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Relentless Outreach

One thing we have learned from publishing *Impact* all these years is that insurers are relentless when it comes to ways to give back to their communities.

Both Westfield and ERIE are focusing their talents on teen driving safety. You'll read about Westfield's support of a grant to fund a study on teen driving safety and ERIE's program to conduct an analysis of state-by-state teen crash data. Both programs hope to have an impact on the driving behaviors of young people and, ultimately, save lives.

And GEICO's sponsorship of Safe Phone Zones provides drivers of all ages the opportunity to take a break from their travels and safely make a phone call or return a text message, making highways safe for all drivers.

AmWINS' Day of Service initiative brought together more than 1,200 employee volunteers who collectively logged over 6,500 hours of community service through a variety of different service projects. And for IICF's Week of Giving, insurance professionals in 36 states gave back to their local communities. More than 3,500 insurance professionals took part in volunteer projects, providing 11,000 hours of service to non-profits across the country.

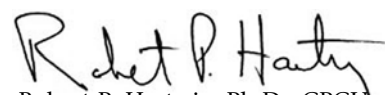
Selective's employee volunteers are very busy with many different outreach programs, including feeding the homeless; holding food drives; helping out at daycare centers and proactively reaching out prior to Superstorm Sandy by packing emergency food bags to deliver to homebound seniors and adults with disabilities.

We also feature State Farm's "Cause an Effect," a youth-led, crowd-sourced philanthropic initiative that relies on local non-profit organizations to create solutions to community issues identified by consumers.

More than 150 QBE employees volunteered to help build homes in four U.S. Habitat for Humanity locations and the QBE Foundation has committed money in 2013 to fund the Habitat's mission to make decent housing accessible to all.

Designed to recognize and support civic engagement, the Safeco Insurance Agent Giving Program provides hundreds of thousands of dollars each year to nonprofit organizations that impact the communities where Safeco agents live and work.

And, of course, then there was "Sandy." This issue gives you just a glimpse of how insurers are reaching out to victims of the storm. We know there are many more stories still to be told and we welcome your suggestions.



Robert P. Hartwig, Ph.D., CPCU
 President, Insurance Information Institute

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Finding A Better Way One Community at a Time

To AmWINS Group, Inc., one of the nation's leading wholesale distributors of specialty insurance and services, company culture is more than just a motto—it's a priority. Employees at AmWINS not only strive to make a difference inside the office with their co-workers and clients, they also set out to improve their communities. Thus, the AmWINS Day of Service was born.

The initiative began in 2010 when employees at AmWINS' corporate office decided that instead of having their annual summer party, they would all get together and volunteer with a local non-profit organization. After their day of community service, employees raved about how much they enjoyed giving back and the bond it created among them. The overwhelming positive feedback prompted AmWINS to make this an annual company-wide event, with the goal of enhancing the communities in which employees live and work.

2012 marks the second year of

AmWINS' Day of Service initiative. Throughout the entire month of August, AmWINS offices around the world put their day-to-day priorities aside and dedicated a day to volunteer with a local non-profit organization or charity event of their choice.

More than 1,200 employees collectively logged over 6,500 hours of community service as a part of this year's effort, which resulted in more than 35 communities being impacted through a variety of different service projects. Some events that employees took part in were:

- Giving families in need a place to call home by building houses with Habitat for Humanity
- Helping put an end to hunger by sorting and organizing thousands of pounds of food at local food banks
- Helping local underprivileged children get ready for the new school year by filling backpacks with school supplies

- Giving local organizations a much needed makeover by painting and cleaning local schools, behavioral health centers and nontraditional therapy facilities
- Beautifying communities by cleaning up beaches and parks

Kristin Downey, Director of Human Resources for AmWINS, emphasized the importance of giving back to the community and what this opportunity means to the organization. "At AmWINS, we are very passionate about our company's culture," she said. "We strive not only to promote the principles on which our firm was built, but also to put those beliefs into action whenever we can. The Day of Service initiative unifies our employees across the globe around one common goal: the greater good of the community."

When Pat McDaniel of Woodus K. Humphrey & Co. (WKH), an operating company within AmWINS' underwriting division, was approached by teachers from Caddo Heights Elementary in Shreveport, Louisiana, to help fill backpacks for students in need, the request turned not only into WKH's Day of Service project, but also sparked an ongoing partnership with WKH and local fourth-grade students.

The school's fourth-grade teachers gave the WKH team members insight

AmWINS Program Underwriters in Camp Hill, Pennsylvania, filled backpacks for children in need.



Photos courtesy of AmWINS.



Above: AmWINS Brokerage of California in San Francisco helped build a 36-unit condo building with Habitat for Humanity. Right: AmWINS offices in Dallas, Texas, sorted and boxed food at the North Texas Food Bank.

Below: AmWINS' corporate office organized a dodgeball tournament to raise money for a local domestic violence shelter.



into the needs of the children, stating that some of their students were on a first-grade reading and math level. Employees stepped up and decided to form a volunteer project to help the children struggling to keep up in school. Currently, ten employees are going to the school every Wednesday from 9:00 to 11:00 a.m. to lend their support to five fourth-grade classes. Some teachers ask them to stay in the room and assist in helping the students with questions. Other volunteers are asked to take a small group of students who are doing well in class outside the room to work on other activities, while the teacher gives extra attention to those students who need it. Since the school's end-of-year testing isn't until next spring, WKH plans to make this a long-term partnership not only for this school year, but also by helping out wherever they are needed moving forward.

Several WKH volunteers plan to visit the school during their lunch



The Day of Service is just one way that AmWINS employees show their commitment to bettering their local communities. Every day across the company, AmWINS employees and teams are setting the bar high in the insurance community for giving back.

Breast Cancer Takes a Hike

This year during Breast Cancer Awareness month, Barbara Rogers of AmWINS Brokerage of Georgia participated in the Atlanta Two-Day Walk for Breast Cancer for the sixth year. The event raises money for nearly 150 non-profit organizations that help in every aspect of the battle of breast cancer, from diagnosis and support, to treatment, education and patient advocacy. Rogers showed her support by walking 20 miles on Saturday and 10 miles on Sunday. Throughout her six years participating in this event, she has raised more than \$50,000 for the cause. This year she raised a total of \$11,200, making her the event's top fundraiser! Breast



cancer is a very important cause to Rogers, because she herself is a breast cancer survivor. In December 2012, she will be an eight-year survivor.

