

Every Day

Reading
Writing

Impact

The Insurance Industry's Contribution to Community Development



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Lending a Hand to All

In this issue, we once again have a diverse line-up of stories. Each story, in its own way, reflects the industry's commitment to building strong communities.

Across the country, members of the ACE Women's Forum have utilized their leadership skills and creativity to organize a variety of philanthropic activities supporting ACE's commitment to give back to the communities where its employees live and work.

Following Superstorm Sandy, Allied World helped New Yorkers in the hardest-hit areas provide relief to their neighbors and rebuild their communities. One example is the company's funding of the 'living gardens' project, which provides the tools and supplies needed to build "learning" gardens in schools throughout the city.

We also provide an update on the Insurance Council of Texas' *We're Out to Alarm Texas* program — more than 11,000 smoke alarms have been distributed across Texas to 31 fire departments with a donated cost of approximately \$160,000.

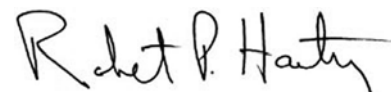
And yes, insurance and cookies do have a connection! The Insurance Industry Charitable Foundation (IICF) made an investment in early childhood literacy through a national grant to fund the creation of a digital resource to help guide preschoolers on the path to literacy. The program features Sesame Street characters, including the Cookie Monster, and is full of interactive games, activities and videos.

On Munich Re's Day of Service, more than 250 employees spent time helping both big and small charitable organizations, such as the American Red Cross and Crawford House, a local organization which provides transitional housing and treatment to women in early recovery from addiction to drugs and/or alcohol.

Philadelphia Insurance Companies (PHLY) employees joined dozens of others for the Insurance Society of Philadelphia (ISOP) Insurance Day of Giving at a clean-up project at Vernon Park, where a crew of volunteers cleaned a playground for children in the neighborhood to enjoy.

Westfield Insurance formed two new partnerships that support the prevention of accidents at home and on the road. Teen driving safety is the focus of *Take Control*, where law enforcement officers teach advanced driver training to teen drivers and *Safe at Home* focuses on senior citizens' safety at home, such as home modifications to prevent falls and installing or replacing handrails in stairwells and grab bars in tubs and showers.

We are also proud to feature the efforts of a small team of employees from the I.I.I. who worked hard at a home ravaged by Superstorm Sandy as part of the IICF's Volunteer Week.



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

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R is for Reading, W is for Writing: Insurance Industry Launches Early Literacy Program

Vivian Ramos sits on the floor, reading from *Alice in Wonderland* to Eduardo, 3½, and Natalia, 3. Her lilting voice is like a siren song; the children gaze into her warm, smiling face with large, inquisitive eyes.

Around the corner Henry, 4, proudly displays a bookmark he just created and prepares to move to the reading room. A blue-shirted volunteer helps him celebrate.

“High five. Yessss!”

On this balmy October morning at the Children’s Bureau in Los Angeles, kids and grownups alike are making a statement about the importance of reading. They’re celebrating *Every Day is a Reading and Writing Day*, a partnership born from the Insurance Industry Charitable Foundation (IICF) and Sesame Workshop, the non-profit educational organization behind Sesame Street.

The motivation is simple: when parents and caregivers introduce children to reading and writing at an early age, they experience greater success in school and later in life. Alarming, the U.S. is falling behind other countries, and within the U.S., underprivileged children are falling even further behind.

According to the most recent Program for International Student Assessment (PISA), students in nearly 40 percent of countries scored higher than their U.S. counterparts in read-



Photos courtesy of IICF.

IICF Volunteer Jennifer Thibodeau from Wells Fargo helps a child at the Children’s Bureau to learn new words.

ing. Another study found that from birth to age 4, children raised in low-income households are exposed to 35 million fewer words than those in higher income homes.

Uniting the collective strength of the insurance industry, the IICF made a sizable investment in early childhood literacy programming this year. The organization pledged \$750,000 through a national grant to fund the creation of a digital resource to help guide preschoolers on the path to literacy. The free online program — offered in both English and Spanish — features beloved Sesame Street characters like Elmo, Cookie Monster and Big Bird, and is chock full of interactive games, activities and videos that parents, caregivers and volunteers can engage children with to improve their reading and writing capabilities from an early age.

In mid-October, the IICF and Sesame Workshop organized events for children to test-drive the new program in New York, Chicago, Dallas and Los Angeles. These kick-offs coincided with

the IICF's annual Week of Giving and were coordinated with the help of dozens of volunteers from IICF member companies.

The Children's Bureau serves low-income families from a five-square mile area southwest of downtown Los Angeles. Inside, volunteer Christian Morgan shows a girl how to grasp the mouse and click on an image of Big Bird riding in a wagon next to the letter B. She chooses a color from the palette (red) and electronically applies virtual paint to the wagon. Voila!

"Wow, this takes me back," said Morgan, a loss control specialist at Lockton. "I worked at an afterschool care center when I was just out of high school." He's the oldest of five children

and, having been the big brother all his life, he's a natural with the kids; his enthusiasm infectious.

"I feel fulfilled, like I'm contributing."

