you don't want to see so many pink shirts because it frightens you to realize how widespread this disease is, just in this area. But it also shows how many are survivors."

Liesch added that she was amazed how many young people had pink shirts on. "I always thought it was an older person's disease, but many of them looked like they were in their 30s or younger."

"We struck up conversations with total strangers," said Giordano. "There was this feeling of sisterhood, of unity. People were hanging out of their windows, on the sidelines, smiling and shouting, 'go, go, go'. Such encouragement; it was empowering."

"There were thousands of non-participating people in the neighborhood cheering us on," added Portantiere. "You wanted to be there. I can't imagine why more people don't want to do this. You get to walk in Central Park, with people united for a wonderful cause. I took the train from New Jersey and everyone on the train was going to the event." While everyone on the I.I.I. team completed the race, Wilkinson observed, "It's not about the finish line, it's about the journey. The journey was to walk as a team for an important cause, have fun and enjoy each other's company."

"There are a much larger number of people surviving than there were just a few years ago," said Wilkinson, whose partner, Jill Pickard, also participated. "While the death rate has

gone down, a huge number of people are diagnosed annually." In the two years since the I.I.I. organized this formidable team, nearly \$7,000 has been raised, which is quite a sum for an organization of only 25 people."

"Our president, Bob Hartwig, was very supportive," said Wilkinson. "He thought it was a great idea and said that he would agree to match 50 percent of whatever we raised. We can't thank Bob and the I.I.I. enough for their generosity."

"We proudly support the Race for the Cure," said Robert P. Hartwig, Ph.D., CPCU, president and economist with the I.I.I. "The annual fundraiser in support of breast cancer research, education, diagnosis, and treatment is one that is important to the I.I.I. family."

"This was a tough year because of the recession," said Liesch. "But despite the economy, people still gave generously because they realized it was for a good cause."

"Still, we hope to increase the participation and donations in 2010," said Portantiere. "The donations go toward research; finding new and better ways to detect cancer at its earliest stages and improved treatment," said Giordano. "Only this morning I read about a new radiation treatment for women who had a lumpectomy for early-stage breast cancer that shortens the time and exposure to the heart and lungs from four to six weeks. When I had radiation just a year ago, this treatment wasn't available. Now I'm at a greater risk for heart disease and lung cancer. This new treatment will help a lot of women. That's why we have to keep on giving so that someday we'll find a cure."

Wilkinson summed it up best. "Until they find a cure, we'll keep walking." ■

Building Sustainable Communities Through a Partnership

Local Initiatives Support Corporation (LISC) was founded by the Ford Foundation in 1980 to spur private investment into low-income communities. It also works to fund projects which mainstream financial institutions could not tackle, but would become the anchors for community revitalization. LISC provides grants, loans and equity investments to community development corporations (CDCs) for neighborhood redevelopment.

Through LISC, State Farm and State Farm Bank® invest grant, loan and investment dollars for community revitalization and education projects. LISC's strategic plan is to create sustainable communities through comprehensive community development. Its ultimate goal is to offer a positive environment ensuring residents of varied income levels are given the opportunities and tools to build assets, participate in benefits meaningful to their communities and become part of the mainstream economy. Such communities will be able to attract and contribute to the overall health of their cities and regions, resulting in a positive business environment.

The partnership began in 2000 when State Farm provided LISC with the largest single corporate commitment it had received for community development work. During the past

10 years, State Farm has provided LISC with more than \$28 million in grants and \$37 million in loans. This donation makes State Farm the organization's sixth largest all-time grantor and seventh largest all-time lender.

better lives."

State Farm has helped to build or rehabilitate more than 14,000 affordable apartments and homes. In Chicago, the company provided a predevelopment loan to help develop



Photo courtesy of Doug Snower Photography.