To AmWINS, Community Matters

In 2011, AmWINS co-founded a charity in Charlotte, North Carolina now known as Community Matters. The mission of Community Matters is to unite the insurance industry in Charlotte to help advance one charity at a time. The first charity chosen was

United Family Services, which helps victims of domestic violence, children that have experienced sexual abuse and runs the battered women's shelter. The initial goal was a one-day fundraising event that would raise \$100,000. After a successful dodgeball tournament, Community Matters

met their goal and extended the campaign through the summer. In November, the charity celebrated their first anniversary and presented a check to United Family Services for \$200,000. Currently, there are 50 insurance firms involved and individuals have dedicated more than 10,200 hours of community service around this effort. Many people and firms have also connected with the shelter directly and have gone to help or offered items for the shelter. Community Matters will continue their support of United Family Services for another year.



break to spend "non-school" time with the kids at least once a week. They also plan to host holiday parties for students who may not have them otherwise. "I feel as though this is a win-win situation for both the students at Caddo Heights as well as the staff here at Woodus K. Humphrey," said McDaniel about their new initiative. "We feel very fortunate to work for a company that encourages us to be involved in our community." ■

AmWINS Brokerage of Illinois employees painted at a local public school.



Hammering for Habitat

Hammering and sawing. Painting and planting. It's not the kind of work insurance executives and employees typically do every day.

But for many QBE North America team members in 2012, it was an active part of the company's commitment to the communities it serves. More than 150 QBE employees volunteered to help build homes in four U.S. Habitat for Humanity locations.

The Habitat for Humanity organization builds, renovates and sells houses to low-income families, and also finances zero-interest mortgages. Homes are built with financial support and volunteer labor contributed by companies and community groups.

Donning work clothes and hard hats, employees performed a variety of home construction projects. They put up walls, painted wood trim, installed flooring and siding, raised

roofs and planted gardens.

QBE President and CEO John Rumpler said despite feeling some aches and pains the day after the build, he enjoyed the experience at the Habitat construction site in Paterson, New Jersey. "We had fun, learned a lot about building a house and realized how Habitat for Humanity is trying to make a difference in many communities around the country."

Rumpler said Habitat is "a wonderful organization" that focuses on long-term community development, as well as the people it serves. "It supports opportunities for families to own homes, which build equity and long-term economic improvements in their lives."

The home's entire construction cost was underwritten through a \$100,000 grant from the QBE Foundation. Habitat for Humanity was

nominated by QBE employees and selected for a grant because it closely aligned with the foundation's mission — supporting vocational opportunities to help people live more independently, successfully and productively.

As part of its foundation activities, QBE gives employees a paid day off each year to volunteer for projects and activities across dozens of charitable organizations, just like the Habitat building program.

The volunteer program at QBE was launched in 2012 in tandem with the QBE Foundation's philanthropic activities. The program allows employees to connect with colleagues on a personal level through shared experiences outside the workplace and contribute something back into the communities where they live and work.

Other QBE employees came together elsewhere in the country to lend a hand to Habitat.

Eighty-nine employees gathered over six weeks to build a home in Marietta, Georgia, funded by a \$65,000 donation from the QBE Foundation. Many employees brought along family members to help with the construction project.

Employees worked side-by-side with the home's recipient family to build the house, dedicated last May. QBE employees presented the family



Photos courtesy of QBE.

A QBE Volunteer works on a Habitat for Humanity Home in Jacksonville, Florida.



The QBE volunteer teams in Atlanta, Georgia (left) and Paterson, New Jersey (right).



with a \$1,000 gift card as a house-warming gift.

“This was an extremely gratifying experience for our employees, to walk away each day with a sense of pride in the work accomplished,” said Atlanta-based QBE Mortgage & Lender Services Executive Matt Freeman. “Habitat representatives shared with us that our dedication and willingness to work was first class, and our relatively small group of volunteers was able to accomplish as much work as groups twice our size.”

In Morrisville, North Carolina, more than 40 QBE employees teamed up with Habitat for Humanity of Wake County to build a house for a needy family. The three-month project was partially funded by a \$10,000 foundation grant.

Volunteers partnered with the recipient family’s husband who — without the assistance of QBE and

Habitat — would not have been able to afford a home for his family.

In Raleigh, North Carolina, a dedication ceremony was held in October. “As part of the celebration, we thanked Habitat for the opportunity to contribute to help a family fulfill its dreams,” said QBE Vice President-Tax Operations Serf Hernandez.

And eight QBE employees took part in a build with Habitat’s Beaches Chapter in Jacksonville, Florida. Volunteers worked on two neighboring homes, each in different phases of construction. One team installed subflooring, braces and tresses, while the second team handled roofing and vinyl siding duties.

“It was extremely rewarding for the Jacksonville team to spend the day helping a fellow neighbor build a house,” said Vice President - Customer Care John Beksinski. “QBE is committed to giving back to the community

as demonstrated by providing employees the time off to volunteer and make a difference.”

QBE and the QBE Foundation continue to support Habitat for Humanity. The company has committed \$150,000 in 2013 to fund the organization’s mission to make decent housing accessible to all.

“Homeownership is out of reach for many hard-working people,” said Rumpler. “We are delighted our grant will help new homeowners make strides toward helping themselves.”

The QBE Foundation has given grants to 10 nationally-based and local organizations to continue their work in 2013 supporting independence, success and productivity for those in need. In addition to Habitat for Humanity, those organizations are Covenant House, Dress for Success, Goodwill Industries, Teach for America, National Multiple Sclerosis Society, Autism Speaks, Boys and Girls Clubs of America, United Way and the Wounded Warrior Project.

Dozens of additional grants are also being provided to local charities across the country to assist in their objectives. Grants complement the more than 7,000 U.S. QBE employees who are able to take a paid volunteer day to work with a charity of their choice to demonstrate the company’s support and commitment to its local communities. ■



In Raleigh, North Carolina, a dedication ceremony was held for a recipient family.