So why has the insurance industry taken up the cause of early childhood literacy?

"We believe we have a civic responsibility to support and develop our youth," said Bill Ross, chief executive officer for IICF. "They are the next gen-



Top: Sesame Street's Cookie Monster stopped by the Los Angeles Children's Bureau. Bottom: IICF volunteers gather to kick off the new early childhood literacy program.



eration of citizens and professionals, and being able to read and write helps set them on a life course for success.”

“Look, it’s Cookie Monster,” cries a young boy to his mother, pointing to the lovable, furry creature.

Yep, Cookie Monster is in the house for a photo opportunity, drawing a big crowd. It’s difficult to tell who’s more excited — the kids or their parents — as they line up to have their picture taken with one of Sesame Street’s most enduring and popular characters.

Just a few paces from Cookie Monster, Lisbeth, 4, colors the letter B under the proud and watchful eye of her mother and when she finishes, volunteer Annie Jacobsen marks her event “passport” with a colorful stamp.

“I love watching the children and seeing their eyes light up,” said Jacobsen, a broker with RT Specialty. Jacobsen has participated in IICF charitable events in the past, and she especially loves opportunities that allow her to witness the direct impact of her work firsthand.

It’s a sentiment that is shared across IICF’s member organizations. This particular initiative is made possible by major financial commitments from IICF members Travelers (presenting sponsor) and ACE, Armstrong Robitaille Riegle and Chubb (gold sponsors).

“Just as insurance touches virtually all facets of life, so too does literacy, and we as an industry are committed to making a difference in the communities in which we live and work,” said Marlene Ibsen, president of the Travelers Foundation. “Our vision is to one day see this program in every child care facility, classroom, community center, after school program and homes across the nation.”

To ensure the continued expansion of the Early Literacy Initiative (ELI), the IICF makes it easy for insurance organizations and individuals to contribute both time and dollars. Through www.iicf.org/literacy, contributions can be made that will directly fund the *Every Day is a Reading and Writing Day* program, along with other ELI programs.

Back at the reading station, Vivian Ramos takes a moment from her seemingly breathless pace of reading to reflect.

“We didn’t have these programs when I was growing up and my mother, being new to the country, struggled with the language and didn’t read to me. I grew up on *Reading Rainbow* and developed a passion for reading.”

Ramos spends most of her days at a desk as an accounting specialist at Lockton. This is the first time she has read to young children, but you wouldn’t know it.

“It was a little nerve-racking at first,” she admits. “I was worried about being funny and holding their attention, but eventually I got over that and just let it flow.”

Maybe the biggest smile of the day belongs to Neil Aton, president and CEO of Wells Fargo Insurance and a member of the IICF national board. He is positioned at the coloring station, eagerly cheering on the kids as they grasp their crayons with looks of fierce concentration.

“Oh, it’s a blast. You know, it’s satisfying to serve on the board and plan initiatives and see the results, but there’s nothing like being here and interacting with the kids.”

Aton knows there’s a vital connection between literacy and the overall functioning of the economy and society.

“It starts with the community. When the community is healthy, we’re all healthy.” ■

To learn more about how to engage your organization in the IICF Early Literacy Initiative as a national sponsor or to contribute directly to the Every Day is a Reading and Writing Day program, visit www.iicf.org/literacy.



Women's Networking Initiatives Foster Community Engagement

More than a decade ago, a small group of ACE women executives gathered informally to discuss establishing a women's networking group, with the end goal to provide ACE women an opportunity to join together for supporting, learning and a sense of inclusion. This company-sponsored initiative — ACE Women's Forum (AWF) — formally began six years ago with an inaugural planning event held in October 2007, with 65 attendees from the U.S., Bermuda and Canada, and emphasized the need for AWF to benefit ACE's bottom line.

Fast-forward to the present, and the AWF's more than 23 chapters in nine regions across ACE's North American operations have led to three AWF Resource teams, comprising participants throughout North America: Business Development, Communications, and Mentoring. The growth of AWF has provided a

platform for maximizing business opportunities for ACE, and has resulted in joining forces with the company's broker and client partners for AWF events, in some cases even co-sponsored events. By year-end 2012, AWF held 107 events with 3,200 attendees that included customers and brokers throughout North America. AWF has expanded its efforts to include engaging in philanthropic and community-focused initiatives.

Across the country, members of the AWF's volunteers have utilized their leadership skills and creativity to organize a variety of philanthropic activities, supporting ACE's commitment to give back to the communities where its employees live and work. Many of these activities and initiatives have also had ancillary benefits, including business development wins and networking opportunities.

The AWF Boston chapter ("AWF Boston") has established an ongoing relationship with the national organization, Dress for Success. The mission of Dress for Success is to

promote the economic independence of disadvantaged women by providing professional attire, a network of support and the career development tools to help women thrive in work and in life.

In addition to organizing jeans days and clothing drives in the Boston office, AWF Boston has participated in the organization's fundraising Fashion Show, creatively combining it into a broker networking event.

In 2011, Dress for Success hosted a Fashion Show in Boston as a fundraiser for the organization. AWF Boston reserved a block of seats to the event and invited approximately 30 local female brokers. They also hosted a private reception at the hotel prior to the fashion show to allow for networking. The feedback was so positive that they repeated the event in 2012 and 2013.