"State Farm is proud to help build safer, stronger, better educated communities in partnership with LISC," said Barbara Cowden, executive vice president at State Farm. "Since 2000, we have worked together with LISC on the Building Sustainable Communities initiative which has positively impacted the lives of families who might not otherwise have had the support they need to help them find jobs and have

A tenant at the Harold and Margot Schiff Residences in Chicago sees his unit for the first time

the 96-unit Harold and Margot Schiff Residences, which provides permanent supportive housing and is owned and operated by Mercy Housing Lakefront. The Harold and Margot Schiff

Residences is a Leadership in Energy and Environmental Design-Silver building, and its green design elements help it to generate some of its own energy and water, keeping utility costs down. The building serves as a model for green affordable housing.

Together, State Farm and LISC helped to create 6.6 million square feet of commercial and community space in places like Oakland, California, where State Farm's investment helped to develop the Seven Directions building in the Fruitvale neighborhood. Seven Directions features a 26,000 square foot health facility and 36 affordable rental apartments that are providing much needed services for the local Native American population in the neighborhood.

In a dozen cities like Phoenix, Indianapolis and Philadelphia, State Farm's grant dollars are helping urban commercial corridors re-emerge as viable shopping destinations. More than 2,000 businesses have been attracted, retained or expanded through their partnership with LISC, and some 17,000 jobs have been generated or retained.

Together LISC and State Farm are helping schools and communities form stronger connections through service-learning initiatives. When State Farm began its service-learning partnership with LISC in 2005, there were three sites participating. Today, nine LISC sites across the country are supported as they work to engage more than 2,700 inner city youth in projects that address the challenges they face in their everyday lives. In Chicago, for example, students at Kelvyn Park High School in the Logan Square neighborhood address issues like gentrification, affordable housing and gang violence through curriculum-based projects.

State Farm's loan dollars are pro-

viding the capital needed to launch innovative real estate projects like the La Maestra Health Clinic in the City Heights neighborhood of San Diego. The company provided a \$1 million acquisition loan for the clinic, which is being built to the highest level of LEED green building standards. The clinic will not only provide health services, but will serve as a community hub for other services such as job placement, housing assistance and financial literacy.

Together, State Farm and LISC are supporting the production of housing and community facilities in the hurricane-devastated Gulf Region. LISC deployed \$16.2 million in loan dollars for projects like Frenchmen's Hope in New Orleans, a housing development that will feature 20 new homes made affordable for low-income buyers. The project is part of an employer-assisted homeownership program for Southern University students, faculty and staff. Across the Gulf region, State Farm's partnership with LISC is helping to create nearly 1,500 new homes and 217,000 square feet of commercial and community space.

State Farm's loan investments have helped to create six youth recreation centers in Washington, D.C., Los Angeles, Duluth and Milwaukee. For instance, the loan dollars helped to build a permanent home for the Latin American Youth Center's Art & Media House in Washington, D.C., a center that provides youth with a modern and safe space in which to engage in media studies related to video, applied arts, musing, photography, theater and radio.

State Farm also provides critical support to LISC's national Office of Field Strategies, which distributes best practices, partnership building, policy advocacy and program evaluation.

"State Farm's continuing support for LISC and Building Sustainable Communities speaks volumes about their dedication to helping disadvantaged communities become places of hope and opportunity," noted Michael Rubinger, LISC president and CEO. "Particularly in this economic environment, with job loss and foreclosures clouding the outlook for so many low-income families, State Farm's leadership is critically important."

Through the grants and loans that State Farm provides LISC, the organization has been able to produce not just real estate, but to create jobs, stimulate economic development, improve teaching and learning in underperforming schools and help families grow incomes and assets.

In 2010 the State Farm grant will fund the Building Sustainable Communities initiative and include concentration in the following programs in various cities throughout the country: community safety; family income and wealth building; green development and service-learning

State Farm will also provide LISC affiliate, the National Equity Fund, with an investment for State Farm's first-ever proprietary low-income housing tax credit (LIHTC) investment, known as the "Good Neighbor Fund." It will provide equity financing for multi-family affordable housing developments in targeted areas for community development investment across the U.S.