Helping Teens Shift Behind-the-Wheel Behaviors

With the crash rate for 16- to 19-year-old drivers triple the rate for drivers ages 20 and over, it's safe to say the roads aren't a safe place for teen drivers. And that's especially true for some states more than others.

Erie Insurance recently teamed up with the Insurance Institute for Highway Safety to conduct an exclusive analysis of state-by-state teen crash data from the U.S. Department of Transportation. After crunching the numbers, ERIE shared the results in an interactive infographic housed on erieinsurance.com. It lets visitors pan over a digital map of the U.S. to reveal each state's teen driver death rate, how each state's rate compares with the national average and which days and months are the most fatal for teen drivers in each state.

The research shows that the most dangerous state for teen drivers is

Wyoming, which has a death rate of 35.6 per 100,000 teens behind the wheel. Other dangerous states and rates for teen drivers include Montana (34.1), Mississippi (32.3) and West Virginia, Arkansas and Alabama (31.2).

At the other end of the spectrum, the District of Columbia registered the lowest fatality rate for teen drivers at 1.7, trailed by New York (7.6), Rhode Island (8.5), Massachusetts (8.8) and New Jersey (8.9).

Courtesy of extensive media coverage in outlets like cbsnews.com, [Milwaukee Journal Sentinel](http://MilwaukeeJournalSentinel.com), [The Indianapolis Star](http://TheIndianapolisStar.com) and [Columbus Business First](http://ColumbusBusinessFirst.com), the infographic has gained serious traction since making its debut in September.

"Keeping teens safe behind the wheel is our motivation for developing

and broadly sharing the infographic," said Karen Kraus Phillips, vice president, corporate marketing services, at Erie Insurance. "Building awareness about the dangers of distracted driving can help change teens' driving behaviors and, ultimately, save lives."

To see the infographic please visit erieinsurance.com/JoinTheShift.



The infographic ties in with a larger teen driving initiative being pioneered by Erie Insurance. Billed as a movement as well as a program, Join the Shift is a teen driver safety initiative designed with

today's teens in mind: it's interactive, it makes good use of social media and it lets students compete for cash prizes.

One of the pillars of the program was a contest that awarded students points for learning about and sharing the safe driving message with their peers. High-school students in ERIE's 11-state footprint and the District of Columbia earned points by taking a safe driver pledge, submitting and voting for teen-generated safe driving videos, posting safe driving badges to their friends' Facebook® walls and more.

The teens then logged their progress and checked a score leaderboard at jointheshift.org, an interactive website full of information and statistics



about the dangers of teen driving. Besides bragging rights, the students and schools that had the most points at the contest's conclusion shared \$20,000 worth of cash prizes. Today, ERIE continues to maintain jointheshift.org as a resource for young drivers.

Though the format is fun, the message is more serious than ever considering the onslaught of digital distractions today's teen drivers face.

"Inexperience combined with a never-ending list of distractions can add up to a deadly combination for teen drivers," said Kraus Phillips. "Our goal is to reduce the high number of teen injuries and deaths that happen on the road every year, and we think we've found an engaging way for teens to spread the word about protecting themselves behind the wheel."

Chris Banocy, director of local marketing and media relations at Erie Insurance, agrees that the program is effective at getting through to the targeted audience. "ERIE wanted to reach out to teens in a contemporary way

while still getting the message across about driving safely," he said. "I believe the interactivity and gamification of the new program—in combination with important educational media—does just that."

Though students could sign up for Join the Shift and utilize its website on their own, many of ERIE's 9,000 independent agents played a key role in getting them involved. Agents had the option of visiting schools to meet with students and of dropping off Join the Shift kits full of posters, activity sheets and more. Agents also sent postcards to the parents of high-school students that explained the program's components and goals.

Just one agency that delivered the safe driving message to schools was Partners Insurance Agency in East Alton, Illinois. Beginning in early September, principal agent Mike Balding, along with agents Kim Mosby and Casey Parker, presented to drivers' education classes, consumer education classes, principals, PTOs and coaches at three area high schools.

"We were excited about Join the Shift because it let teens do some of the activities outside of school," said agent Kim Mosby. "I've noticed that many of the students told their peers about the program." Partners' agents also noted that many of the students they tried to sign up for the program during an in-school computer lab had already done so at home.

In addition to using its agents to get the word out, Erie Insurance helped raise awareness about teen driving and Join the Shift in the September edition of *Eriesense*® magazine. The customer-facing publication's "Small gadgets, big danger" cover story shared the tale of a teen who crashed her car while texting and driving. It also included tips on how parents can influence their teens' driving behaviors. To read the entire article, visit eriesense.com.

The contest component of Join the Shift for 2012 ended in early December. But the safe driving message it is still promoting should stay with teens for much, much longer. ■

Swings of support

For the third year in a row, Erie Insurance sponsored the Charity Challenge Golf Tournament. The event attracted 27 teams of four players from Erie, Pa., businesses and organizations to raise a record \$72,000 for 27 local charities. ERIE President and CEO Terry Cavanaugh, second from the left, joined Daniel Zimmer, the director of development of the Visiting Nurse Association of Erie County, a nonprofit that provides home health care and hospice, and the winning foursome. The team earned \$12,000 for the Visiting Nurse Association.



Photo courtesy of ERIE.

Industry Volunteers Turn Out in 36 States

Insurance professionals in 36 states gave back to their local communities during the Insurance Industry Charitable Foundation's (IICF) Week of Giving October 13-20, 2012. Additionally, IICF's first-ever personal giving campaign yielded \$50,000 from industry contributors.

More than 3,500 insurance professionals took part in the volunteer portion of Week of Giving, providing 11,000 hours of service to non-profits across the country.

In 2012, IICF's longstanding volunteer tradition took on a new form as Week of Giving with the addition of a giving campaign. The event mobilized insurance professionals to make a greater-than-ever impact in local communities through the collaboration of volunteer service and personal giving.