According to organizer Christine Reilly, ACE USA Environmental Underwriter, 2013 resulted in another year of enthusiastic participation. She said, "Among AWF Boston guests were brokers representing a half dozen global brokerage firms, and we're looking forward to continuing our involvement with the Dress for Success organization in 2014."

In 2011, the Philadelphia AWF chapter ("AWF Philadelphia") initiated a partnership between ACE's U.S. headquarters in Philadelphia and a local urban Girl Scouts troop. For the past two years, the partnership has



Photos courtesy of ACE.

ACE Women's Forum in Atlanta organized a holiday collection to benefit a foster child organization.

allowed ACE to support the troop in a variety of ways. The partnership is made up of a group of 20 Philadelphia AWF volunteers that coordinate meaningful experiences for the troop, consisting of approximately 20 girls in grades 6, 7 and 8.

The troop visited the ACE office several times each year for sessions on a variety of topics. In a recent session, a global food services company co-hosted a cooking demonstration for the troop to address interest in a career in culinary arts. The session also included instruction on knife safety and a discussion on careers in the industry. Another session focused on interviewing skills, as many of the girls apply for summer jobs and need to submit applications.

Ida Grandy, ACE USA Underwriter, recently managed this partnership for the 2012 school year, and recognized the benefits for both the girls in the troop as well as the ACE volunteers. She said, "The girls are afforded a unique opportunity to be exposed to professional women in a business environment where they see potential for their own futures. The ACE volunteers, a diverse group of employees from various levels and business units in the organization, have had the opportunity to meet and network with others at ACE whom they may have not had the opportu-

Photos courtesy of ACE.



Models pose on the runway at a Dress for Success Fashion Show in Boston, which was held by ACE Women's Forum.

nity to meet otherwise."

For the past three years, the ACE Women's Forum in Atlanta ("AWF Atlanta") has organized an office-wide holiday collection sponsoring a foster child organization in Fulton County. They call it the "Joy of Sharing" which accurately describes the feeling of being able to give back to others in the midst of the busy holiday season.

During the 2012 holiday season, AWF Atlanta led and organized the campaign, which raised money to purchase Christmas gifts for about 55 children ages 14 to 15. The foster child organization was able to provide information about each of the children, including their wish lists,

pictures of themselves and their hopes and dreams. Through the generosity of the ACE Atlanta employees and the ACE company match, they raised nearly \$13,000.

But instead of just donating the money to the organization, AWF Atlanta took it a step further. They purchased gifts and wrapped them specifically for each child and on the Saturday before Christmas, ACE hosted a holiday party for the children. While the children enjoyed pizza and wings, Santa Claus spent time with each child and handed out their gifts. Employees saw first-hand the joy that they were able to share with these children during a time

when they needed it most.

This past holiday season, AWF Atlanta focused their fundraising on a local charity: North Fulton Community Charities ("NFCC"), a non-profit human service agency dedicated to preventing homelessness of individuals residing north of the Chattahoochee River in Fulton County. NFCC assists families with basic needs such as food, rent and utilities, clothing, and adult education classes during short term emergencies.

Significant time and financial resources are dedicated to this initiative, but the rewards for the employees involved far outweighed the cost. ■

Making a World of Difference

Allied World recognizes the importance of supporting the communities where its employees live and work. Philanthropy and volunteerism have been a part of the company's corporate culture since its inception and as the company continues to expand, so do its corporate social responsibility efforts. Last year, when Superstorm Sandy hit New York, ripping through the tri-state area and causing devastation to hundreds of communities, Allied World stepped up to the plate to help. The company's U.S. headquarters, located at 199 Water Street in lower Manhattan, was knocked out for several months, leaving roughly 200 employees without a home base. Shortly after the storm, Katherine Richardson, Senior Vice



Top: Allied World's CEO Scott Carmilani (R) receives the 'Corporate Citizen of the Year' award at the Citizens Committee's annual gala.

Bottom: One of the living gardens in Brooklyn, New York.

President, Human Resources, reached out to the Citizens Committee for New York City on behalf of Allied World's Executive Management team and simply asked, "How can we help?"

The Citizens Committee for New York City, a local not-for-profit organization, offers funding to grassroots groups working on civic engagement and quality-of-life issues in the city. In 2012 alone, Citizens Committee awarded nearly \$600,000 in micro-grants and provided hundreds of hours of skill-building workshops and project planning assistance to more than 300 neighborhood groups. Allied World has helped to fund the 'living gardens' project through the Citizens Committee for the past several years. Living gardens provide the tools and



supplies needed to build “learning” gardens in schools throughout the five boroughs. These gardens are utilized by teachers and parents of children in grades K-5 to teach children about science, nutrition and the environment. In addition to providing the funds needed to support these gardens, Allied World employees have worked with students, parents and sometimes local neighborhood volunteers to help clean up, weed, paint and do whatever tasks needed to maintain the gardens.