State Farm's significant commitment to LISC is a prime example of a valuable private-nonprofit partnership that sparks new businesses, homes, jobs and educational opportunities that improve the quality of life of all residents. State Farm and LISC help neighbors build and sustain communities. ■

Boosting Spirits and the Economy in Louisiana



Photo courtesy of Zurich.

Former Zurich CEO James J. Schiro leads the ribbon cutting ceremony for a new vocational training building on Saint Michael's campus. In recognition of Zurich's support, the building bears Zurich's name.

The Zurich Classic of New Orleans (ZCNO) golf tournament is about much more than just golf. As a PGA TOUR-sponsored tournament, it is a big draw for golf fans. But it's more than just birdies and bogies — the real winner of this tournament is the city of New Orleans.

Each year, the ZCNO makes a considerable economic impact to New Orleans. According to independent sources, the Zurich Classic pumps more than \$30 million annually into the New Orleans economy. In addition, as the first major sporting event after Hurricane Katrina, the broadcast of the 2006 ZCNO showed the entire world that New Orleans was again open for business.

Also in 2006, in conjunction with the PGA TOUR and its Commissioner Tim Finchem, Zurich hosted an economic summit that took a proactive stance in helping in the recovery of the city. Jim Schiro, former CEO of

Zurich, former New York Mayor Rudy Giuliani, former Louisiana Governor Kathleen Blanco and Louisiana Senator David Vitter briefed approximately 80 leaders from Fortune 500 companies and other special guests on New Orleans' economic future and various investment opportunities.

Since Zurich began sponsoring the tournament, they have brought in nearly 1,500 business customers and their spouses to New Orleans to showcase the city's charms and to be their guests at some of the best restaurants and hotels in the city.

But at the heart of the Zurich Classic is the real reason Zurich sponsors the tournament: during the last five years, Zurich — together with the Fore!Kids Foundation that runs the tournament — has raised over \$7 million for more than 40 charities that serve approximately 200,000 children in need throughout southeastern Louisiana.

In 2007, with the help of First Lady Laura Bush, Zurich created the Birdies for Books program which raised an additional \$500,000 to purchase books for Gulf Coast school libraries damaged by the 2005 hurricanes. In 2008, Zurich and Farmers, a wholly owned subsidiary of Zurich, donated televisions, DVD players, educational DVDs and 10,000 text books to New Orleans area schools. Continuing that proud tradition, in 2009 Farmers and Zurich together donated copies of *Uneven Fairways*, a documentary about racism in golf, to all New Orleans area high schools. Farmers, the nationwide sponsor of *Uneven Fairways*, also donated copies of one of the books that inspired the documentary to the schools.

Around the holidays, Zurich also gives away Toys "R" Us gift cards to needy children in New Orleans. Since it began in 2006, the program has given nearly \$70,000 worth of toys and

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Fishing: A Lesson Learned, a Hobby Gained

Twenty-one seventh and eighth graders from Pfeiffer-Burleigh School in Erie, Pennsylvania, reeled in more than just fish during a recent fishing excursion at historic Dobbins Landing in Erie. When their hooks hit the water, they learned the activity was less about the catch and more about the outdoor experience.



William Roberts caught a large-mouth bass during a fishing trip with Erie Insurance volunteers.

For more than 20 years, Erie Insurance (ERIE) has built a strong relationship with the students at Pfeiffer-Burleigh through the company's Adopt-A-School partnership. ERIE employees offer their time to students in kindergarten through grade eight by participating in a weekly tutoring program and various other extracurricular activities.

During the entire month of May, the children learned about different baits, such as night crawlers and minnows, how to cast a line and what to do if a fish bites. Twelve Erie-based employees volunteered to help teach

the children the new hobby.

The event had the advantage of reasonable temperatures but the wind was not in their favor. "They say when the wind's from the west, fish bite the best," said fisherman Bill Donahue, senior programmer analyst at ERIE. "When the wind's from the east, fish bite the least. And today, with the wind from the east, the kids are experiencing this first hand."