Volunteer teams worked on projects for charities in the areas of

disaster preparedness, education, the environment, housing, senior issues, women's issues and youth and children. IICF sought out volunteer opportunities with the charities, making it simpler for volunteers and their team leaders to participate. IICF posted volunteer opportunities via www.IICF.org, the foundation's website. Leaders formed and organized teams of volunteers within insurance carriers, agencies, brokerage firms, consulting firms, law firms and other industry-related companies.

The personal-giving campaign invited every insurance professional to take part in the Week of Giving effort by donating online or through text message. The campaign generated more than \$52,000 for Feeding America, Starlight Children's Foundation, St. Baldrick's Foundation, the Wounded Warrior Project and

local nonprofits across the country.

Here are just a few highlights of the work of IICF Week of Giving volunteers:

- CNA worked with Operation Hope to host "Money Smart" training for 35 Chicago eighth-grade students. Operation Hope works to improve the economic quality of life for individuals, families and communities.
- Midwest volunteers from Hub International participated in a clothing drive benefiting Jobs for Youth. More than 300 pieces of professional attire were donated to Chicago's low-income youth for job interviews.
- Volunteers from AIG-Chartis beautified New York's Metropolitan Hospital Center by planting more than 220 perennial flowering plants.
- The Tower Group in Quincy, Massachusetts had 50 volunteers helping prepare meals for the 775 critically ill patients and families who receive two meals per day from Community Servings.
- Some 245 volunteers from 14 companies came together to provide much-needed maintenance at the Dallas Fort Worth National Cemetery. Volunteers cleaned head stones, picked weeds and planted trees.
- Provider Group's entire staff volunteered at the Children's Friend

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A Zurich volunteer worked with Children's Home & Aid to paint pumpkins.



Photos courtesy of IICF.

Right: Soup kitchen volunteers. Bottom:
Volunteers from AmTrust, PMC, Aon
Benfield and Aon Affinity worked together
at “Cradles to Crayons” to sort and pack
clothing for children in need in Brighton,
Massachusetts.



“Everybody can
be **great**, because
everybody can **serve**.”

— MARTIN LUTHER KING JR.



Giving on Behalf of Agents

Designed to recognize and support civic engagement, the Safeco Insurance® Agent Giving Program provides hundreds of thousands of dollars each year to nonprofit organizations that impact the communities where Safeco® agents live and work. The program also creates positive customer experiences for agents who are committed to making a difference.

“The Safeco Insurance Agent Giving Program is just one of many ways we help independent agents connect with their communities, which is important for everyone’s success,” said Matt Nickerson, president, Safeco Insurance. “Safeco is proud to support local agents and the nonprofit organizations they support to make a difference where they all work and live.”

The giving happens through two award programs: Community Hero and Make More Happen.

To be considered for a Safeco Community Hero Award, agents are asked to nominate local individuals who stand out for their impact with nonprofit organizations that they sup-

port with their time and resources.

The Safeco Make More Happen Award program encourages agents to make more happen in their community by volunteering. Agents submit photos that show how they make a difference for local charities in some demonstrable way, from packaging bulk goods at a food bank to cleaning up beaches on Earth Day.

Through both award programs, Safeco selects top recipients and presents donations — as much as \$5,000 — to the nonprofit organization supported by the community hero or the agent’s volunteer efforts.

Then the fun begins! The top award recipients are featured in online contests where voting results determine who wins an additional donation — up to \$10,000 — for their favorite charities.

To further increase engagement, Safeco provides agents and the nonprofit organizations with packages of promotional material designed to garner attention and votes for those featured in the online contest. The voting period often ignites friendly

competition, with local media often turning up the heat with features and broadcasts that tell community members where and how to vote for their favorite Safeco Community Hero or the volunteers who make more happen.

Agents play an important role in promoting the contest — and the good work of their favorite charities — on their websites, Facebook pages or Twitter accounts and in newsletters and emails. In addition, Safeco promotes the voting event in its own news releases, on its website and in social media — driving additional awareness and engagement.

The Safeco Insurance Agent Giving Program has been giving to communities on behalf of agents since 2008. The program changed its focus in 2011 from just presenting checks to driving engagement and strengthening relationships. As a result, participation in the voting event has steadily increased with each online contest and both social and tradition media earning additional attention for agents and good causes.

On average, about 90 agents and their favorite charities are highlighted each year through the program. To qualify for consideration of an Agent Giving Program award, agents are asked to submit a nomination and the nonprofit organization must be a 501(c)3 that’s focused on one of three impact areas: education, health and safety, or civic engagement.

The applications for Make More Happen and Community Hero awards capture the inspiring and varied stories of how Safeco agents across the country are committed to their communities.



Volunteers help build a home for Habitat for Humanity in Southeastern Connecticut.

Photos courtesy of Safeco.

For example, the photo and caption Smith Insurance submitted for a Make More Happen Award showed the hard-hat work done by 30 employees of the agency for the Habitat for Humanity of Southeastern Connecticut. These volunteers helped build a home for a local single mother of five. Over a grueling three days, they performed demolition work, framing and more.

Then there's Tamara Bowman, an agent with Chewelah Insurance Agency, Chewelah, Washington, who nominated Justin Peterson, an 11-year-old boy, for a Safeco Community Hero Award. Justin was just in the fourth grade when he decided to dedicate himself to raising funds so that war veterans can visit memorials that are dedicated to honor their service and sacrifices. Because of Bowman's application and Peterson's work, the Inland Northwest Honor Flight received a \$5,000 donation from Safeco and was entered in the Vote for your favorite Safeco Community Hero event last fall.

"I am SO EXCITED!" said Bowman, when she heard the news. "Thank you so much! Being the daughter of a retired U.S. Navy officer, this is a cause that is close to my heart. Justin is an amazing boy and is very deserving of being selected."

Making good use of the promotional resources provided by the Safeco Agent Giving Program, Chewelah Insurance Agency and Inland Northwest Honor Flight were successful in getting the story of Peterson told in the community. They received coverage on local television and radio stations and in the newspaper — not just once but several times. As a result of how the community rallied behind Peterson and Inland Northwest Honor Flight, they were one of the top two



winners in the voting event and Safeco gave the nonprofit organization an additional \$10,000.