Jane Slater, Chief Operating Officer for Citizens Committee, commented, “Allied World had been a valuable and engaged partner in the living gardens project and when Katherine called me following Superstorm Sandy, I was confident that their support would be mean-

ingful.” After several conversations between Slater, Richardson and Allied World’s CEO, Scott Carmilani, the company decided to set up a disaster relief fund to be disseminated to local neighborhood groups via the Citizens Committee. The grants, which were given out in increments of up to \$5,000, supported local initiatives to provide immediate relief to those in the hardest-hit neighborhoods. Sixteen groups received funding as a result of Allied World’s disaster relief grants. At the time, Citizens Committee for New York City’s CEO, Peter H. Kostmayer, commented, “We are so grateful for Allied World’s tremendous support which will help New Yorkers in the hardest-hit areas provide relief to their neighbors and rebuild their communities. Allied World’s grant

could not have come at a more critical moment.”

The specific groups who received the funding are: Bay Ridge Cares, which provided 800 meals a day to individuals and families displaced by the storm; Chinatown Rising, which worked to inform Sandy victims about resources available in the community; FCC Hurricane Sandy Relief, that distributed cleaning and building supplies to people whose homes were affected on Staten Island; Franklin Lakes Restoration Foundation, which provided hot meals, tools and hot water heaters to homes in the Rockaways; GRCHP Hot Meals for Sandy Relief, which provided hot meals to displaced people throughout the hardest hit areas of Brooklyn;

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Photos courtesy of Allied World.

Trays of food are ready to serve to people displaced by Sandy through an organization called Restore Staten Island.

Donated Smoke Alarms Cover Texas

The Insurance Council of Texas (ICT) has worked closely with the Texas Department of Insurance on many projects over the past few years. The projects have included joining forces to spread the word about hurricane awareness on annual tours down the Texas coast, working side by side in fighting insurance fraud through the creation of the Texas Committee on Insurance Fraud and a life-saving program called *We're Out to Alarm Texas*.

We're Out to Alarm Texas has been a joint effort by ICT and the State Fire Marshal's Office (SFMO) which falls under the supervision of the Texas Department of Insurance. In 2005 the two groups decided to work together on a project that could save lives and property. The SFMO utilized its fire reporting capability to pinpoint areas of the state that had experienced an above average number of fire fatalities.

Through the approval of its Board, ICT purchased smoke alarms that would be distributed to fire departments whose firefighters would install them in the homes of seniors and low-

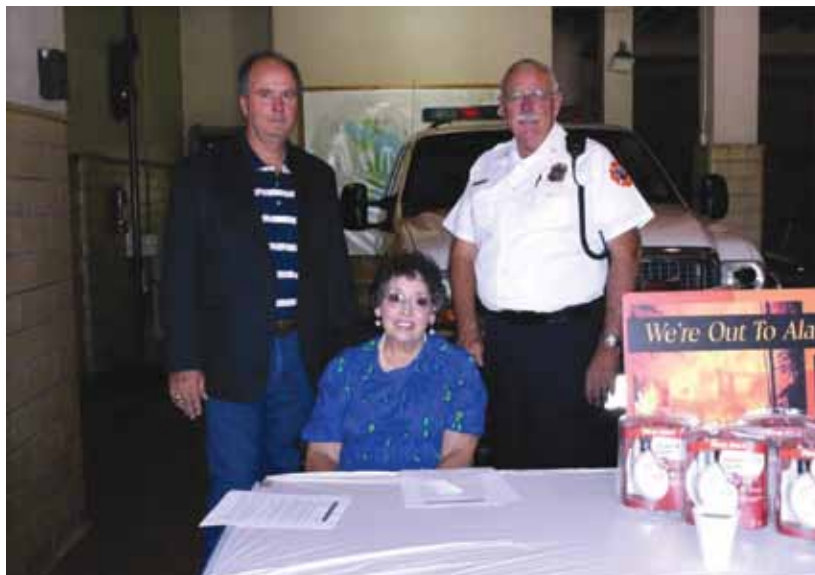
income families on a first come, first serve basis. The smoke alarms would be directed toward paid rather than voluntary fire departments so that each city could keep an accurate track of which homes had received the donated smoke alarms.

The first 1,000 smoke alarms went to fire departments in Lockhart, New Braunfels and Waco. The SFMO issued each fire department liability forms that would help bypass any future problems dealing with the installation or malfunction of an alarm. The initial cost of the alarms was offset by donations from First Alert and Travelers.

Only one year after the *We're Out to Alarm Texas* program began, donated

woman from Waco, who struggled to get outside once her home filled with smoke. Fire marshals in both cities said there would have been fire fatalities had it not been for the smoke alarms.

The State Fire Marshal's Office has strongly supported the program every year. The State Fire Marshal has attended every news conference in every city where smoke alarms have been donated. State Fire Marshal Chris Connealy said, "Smoke alarms are critical to protecting loved ones and guests in your home. This wonderful program by ICT helps ensure that families that cannot afford a smoke alarm have them available. People should not die in fires with readily available technol-



This woman's life was saved by a donated smoke alarm in Waco, Texas.

smoke alarms saved the lives of an elderly couple in New Braunfels and a disabled woman in Waco. Smoke alarms woke the New Braunfels couple up from an afternoon nap after their roof caught fire from an electrical short. A donated smoke alarm alerted Madeline Goff, a 62 year old disabled

ogy because they lacked the money to purchase these lifesaving alarms.”