But eighth graders William Roberts and Ciza Innocent got lucky. They hooked a large-mouth bass and a rock bass, respectively, with the help of Donahue and other employees like Bob Wiczorek, policy servicing specialist. The volunteers also helped the students unhook and release the fish back into the water.

"This was my first time volunteering for any Pfeiffer-Burleigh event," said Wiczorek. "I really didn't know what to expect, but the kids just wanted to have fun and fish. They were well behaved and appreciated the attention we showed them."

"The students really had fun and we appreciate all the support that ERIE has shown," said Jason Burgert, assistant principal at Pfeiffer-Burleigh, who orchestrated and received a state grant for the event. "We're appreciative that ERIE employees took personal time to spend time with our students and are hoping to work fishing into next year's reading and science curriculum."

Social Studies teacher John Ronan said the activity was new for most of the kids. "Some of the kids had been

Bill Donahue, ERIE, helps eighth grader Cody Dovishaw pick bait for his hook.



fishing once or twice before but forgot a few things. What's nice is now they'll be ready for the summer and will be able to fish on their own."

"There's a lot more I'd like to show them," said Wiczorek, "but it was nice to just be with the children and spend some time with them."

Jean Walsh, commercial underwriting assistant, also enjoyed her time volunteering. "It was such a nice day and the children were so nice and appreciative," she said. "I don't know how to fish well, but I know they just appreciated talking with someone and sharing the experience."

Bonnie Daughenbaugh, ERIE's partnership chairperson and senior actuarial tech assistant was appreciative of the support that ERIE volunteers gave to this event. "It was great that both ERIE employees and Pfeiffer-Burleigh students were able to get out of the classroom or the office and enjoy the experience together," she said. ■

Hammering Home the Value of Giving Back

Over the summer months, more than 100 employees from the corporate office of Selective Insurance Company of America in Branchville, New Jersey, donated their time and skills to Habitat for Humanity by helping build a four-family home in Stanhope, New Jersey.

Richard Connell, senior executive vice president, was among the Selective executives who participated in one of the builds. He said, "It was a great opportunity to get to know some of my fellow employees and to give back to the community at the same time."

According to Claudio Pineiro, the job site manager and representative from the Sussex County chapter of Habitat for Humanity, Selective's efforts marked a first for this particular home. "We are building the house in conjunction with the Morris County chapter of Habitat, and while Morris has had support from several corporations, Selective is the first corporate group to volunteer from Sussex County."

Pineiro explained that the work done has been completed by individuals who donate their time on either Wednesday or Saturday, the days that the Sussex chapter is in charge of the job site. The Morris chapter works on the home on Thursdays and Fridays.



Selective employees participating in a Habitat for Humanity build include Tom Brahs, IT Services, and Cindy Heismeyer, vice president, marketing.

Ten employees from Selective's Actuarial Commercial Lines Pricing team also worked at another Habitat for Humanity site, renovating a sidewalk outside the Head Start Program headquarters in Dover, New Jersey.

"It was back-breaking work and we worked in the rain, but we accomplished a lot, worked hard for a good cause and bonded as a unit," said Andy Becker, senior vice president and director of commercial pricing and research in Selective's actuarial department.

Cindy Flanagan, program services manager for the Morris County Habitat

for Humanity, said, "Our construction supervisor said the team from Selective had some of the hardest working folks he has seen and he was so pleased with the progress that was made because of their team."

Aside from donating their time to a good cause, the employees also got a paid day off to participate — thanks to Selective's new Community Service/Volunteer Day Policy, which gives its employees the opportunity to take a paid day off to volunteer in the community for an eligible non-profit organization. ■

Volunteering as a Tradition

For the past 12 years the Insurance Industry Charitable Foundation (IICF) has conducted “Volunteer Week” — a seven-day long commitment to supporting California nonprofit agencies and the clients they serve. Volunteer Week is the largest statewide volunteer activity involving the insurance industry. This annual event helps thousands of people and hundreds of nonprofit agencies from Sacramento to San Diego and everywhere in between — bringing good people together with a great cause to help and improve the

given an opportunity to give of their time and talents.