One participating agent summed up his experience this way, "We truly appreciate Safeco's efforts in helping better the lives of the customers who live in the communities where we do business." ■

Justin Peterson, 11, was one of the winners of the Safeco Community Hero Contest.



Commitment to Communities

Giving back to the community is integral to the culture of Selective Insurance Company of America. In 2012, Selective employees companywide teamed up to make a difference in their communities and generously contribute their personal time and resources to organizations that enhance the quality of life in their towns and cities.

When some employees from Selective's corporate office in Branchville, New Jersey, saw an announcement asking for volunteers to help serve the homeless at Eva's Village in Paterson, New Jersey, they decided they had to volunteer. Participating through the corporate team building and volunteer program Eva's Village offers called Bond, Boost & Build, the Selective volunteers first received a thorough overview and tour of Eva's Village, which feeds 350 homeless, unemployed and working poor a day. The Selective volunteers



Spring cleanup in Charlotte, North Carolina.

were then assigned the task of helping serve the daily lunch. Unlike most food kitchens where people line up to be served, Eva's Kitchen volunteers set up tables and individual servings are prepared. The guests are then served their lunch and all are treated with dignity, respect and a welcoming smile. Employees from this region also participated in spring and fall clean up work at the Nature Conservancy's Minisink Valley Preserve in nearby Montague. Employees helped pick up debris near trails and stream banks.

"We give employees a paid day off to volunteer and it has been a huge success," said Gail Petersen, Vice President, Corporate Communications. "Employees are very committed to giving back to the communities we live and work in and many are well known by local charitable organizations for the steadfast support."

Painting a mural in York, Pennsylvania.

Employees from Selective's Mid-Atlantic Region office in Hunt Valley, Maryland, volunteered at First Fruits Farm, Inc. in Freeland, Maryland, a nonprofit ministry dedicated to growing fresh vegetables to help feed the hungry in the community. Since 2004, with the help of hundreds of volunteers, the Farm has been able to provide over 3.8 million pounds of fresh produce to people in need. The volunteers assisted the farm by picking collard greens, kale and fertilizing a few acres of tomato and pepper plants. They also participated in the 2012 United Way of York County Day of Action by helping paint a mural at the Quality Child Care center in York, Pennsylvania. The mural design encompassed all of the things the center does to promote quality child care.

Just before Hurricane Sandy hit, volunteers from the Mid-Atlantic Region's Allentown, Pennsylvania, office helped out at Meals on Wheels, packing emergency food bags to

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Photos courtesy of Selective Insurance.

Safe Phone Zones

GEICO and Virginia's Department of Transportation launched the first-ever "Safe Phone Zone" program in the country that features highway signs directing drivers to safe areas where they can use their phones for calling, texting, surfing and accessing mobile apps. Virginia Secretary of Transportation Sean Connaughton unveiled the new highway signs during a press event this past summer in New Kent, Virginia, with state transportation officials.

"These Safe Phone Zones provide motorists the opportunity to take a break from their travels, and if needed, safely make a phone call or return a text message," said Joe Thomas, GEICO regional vice president. "Clearly, our intention with this sponsorship is to further our efforts to make the highways safe for all drivers."

Virginia is the first state to launch a rest area sponsorship program that focuses on reducing distracted driving. GEICO's sponsorship also helps Virginia keep its 43 rest areas and welcome centers open.

"My administration has moved aggressively to find innovative solutions for maintaining and operating Virginia's rest areas and welcome centers, which provide a safe place for travelers to rest and gather information about the many attractions and services Virginia has to offer," said Governor Bob McDonnell. "By partnering with the private sector, we are not only keeping our rest areas open, but we are making our roads safer by discouraging distracted driving." ■



Photo courtesy of GEICO.

Superstorm Sandy Outreach

Just before Halloween 2012, a large, powerful storm named Sandy battered the Northeast. Sandy morphed from hurricane into superstorm as it slammed into the coast of New Jersey on October 29 and created chaos across the Northeast, leaving millions without power and killing at least 125 people in the U.S. Insured losses have been estimated as high as \$25 billion, most of it in New York and New Jersey. Sandy will likely become the third-costliest storm in U.S. history in terms of insured losses behind Hurricane Katrina in 2005 and Hurricane Andrew in 1992 (adjusted for 2011 dollars).

As insurance companies sprang into action to assist their policyholders with more than one million insurance claims, the industry collectively helped all the storm victims with monetary donations and other humanitarian efforts. Here is a brief summary of some of these efforts to date.



All photos taken in Belmar, New Jersey, by Impact's editor, Diane Pontaniere.

The ACE Group announced that the ACE Charitable Foundation has made a donation of \$250,000 to the American Red Cross to support disaster relief efforts in the aftermath of Superstorm Sandy that impacted the East Coast of the U.S. In addition, the Foundation has organized a campaign for donations from ACE's U.S. employees that it will match 100 percent. "This storm struck at the heart of areas where many of our employees and customers are based," said Evan Greenberg, Chairman & Chief Executive Officer of ACE Limited. "We want to offer our support in helping residents throughout the area recover



in the difficult weeks and months ahead."

Allstate and The Allstate Foundation announced that up to \$1.2 million for Sandy relief and recovery efforts will be available through the creation of a recovery fund and a company match.

The new fund, supported through a \$1 million allocation from The Allstate Foundation, will support local nonprofit organizations in affected areas that have capacity and capabilities but need resources to help people rebuild their lives. The Allstate Foundation will use its national reach into local communities to identify eligible nonprofit organizations. Local relationships of Allstate agents will be leveraged with awards made to organizations where agency owners volunteer. The identified nonprofits will be eligible for grants up to \$5,000. "We take a comprehensive approach to helping communities rebuild after catastrophes," said Thomas J. Wilson, Allstate CEO, Chairman and President. "Thousands of our employees and agency owners are working around the clock in difficult conditions to help customers find places to live, get clothes to wear, connect with loved ones and assess their damage. We will continue to support them as they begin to rebuild their lives." In addition to the Foundation-supported fund, Allstate employees and agency owners are coming together to donate up to \$100,000 to the American Red Cross Disaster Relief Fund. Allstate is providing a dollar-for-dollar match on all employee and agency owner contributions that will result in up to a \$200,000 combined donation. As a part of an overall commitment to disaster response, The Allstate Foundation earlier this year partnered

with Feeding America to provide more than 1,000,000 meals and recently launched a partnership with Points of Light to provide emergency planning education for families around the country. "We understand insurance alone can't undo the damage, particularly after such a devastating storm," Wilson continued. "We have a history of addressing the broader impacts by proactively engaging nonprofit partners with local Allstate agencies after major disasters such as Hurricane Katrina or Sandy. This is what makes us proud to be a part of Allstate."