The State Fire Marshal and ICT’s spokesman Mark Hanna travel to each city and hold a news conference with the city’s fire chief and fire marshal in announcing the start of the program. Travelers Insurance makes a healthy donation to the program each year and the company designates an agent in each city to serve as their representative at the news conferences.

As the number of cities grows, the distribution and requests for smoke alarms also grow. “It all starts with the firefighters and their assistance in making the program work,” said Hanna. “We ask the firefighters to go into each home looking for possible fire hazards, installing smoke alarms where needed and making sure they wind up in the homes of the truly

needy. We also ask them to keep track of these donated smoke alarms so that if they have a fire run to one of these homes, they will know that it was a donated smoke alarm that may have saved someone’s life.”

Each new city that participates in the *We’re Out to Alarm Texas* program is a new and different experience for those involved. In Odessa, the family chosen for the first donated smoke alarms was a blind

couple who had a very small one bedroom home. Hanna said try imagining four TV stations with their tripods and cameras, two newspaper reporters, a radio reporter, five firefighters, a fire chief, the state fire marshal and several insurance industry representatives inside this small home.

In 2008, a 14-year-old resident of Jefferson wrote to the State Fire Marshal that he wanted to earn his Eagle Scout designation by placing smoke alarms into the homes of every Meals on Wheels client in his county. The letter was passed along to ICT who more than happily obliged and allowed Buck John to become an Eagle Scout.

This year the program started early with a donation of smoke alarms to the clients of a non-profit group called H.A.N.D. (Helping the Aged, Needy

and Disabled). Members of the Austin Fire Department assisted in installing the smoke alarms to these citizens who seek care and assistance in their own homes.

2013 was the largest distribution of smoke alarms in the program’s history. Fire departments in 19 Texas cities received smoke alarms. The donations would not have been possible without the financial assistance of ICT, Travelers, State Farm, the Association of Fire and Casualty Companies in Texas (AFACT) and a generous donation of smoke alarms each year by First Alert.

Thus far, more than 11,000 smoke alarms have been distributed across Texas to 31 fire departments with a donated cost of approximately \$160,000. ■

Photos courtesy of Insurance Council of Texas.



This couple, who are both blind, were the first recipients of a smoke alarm in Odessa, Texas.

Employees Give Back

Employees of Munich Reinsurance America, the U.S. subsidiary of Munich Re, supported local and national charitable organizations through volunteer efforts and fundraising during 2013, including a Day of Service in September and participation in other events during the year.

By far, the biggest initiative of the year was the company's Day of Service on Tuesday, September 17, 2013, during which 278 Munich Re America employees spent all or part of the day helping local charitable organizations with important projects. The organizations and activities in which employees participated included:

American Red Cross of Central New Jersey — 49 employees organized and filled 500 Blizzard Bags, which will be distributed to senior citizens. Employees also organized and filled 500 Fresh Start Kits to be distributed to those affected by disasters such as fires, tornados or hurricanes. The Blizzard Bags and Fresh Start Kits help the Red Cross aid those impacted by severe weather and other disasters.

Boys & Girls Club of Mercer Trenton (Trenton, NJ) — 93 employees assisted with a bicycle and computer exchange, organizing school supplies and maintenance projects. During after school hours, employees worked with kindergarten through 8th grade students on computer instruction, art, games, sports, music, cooking and

other activities.

Community Foodbank of New Jersey (Hillside, NJ) — 98 employees helped clean, sort and repack food for distribution, as well as packed boxes for shipment, for the Community Foodbank, which helps fight hunger and poverty in New Jersey.

Crawford House (Skillman, NJ) — 38 employees removed a fence, planted shrubs and painted at Crawford House, which provides transitional housing and treatment to women in early recovery from addiction to drugs and/or alcohol.

All activities on the Day of Service

took place at the charitable organizations' facilities, except the American Red Cross activities, which took place at Munich Re America's headquarters.

"The Day of Service allowed us to demonstrate some of our core values in action—values like integrity, teamwork, personal development and interdependence," said Anthony J. Kuczinski, President and CEO of Munich Re America and a Day of Service volunteer. Through our Day of Service, we all experienced how giving back to and supporting our broader communities is as uplifting



Munich Re employees assemble kits to be distributed to those affected by disasters at the American Red Cross of Central New Jersey.

Photos courtesy of Munich Re

for us as it is for those in need.”

The charitable organizations where Munich Re America’s employees served were appreciative of the help. “Only one word can describe what Munich Re America has done today and it is simply ‘wonderful,’” said Linda Leyhane, Executive Director of Crawford House.

“Crawford House could not exist without volunteers and without corporate support we would not exist.”

“We are honored that Munich Re employees were able to dedicate an entire day to volunteering at our organization and especially helping our Boys & Girls Club members,” said

David E. Anderson, Executive Director of the Boys & Girls Club.