From the beginning of Volunteer Week, employees from CSE Insurance Group have hosted multiple volunteer teams in California. “CSE encourages its people to be actively involved in their community and Volunteer Week has become a tradition for us,” said Pierre Bize, president and chief executive officer of CSE Insurance Group and a past chairman of IICF.

From a beach clean-up project in Orange County to packaging food for the homeless in San Francisco,

a soup kitchen in the Central Valley, these and other actions are repeated everyday and throughout the week-long activity.

Three wonderful things happen when you volunteer, according to IICF



AIG and Marsh employees pitch in at a Habitat for Humanity house in California.

board member Pat Dowd, a managing director with AON Benfield: “First, you provide help to someone in need, (an elderly person, an adult person or a young child). Second, you are able to strengthen relationships with fellow employees, clients and industry associates while accomplishing a common goal and making life better for someone else; and finally, you realize that helping others is actually very good for you too.”

Through an extensive database developed by IICF, companies are able to match their volunteer interests with nonprofit agency needs and requirements. Criteria such as time and location of projects, size of project and type of activity can be searched and selected from the many volunteer projects. Teams are asked to assign



Volunteers from Acordia help feed the hungry.

lives of others. From the largest cities to the many small towns across the Golden State, insurance employees are

to entertaining ill children in-care at the Shriners Children’s Hospital in Sacramento, or serving a hot meal from

a team leader to coordinate signups and support the team. IICF provides a complete training/orientation for new team leaders and selecting a project is accomplished online.

Many companies use Volunteer Week as an opportunity to reinforce not only "volunteerism" but also strengthen team work in the workplace. Each team is asked to volunteer a minimum of three hours on a single project. It is also important to note that today the younger workforce expects their company to demonstrate a strong commitment to social responsibility and volunteerism is a vital part of this commitment.

"Volunteer Week brings out the real champions of our industry," said Adam McDonough, chairman of IICF's western division and president and chief executive officer of Lockton Insurance Brokers, LLC, San Francisco. "It is a way for us to demonstrate our support and active involvement in our local community and it also gives us a chance to invite out carrier partners to introduce them to the Foundation, and demonstrate Lockton's commitment to being involved in our communities."

Many small and large teams from all segments of the industry sign-up for Volunteer Week projects. Bruce Basso, national chairman of IICF, remembers that volunteerism was just the natural next step in the development and growth of IICF, which now has provided over 120,000 hours of volunteer service through the life of this program. This is only a small portion of the total amount of volunteer service hours provided by the collec-

Shopping for school with the help of volunteers from CSE Insurance Group.

tive industry annually. This positive message should be repeated and shared among all insurance companies, brokers, and reinsurance providers, as well as industry associations and individual members of the industry.

"A great volunteer is someone just like you," said Bill Ross, IICF's chief executive officer. Anyone from any background, with any kind of skill can be a valuable and needed volunteer as long as they are ready to give some simple support to help another person. Most volunteer projects are team oriented and provide an opportunity for work groups or even clients/partners to work together on a project."

Volunteering is an excellent way to engage the entire family and although some projects may have an age requirement, almost no one ever gets turned away. He added, "Introduce volunteering early to your children and they will volunteer for the rest of their lives. Let them experience what teamwork and hard work looks like in action."

Never to be outdone, beginning

2009 Volunteer Week Facts:

Today, Volunteer Week has generated over 120,000 hours of volunteer service. Based on Independent Sector Research, that work is worth more than \$2 million (2008 estimate). Preliminary results for 2009 indicate that the Western Division Volunteer Week involved more than 125 teams, completed approximately 130 community projects and contributed nearly 10,000 hours to community nonprofits, and for the first time ever was implemented in the western states of California, Arizona and Colorado.

next year the New York Division of IICF will launch their own Volunteer Week and based on how things are done in the "Big Apple" ... it will be BIG!! ■



Extreme Measures

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COUNTRY and State Farm moved everything out in only three hours.