The Chubb Corporation

has established a \$1,000,000 fund for disaster relief efforts related to Superstorm Sandy. Chubb will contribute \$500,000 to the American Red Cross for disaster relief. In addition, the insurer will match employee contributions to qualified relief organizations on a two-for-one basis, up to \$500,000. If total employee donations exceed \$250,000, Chubb will continue to match those employee dollars on a dollar-for-dollar basis. "We hope that our contributions will ease the suffering of Sandy victims and help them return to their normal lives as soon as possible," said John D. Finnegan, Chairman, President and Chief Executive Officer of The Chubb Corporation.

Farmers Insurance Group along with Kmart and the March of Dimes mobilized their volunteers, staff and the public to help provide New Jersey women and families with diapers and other much-needed items for their babies in the aftermath of the storm. Free diapers were distributed at two locations in New Jersey thanks to a \$10,000 supply donated to the March of Dimes by Kmart and Kimberly Clark. Farmers Insurance provided



the trucks that delivered the diapers to the Community Food Bank of New Jersey in Hillside and the emergency shelter at Monsignor Dalton Community Center in Sayreville, New Jersey. A delivery was also made to the Father English Community Center in Paterson, New Jersey. "We thank Kmart and Farmers Insurance for their generosity toward the moms and babies of our region whose homes and lives were damaged by Superstorm Sandy," said Dr. Jennifer L. Howse, president of the March of Dimes. "The resources we've gathered will take care of some of their greatest needs right now."

The Hartford made a \$250,000 contribution to the American Red Cross disaster relief efforts. "Our thoughts and prayers are with those who have been affected by Storm Sandy, and the many who continue to be in harm's way," said Liam E. McGee, The Hartford's Chairman, President and CEO. "On behalf of my teammates at The Hartford, we thank the emergency personnel and volunteers who are engaged in the public service of responding to this storm and hope for a quick recovery."

The Insurance Industry Charitable Foundation (IICF) Northeast division has committed

to a donation of \$50,000 from its reserves to the American Red Cross for relief efforts after Superstorm Sandy. The IICF national board of governors has matched the donation with an additional \$50,000 pledge. "The Red Cross is a proven performer in crisis

response, and its efforts and leadership have already sustained many lives since the storm hit the East Coast," said Elizabeth Myatt, executive director of the Northeast Division. "The IICF gift demonstrates the collective concern of the entire industry during this time of need in our community in the New York tri-state area," said Myatt. IICF Northeast has started a campaign to raise and add funds to the IICF Sandy Relief effort. IICF is accepting contributions via the "Support Us" button on its website at www.IICF.org. The funds will be donated as a grant from the entire industry through IICF. Part of the proceeds of the IICF Northeast division's fundraising event in New York City on December 12 will aid the relief effort, and attendees will be invited to make storm relief donations that evening as well. IICF also is tracking industry contributions to disaster response. Substantial Sandy recovery gifts are already listed on the "Disaster Response" section of its www.IICF.org website.

MetLife, Inc. has announced that MetLife Foundation will make a \$1 million contribution toward relief and rebuilding efforts, including \$500,000 to the American Red Cross

and \$500,000 to support long-term recovery needs. The company also announced that the Foundation will match up to \$125,000 of employee contributions made to the American Red Cross.

Nationwide Insurance sent humanitarian relief teams to New York and Pennsylvania. The teams provided water, antibacterial wipes, personal hygiene items and other goods. In addition, the company announced a \$300,000 donation to the American Red Cross Disaster Relief Fund for Sandy Response. Sandy caused widespread devastation to entire communities throughout this region as evidenced by more than 21,000 claims that have already been made through Nationwide's agents and call centers. "We are compassionate about how the devastation is affecting people right now and the impact it has caused in their personal lives," said Chad Jester, President of the Nationwide Insurance Foundation. "We want to make every effort possible to help the victims of this terrible disaster work toward recovery."

New York Life announced it will donate \$1,000,000 to aid Hurricane Sandy relief efforts, allocating \$500,000 to the American Red Cross, \$250,000 to the Mayor's Fund to Advance New York City and \$250,000 for local recovery efforts in New York, New Jersey and Connecticut. In addition, New York Life will match contributions by its employees, agents and retirees to the American Red Cross or Feeding America, a network of food pantry organizations, with no limitation. Ted Mathas, Chairman and CEO of New York Life, said, "As communities throughout the region begin to rebuild following the devastation left by Hurricane Sandy, New York Life is committed to easing the suffering

of storm victims. Our employees and agents, many of whom were directly affected by the storm, have already begun to donate to the relief efforts. Our thoughts are with all those affected by Hurricane Sandy and everyone working hard to support the recovery effort.”

The QBE Foundation announced a donation of \$50,000 to the American Red Cross in New York, New Jersey and Connecticut. According to QBE North America President and Chief Executive Officer John Rumpler, the donation is directed to assist the Red Cross in providing shelter, food and other assistance to area residents who have been affected by the storm. “As a New York City-based business with many employees in the area, QBE is

committed to helping take care of those who are suffering the impacts of this devastating storm,” he said. “Helping people get on their feet after this catastrophe will certainly aid in their success in returning to work and continuing to be productive citizens.”

State Farm provides an annual donation of \$1 million to the American Red Cross to be used for disasters within the calendar year. The company has also committed up to \$250,000 in additional aid to non-profit organizations in the impacted regions due to Sandy.