As beneficial as the Day of Service was for the charitable organizations that were helped, it also had an impact on the Munich Re America employees who participated. “I didn’t want to leave,” said Jill Hague, from the Legal Department, who volunteered at the Boys & Girls Club. “These kids’ lives are SO hard—and what the people at this Club do—through their care and effort—is truly awe-inspiring. The best part of the day was the personal connection with a child who took my face in his hands and said ‘Miss Jill, will you PLEASE come back every day?’”

“It was extraordinary to see the energy and commitment of those who volunteered for this project,” said Joachim Boekelmann, Assistant

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Munich Re employees volunteer at the Foodbank in Hillside, New Jersey (left) and the Boys & Girls Club in Trenton, New Jersey (bottom).



Couple Rebuilds After Sandy

In the late 19th and early 20th century, the area of Midland Beach in Staten Island, New York, was a popular beach resort. Today, the bungalows built as summer homes are now owned or rented as part of a year-round community. That was until Sandy hit.

The storm surge created by Superstorm Sandy devastated the community of Midland Beach. Giuseppe and Angelina Todaro were among those who lost everything. Emigrated from Palermo, Italy, they have lived in their home for more than for 30 years. Giuseppe, 80, a retired Wall Street maintenance worker, never thought he'd see something like this happen.

The night of the storm, their niece, Nina, had called them to spend the night at her house on the other side of town, but the couple wanted

to stay in their own home. That night the water engulfed both stories of the Todaro home and they were forced to retreat to the attic, until they were rescued by the New York City Fire Department the following morning.

Due to a language barrier and the chaos that came with the flood waters, Nina could not find them for a long time after the storm. When she finally located them, and learned what had happened, Nina opened her home to her aunt and uncle, who have been staying with her for over a year.

With no flood insurance or savings to pay for the repairs, the distressed couple didn't know where to turn. Thanks to volunteers from the insurance industry, in partnership with the Tunnel to Towers Foundation, the Todaros will be back in their home soon.

The Tunnel to Towers Foundation honors the legacy of love given by Stephen Siller, FDNY, who laid down his life on 9/11. On September 11th, he had just gotten off his shift at Squad 1, Park Slope, Brooklyn. He was on his way to play golf with his brothers when his scanner told of the first plane hitting the Twin Towers. When he heard the news, he called his wife Sally to tell her he would be late because he had to help those in need. He returned to Squad 1 to get his gear, then took his final heroic steps to the World Trade Center. When Siller drove his truck to the Brooklyn Battery Tunnel, it was already closed to traffic. With sixty pounds of gear strapped to his back, he ran through the Tunnel, hoping to meet up with his own

The Todaros stop by to check the progress on their home.



Carol Liesch, I.I.I., was part of the demolition crew.

company, Squad 1. The Foundation has established "In the Line of Duty" programs for firefighters, first responders, and members of the military and "Legacy of Love" programs to make a lasting and positive difference in the lives of children who have lost one or both parents. More recently, however, the Foundation has been helping victims of Superstorm Sandy.

Each year, the Insurance Industry Charitable Foundation (IICF)'s Week of Giving organizes volunteer teams from throughout the insurance industry. In October 2013, a small but mighty group from the Insurance



A tattered American flag still remains outside this Sandy-ravaged home in Staten Island, New York.

Information Institute (I.I.I.) met at the Todaro house on Staten Island and worked hard, under the supervision of Tunnel to Towers volunteers, to make the home inhabitable.

In preparation for the day, the team was told to wear closed shoes and “clothes that you don’t mind getting dirty.” When the team showed up at the house, they were informed that they would be, in essence, the “demolition crew”, tearing down ceilings, along with wet, old, dirty insulation.

Andréa Basora, senior vice president-digital communications of I.I.I., who organized the team, said, “The volunteer work we do with the IICF is always important to us, but this year I think we all felt strongly that we wanted to participate in the Sandy recovery effort in some way. As we all live in the NYC/NJ area, and many of us were personally affected by the storm, the Tunnel to Towers rebuild-

ing project was something close to all our hearts.”

Wearing hard hats, safety glasses, dust masks and gloves, the team worked for several hours tearing down ceilings and removing nails and old sheetrock. At one point in the day, the Todaros stopped by their house to see the crew at work.

“Volunteering to do ‘demo’ work as part of the IICF Week of Giving was a wonderful experience,” said Loretta Worters, vice president of communications for the I.I.I. “I was extremely proud to be part of a team who were unstinted with their time and labor to help rebuild this home after Sandy decimated it,” she said. “When those elderly homeowners saw the progress we had made on their home, they smiled — and that made it all worthwhile.”

While there are always so many volunteer opportunities to choose

from, helping rebuild on Staten Island seemed a no-brainer, especially to Carol Liesch, director of human resources at I.I.I. “Since I am a native Staten Islander, and I, thankfully, did not have any damage from Superstorm Sandy, it was a good feeling to help those less fortunate get back into their home.”

Added Michael Barry, vice president of media relations for I.I.I., “Having spoken with the media for months about Sandy’s aftermath, it was gratifying to travel to Staten Island with a few of my colleagues to help out a family which was hit hard by Sandy. It was also great to see up-close some of the work Stephen Siller’s Tunnel to Towers Foundation is doing.”