But the real excitement came when the Montgomerys returned home. The bus rolled away to reveal a state of the art, beautifully decorated home where their unsafe, 100-year old house once stood. Tears of happiness were quick to follow.

They later walked into their clean distribution center to see the shelves stocked to the ceiling with food — three semi-truck loads, to be exact. Along with \$50,000 in cash donations, the Montgomerys won't have to worry about donations for a long, long time.

"This experience didn't just change the Montgomerys, it affected every single person who volunteered or donated to the food drive," said State Farm's Mathes. Frautschi from COUNTRY agreed, "Rallying around this family reminded every one of us that we can make a difference in our community." ■

Louisiana

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presents to brighten the holiday season for many children in the New Orleans area.

Zurich is not alone in its charitable efforts. Golfers playing in the ZCNO have given more than \$600,000 in donations to the New Orleans' Hurricane Katrina recovery efforts.

If the heart of the Zurich Classic is giving back to the community, the heartbeat is Saint Michael School. Saint Michael is a school is for special needs children, and has a special place in Zurich's heart. Every year since Zurich took over the sponsorship, a group of Zurich's top executives visits the school and learns about the important work they do for their students. Zurich has also made an annual, sizeable charitable donation to the school. In recognition of Zurich's support, the newest building on Saint Michael's campus bears Zurich's name.

"It is a new vocational training building for our high school students," said Jane Silva, principal of Saint Michael Special School. "Our children will learn life skills in this new building to prepare them for when they finish school to help them be productive citizens. It would not have been built without Zurich's generous contributions."

Even in these current tough economic times, Zurich has pledged to continue its commitment to New Orleans by extending its contract to sponsor the golf tournament for another five years, until 2014.

The Zurich Classic of New Orleans celebrates the spirit of the city and its people and helps send the message through the worldwide telecast of the tournament that the atmosphere and charm of New Orleans remain and are flourishing. ■

Texas *continued from page 6*

were distributed. At the Odessa news conference, firefighters chose the home of Carla and James Owings, who are legally blind, to install their first smoke alarm. It was an unusual sight to see the crews from five television stations, one radio station, one newspaper and accompanying firefighters and the State Fire Marshal all fit into a one bedroom home. The Owings could not have been more congenial and pleasing during this circus type atmosphere in their tiny abode.

In Waco, the smoke alarm campaign donated another 500 smoke detectors to the fire department. A news conference was held to announce the donation, but the highlight of the event was an appearance by the homeowner whose life was saved by one of the donated smoke alarms back in 2005. The partially disabled woman could not

have been a better spokesperson.

Also in 2008, 14 year-old Buck John of Jefferson, Texas, who was working toward his Eagle Scout designation, wrote to State Fire Marshal Paul Maldonado asking if he could help provide smoke alarms to his home county in East Texas. John's letter was turned over to the Insurance Council of Texas with the hope that the campaign could assist. John wanted to install a smoke alarm into the home of every Meals on Wheels client in Marion County for his Eagle Scout project. ICT simply asked how many alarms he needed and John and fellow Boy Scouts fulfilled his mission and last year he became an Eagle Scout.

This year, Amarillo and Longview were added to the smoke alarm program. Additional smoke alarms were sent to Waco, New Braunfels, Farmers Branch and El Paso. Eleven hundred

smoke alarms were distributed.

To date, more than 5,000 smoke alarms have been distributed and installed into homes across Texas at a donated cost of approximately \$100,000. Fourteen Texas fire departments have participated in the We're Out to Alarm Texas smoke alarm campaign. ICT continues to work with the SFMO to designate additional cities who have high fire fatality rates among its low income/elderly residents and whose fire departments are willing to participate in the program.

"This project relies heavily on the assistance of firefighters to reach those in need and install these smoke alarms," said Mark Hanna, a spokesman for the Insurance Council of Texas. "By already saving lives and alerting hundreds of others to the value of smoke alarms, the program has clearly been a success." ■