The Travelers Companies announced a donation of \$800,000 to disaster relief efforts in the New York tri-state area. Travelers will contribute \$200,000 to each of the

following organizations: the Mayor’s Fund to Advance New York City, the American Red Cross on Long Island, Hurricane Sandy New Jersey Relief Fund and the American Red Cross of Connecticut.

The USAA Foundation Inc. announced that it has donated \$100,000 to the American Red Cross to assist with Hurricane Sandy relief efforts. “Our hearts go out to the victims of Hurricane Sandy,” said Stephen Speakes, President of the USAA Foundation. “We felt it was important to do something to support the communities impacted by Sandy, and to hopefully inspire others to help victims in any way they can — through donations or volunteering.” ■



“Cause an Effect”

Ten years ago, the concept of giving 30 students ages 17 to 20 and Internet users at large the decision making power for a \$1 million a year community grant program was a tough concept to swallow in the corporate world. State Farm® Assistant Vice President of Public Affairs Kellie Clapper would never have guessed that 10 years later, it would become a reality.

Fast forward to February 2012 when State Farm launched a new, youth-led, crowd-sourced philanthropic initiative that relied on local,

non-profit organizations to create solutions to community issues identified by consumers. Those consumers were invited to submit their neighborhood Cause via Facebook for a chance to win one of the 40 \$25,000 grants. This program, previously called Cause An Effect will re-launch in February 2013 with the new name, Neighborhood Assist.

“When this program was just an idea, we were asking ourselves, ‘Are we really willing to give up that control? Can we live with whatever choices consumers make? Will we have an



Mike Smith, founder of Skate for Change, passes out water bottles to volunteers as they head out to provide water to the homeless on a hot July day.

Photos courtesy of State Farm.



Diego Loya, who has cerebral palsy, stretches in the “superman” pose as Nora Vega spots him. The stretches are part of Diego’s physical therapy with the horses at TROTR in Woodland, California.



impact?" said Clapper. "At the end of the day, State Farm is committed to helping communities get to a better state so we decided to launch Cause An Effect."

During the three-week submission period, 3,000 Causes were received through the State Farm Facebook page. The State Farm Youth Advisory Board, a diverse group of 30 students who are passionate about social responsibility, reviewed the Cause submissions and helped State Farm select the top 100 finalists. State Farm then identified and paired nonprofits with each Cause. From April 27 through May 17, the Facebook community placed more than 1.2 million votes for their favorite Causes. The 40 Causes that received the most votes each received a \$25,000 grant.

"The considerable amount of votes showed the level of commit-

ment and engagement within our neighborhoods to solve local issues," said Clapper. "It has been amazing to see these 40 communities across the country come together to make their neighborhoods safer, stronger and better educated."

The top 40 Causes, representing 22 states across the country, ranged from improving a therapeutic horseback riding facility for handicapped children in Woodland, California, to helping a "no kill" dog shelter replace their dog rescue van in Wilmington, North Carolina. The top vote-receiving Cause with more than 67,000 votes was Lincoln, Nebraska's Skate for

Change, an organization devoted to empowering skateboarders to give back to their community.

Communities that received funding ranged in size from New York City to Straughn, Indiana, with a population of 222 people. Because of State Farm, six parks were built or improved; several organizations that help the homeless and impoverished received funding; and more than 65% of the top 40 Causes directly impact youth.

State Farm will re-launch their crowdsourced grant program, renamed Neighborhood Assist, in the first quarter of 2013. Check out www.facebook.com/statefarm for updates. ■

Students and teachers of the Rusk School of Science & Technology celebrate their State Farm grant which will be used to build a geodesic dome that will help them grow more food for the community.



Teen Driving Safety Research

Westfield Insurance Foundation recently made a major philanthropic gift to OhioHealth's Grant Medical Center to fund a three-year study on teen driving safety. The \$180,000 gift, designated over a three-year period, funds research into the effectiveness of advanced driver training for teens and its impact on their long-term safety and driving record. Even though this research is taking place in Ohio, the results will apply to teens across the country.

This study is unique because there are no current U.S. studies examining the impact of advanced driver training on teen driving habits, skills or safety. Westfield's partner, OhioHealth Grant Medical Center, a level 1 trauma center, is the largest trauma program in central Ohio. For the project, Grant Medical Center partnered with Bloom Driving School to study the use of advanced driver training for teens.

According to Westfield Group Leader & CEO and Foundation Chair Jim Clay, "When a teen is injured or dies in a car crash, everyone stops to think about how the tragedy might have been prevented. Westfield Insurance Foundation has a long history of promoting teen driver safety, and we are proud to support what we consider to be landmark research in this area."

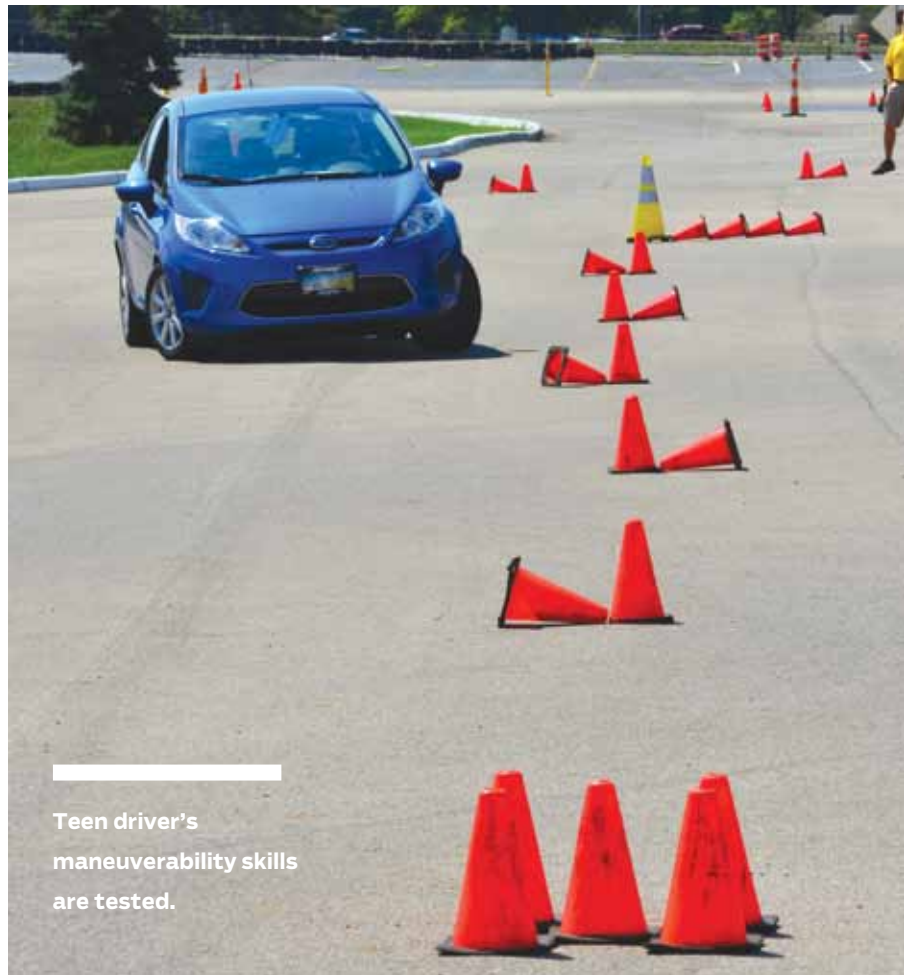
"We see three serious, potentially life-threatening injuries from motor vehicle crashes every single day, so it's definitely a problem" said Doug Paul, DO, medical director of Grant's Trauma Program. "There are few things worse than watching a young