While most of the team admitted that the work was hard and very tiring, they all agreed that they are looking forward to more volunteer opportunities to help victims of Sandy and others in need. ■



Mike Barry and Loretta Worters, I.I.I., tackle the old ceiling.

Rakes and Snakes Part of the Job

A surprise snake in the grass doesn't deter TEAMPHLY from getting dirty and getting the job done.

Forty Philadelphia Insurance Companies (PHLY) employees joined dozens of other carriers, agents and brokers for the Insurance Society of Philadelphia (ISOP) Insurance Day of Giving on October 17th. ISOP organized the inaugural event to coincide with the Insurance Industry Charitable Foundation (IICF) "Insurance Week of Giving" October 12-19th.

Over 600 insurance industry volunteers worked with more than 20 Philadelphia-area charities for the ISOP event. TEAMPHLY tackled a clean-up project at Vernon Park, in the northwest section of Philadelphia.



A crew of volunteers cleaned a playground for children in the neighborhood to enjoy. They also raked leaves and picked up litter to prevent it from getting swept into storm drains and directly into creeks.

"It was a very rewarding experience for me. It made me happy to know that I was doing something to help the environment," shared Nancy Robinson, Assistant Underwriter at PHLY. "It was nice to know that so many others felt just as compelled and excited to help out as well."

Bottles and trash weren't the only thing rustling in the leaves at Vernon Park. A couple of volunteers encountered a brown snake during the clean-up. The non-routine day and project made it all the more enjoyable for everyone involved.

"Educational tidbits, hands-on and engaging work, and making a difference for a community. Just an overall gratifying experience," said



TEAMPHLY volunteers clean up Vernon Park in Philadelphia, Pennsylvania.



Elizabeth Acree, Claims Administrative Assistant.

PHLY has a strong culture of giving back, focusing its charitable initiatives on environmental sustainability, education and health and wellness programs for children. Comprised of PHLY employees, family members and friends, TEAMPHLY continues its long-standing tradition of helping local communities through partnerships with charitable organizations, causes and events. In the first nine months of 2013, PHLY organized more than 70 employee

volunteer projects. Outside of work, 340 employees have volunteered more than 4,500 hours with dozens of organizations across the country. PHLY has donated more than \$14 million to charity since 1980 and raised \$390,000 for Ronald McDonald House Charities as part of the company's 50th anniversary celebration in 2012. It's this culture of volunteerism and charity that resonates with PHLY's employees and customers. TEAMPHLY looks forward to next year's ISOP Insurance Day of Giving event on October 16, 2014! ■



Photos courtesy of Philadelphia Insurance Companies.

Safety is No Accident

The mission of insurance is to indemnify policyholders following a covered claim; in other words, we make policyholders whole again by compensating for their economic losses. In most cases, however, no matter how quickly the insurance company responds and how fairly the claim is settled, the policyholder would be better off to have avoided the loss all together. In 2013, Westfield Insurance formed two new partnerships that support the prevention of accidents at home and on the road.

Teen safety on the road

In the United States, the fatal crash rate per mile driven for 16-19 year-olds is nearly three times the rate for drivers ages 20 and over. Risk is highest at ages 16-17. In fact, the fatal crash rate per mile driven is nearly twice as high for 16-17 year-olds as it is for 18-19 year-olds, according to the Insurance Institute for Highway Safety.

Terry Grice, Chief of Police for Ohio's Montville Township, has made reducing the number of accidents by young drivers a cause for his department. He looked to a neighbor, Westfield Insurance, for help.

The result is *Take Control*, a program where local law enforcement officers teach advanced driver training for licensed teen drivers across all of Medina County, Ohio. The program is offered monthly and conducted on the Westfield Insurance home office campus.

"Our experience in responding to teen crashes tells us the most common cause is inexperience," Grice said.

Take Control puts young drivers behind the steering wheel in simulated high-risk driving scenarios. One of the program modules teaches teens how to drive in difficult weather conditions by putting participants in a car

equipped with Drift Lift® technology to practice reacting and regaining control of a skidding vehicle.

The in-car experience is made possible through the support of Westfield and other generous local sponsors. Also supporting *Take Control* are MStar Foundation, Ehrbar Angels Foundation and Bill Doraty Kia.

Through this strong community support, *Take Control* is offered to the public as a free service. "A similar class costs anywhere from \$250 to \$750; that's cost prohibitive for most families," says Laura Ehrbar DePiero, founder of Ehrbar Angels Foundation, a nonprofit she began after losing two children in a 2010 car crash involving another teen.

"We could think of no better place to hold a program that has the potential to prevent accidents for teens in our backyard than our actual backyard," said Jani Groza, Westfield Insurance community investment leader. The monthly programs are hosted by Westfield employee volunteers.

At the close of its first year, nearly 150 young drivers have participated in *Take Control* training. ■



Senior citizens' safety at home

Each year, one in three Americans aged 65 and older will fall at home, which is the leading cause of death from injury in this age group, according to the National Center for Health Statistics.