person being wheeled into my trauma bay hurt, scared and with a potentially life-changing injury. I think any research that helps better prepare drivers to be behind the wheel of a car is needed and important."

The research grant is in addition to Westfield's ongoing support for teen driver safety. Over the past five years, Westfield has reached more than 16,000 teens through investments of more than \$600,000. In Illinois, Kentucky, Minnesota, Ohio, Pennsylvania and Tennessee, Westfield Insurance has sponsored Ford Driving

Skills for Life Ride & Drive events where young drivers participated in free, half-day driving clinics with some of the nation's top professional driving instructors. In partnership with KDKA, a Pittsburgh CBS affiliate, Westfield and other sponsors provide monthly high school assemblies to discuss current teen driver safety issues. Westfield is also the Official Insurance Sponsor of The Mid-Ohio School and its Road Safe Teens program, which also offers free driving skills training. ■

Note: This study is investigational and may not be appropriate for all teen drivers. The effectiveness of providing advanced driver training for teens as a way to prevent motor vehicle crashes is being investigated by this study and any benefit it provides to teen drivers has not been determined.



Teen driver's maneuverability skills are tested.

Photo courtesy of Westfield Insurance.

Volunteers

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Head Start program in Needham, Massachusetts. Volunteers assisted in the classroom, helped with outdoor work in the school yard and performed administrative tasks while students painted donated pumpkins.

- CSE Insurance Group volunteers sorted, packaged and sealed hundreds of food boxes at the Contra Costa Food Bank.
- Volunteers from Lockton Insurance, RT Specialty and Wells Fargo Insurance Services renovated and expanded the child-care center at the Children's Bureau Oak View Family Resource Center in Huntington Beach, California.

Volunteers from a cross-section of industry firms—carriers, reinsurance companies, independent agencies, brokerage firms, consulting firms, law

firms, trade associations and other industry-related companies—took part. Among the more than 100 organizations with employees that participated was insurance carrier CNA. "The CNA culture is very civic minded and employees actively volunteer in their communities. The Week of Giving presents a unique opportunity to come together as a company to support one unified industry-wide campaign," said Sarah Pang, senior vice president, corporate communications.

Expanding its geographical reach, Week of Giving garnered increased support with the addition of regional efforts, such as the participation of the new Colorado chapter (part of Western division). The new Boston chapter (part of Northeast division) officially started in September but had 233 vol-

unteers out the next month for Week of Giving. IICF also welcomed the involvement of the recently founded Texas/Southeast Division.

Volunteers totaled more than 11,000 hours of time spent pitching in across IICF's four geographic areas.

Since 1998, IICF volunteers have provided 166,000 hours of volunteer service. Since its inception, IICF has contributed \$18 million to community nonprofits in the U.S.

"IICF Week of Giving gives the insurance industry's companies and people a solid opportunity to take the lead in community involvement," said Bill Ross, CEO of IICF. "Week of Giving unites the insurance industry and taps into the time, talent and resources of people and companies to benefit local communities." ■

Commitment

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deliver to homebound seniors and adults with disabilities in Lehigh County, Pennsylvania, during the winter season. Every year, Meals on Wheels provides its homebound clients with a days' worth of shelf-stable food items, called "blizzard bags," to be used during inclement weather when meals cannot be delivered. These blizzard bags are provided free-of-charge. They also did a number of landscaping chores, including weeding, working on a flower bed and painting a shed, at Mosser Village Family Center in Allentown, which provides support to families with children ranging from pre-kindergarten through middle school with services such as after-school programs, summer enrichment

opportunities and mentoring. A group from this office also participated in the Via Relay as part of the Lehigh Valley Health Network Marathon. Via of the Lehigh Valley is a non-profit agency that provides services for children and adults with disabilities like autism, cerebral palsy and Down syndrome and the relay race is a fundraiser for Via's supporting programs and services.

"I donate my time as a board member for an organization that serves people with developmental disabilities," said Karen Creamer, a Selective volunteer. "I know many of my peers and our management team serve on boards and while it requires a commitment of time and energy, it is extremely rewarding and well worth the effort."

In other regions, employees volunteered at St. Mary's Food Bank Alliance in Phoenix, Arizona, serving meals alongside players from the Arizona Cardinals. New Jersey Region teams served food at the Trenton Area Soup Kitchen — holding a food drive at the office that they then used to prepare bagged lunches to take to the soup kitchen. They also participated in a fun run to benefit Special Olympics in New Jersey. Charlotte, North Carolina, employees partnered with the Mecklenburg County Parks & Recreation Department to conduct a spring clean-up of its parks — working all day to cut back tree limbs, mulch, weeds and pick up trash on park trails and greenways. ■