Nationally, nonprofit Rebuilding Together is addressing preventable falls and other safety issues for low-income seniors. Westfield Insurance partnered with the Greater Cuyahoga Valley chapter of Rebuilding Together as their premier *Safe at Home* sponsor.

Safe at Home focuses its efforts on home modifications to prevent falls, such as installing or replacing handrails in stairwells and grab bars in tubs and showers. Homes are also assessed for theft prevention, leading to the installation of sturdy doors and locks or replacement of windows.

In addition to Westfield's financial support, *Safe at Home* is assisted through the volunteer efforts of Westfield employees, who visit homes and participate in making the improvements. "In addition to giving back to the community, volunteers take away useful information that may help their own aging family members and neighbors," said Groza.

According to the Ohio Department of Health, the greatest cost for inpatient treatment of the elderly in 2009 resulted from falls; these costs totaled \$645 million. Worse than the immense financial impact is the number of individuals who cannot live independently after a fall. According to the Center for Disease Control, 78 percent of adults aged 70+ were unable to function independently after fall-related hospitalization.

Visit Westfield on YouTube to learn more about Rebuilding Together and *Safe at Home*. ■

Westfield employees work on home improvements for low-income seniors.

Photos courtesy of Westfield Insurance.



Making a World of Difference

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IBR on the Front Lines, which created a disaster-relief guide for volunteers responding to the crisis; L&F Our Space: Recovery, to replace damaged equipment in a shared community youth space; People's Urban Films Foundation, Inc., which provided food and supplies to people and families in Red Hook; PS 104Q: The Bays Water School, to rebuild the elementary school park and playground; Resident Association of Lafayette Gardens, to provide groceries and cleaning supplies to displaced residents; Restaurant Rasputin, which distributed hot meals to people who lost their homes in Brighton Beach and Sheepshead Bay; Restore Staten Island, to provide

food, clothing and cleaning supplies to residents in the hardest-hit areas of Staten Island; Salvus Group, to develop disaster relief fact sheets about post-storm support and gift cards for groceries and hardware stores in Staten Island; UCPIM: People Helping People Program, to purchase household materials, cleaning supplies, toiletries and clothing for victims of the storm; Ujima Community: Working Together, to provide clothing and meals to families in areas of Bushwick without power and VFW Post 5195 Redhook Memorial Post, to replace hot water heaters and boilers, and fix electrical panels and kitchen equipment.

The 16 groups submitted requests for relief directly via the Citizens Committee for New York City website and started receiving the much-needed

funds almost immediately. "Following Superstorm Sandy, the small local community groups were on the front lines on day one and needed resources right away. Allied World's grant made a huge difference when it was needed the most," said Slater. Scott Carmilani, who was honored at the organization's gala in February as 'Corporate Citizen of the Year' commented, "Many of our employees, clients and trading partners were directly affected by Sandy and I quickly understood the importance of getting resources quickly to the right people. Citizens Committee was the right partner to disseminate crucial funds."

For more information on the Citizens Committee for New York City, you can visit their webpage at www.citizensnyc.org. ■

Employees Give Back

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General Counsel, who volunteered for the American Red Cross. "There was a clear sense of the importance of giving back to the community in a tangible way and it complemented the 'official' roles we play as a reinsurance carrier in responding to disasters with a very hands-on role in responding to the immediate needs of disaster victims."

"Small organizations like Crawford House really need our help," said Alicia Gasparovic, Catastrophe Risk Specialist, who co-led the project, "It may be easier to give money, but by giving our talent and time, we contribute more than what any dollar can buy." Jimmy Curcio, Strategic Development Consultant and team co-lead for Crawford House, may have summed up the feelings of many employees by remarking, "I've been working here for seven years and this was one of the greatest things we have

done as a company."

But the Day of Service was not Munich Re America employees' only activity with charitable organizations in 2013. During the summer 17 interns helped raise \$28,000 for the Eden Autism Services, surpassing the initial goal of \$20,000. Eden Autism Services is a Princeton, New Jersey-based not-for-profit organization dedicated to improving the lives of children and adults with autism. The interns ran a number of "FUNraising" events and described the experience as "eye-opening, insightful and rewarding".

Among other charitable activities in which company employees participated were:

The Susan G. Komen Race for the Cure — 13 employees participated in the race held at Six Flags Great Adventure, Jackson, New Jersey. In addition, employees donated to fund-raising by contributing to the Blue Jeans Day, which allowed them to

wear blue jeans to work the Friday before the Race.

March for Babies — On a chilly, sunny Sunday in April over 30 participants of Munich Re America's Team let their feet do the walking and talking by taking part in the Annual March of Dimes' March for Babies at Mercer County Park. The total raised by the company was around \$18,000 (including proceeds from a Friday Jeans Day fundraiser).

Wish Tree — Every year Munich Re America employees participate in a Wish Tree, where local charities supply a list of holiday presents requested by those their organizations serve. Employees take "wish" tags off the Christmas tree, buy the requested presents, and wrap them for delivery to the charities.

"Our efforts showed that we appreciate the importance of stepping up for those less fortunate than ourselves," said Kuczinski. ■