

---

# Impact

The Insurance  
Industry's Contribution  
to Community  
Development



INSURANCE  
INFORMATION  
INSTITUTE

## I.I.I. Members

ACE USA  
ACUITY  
AEGIS Insurance Services Inc.  
Allianz of America, Inc.  
Allied World Assurance Company  
Allstate Insurance Group  
ALPS  
American Agricultural Insurance Company  
American Family Insurance  
American Integrity Insurance Company  
American International Group  
American Reliable Insurance  
Amerisafe  
Amerisure Insurance  
Arch Insurance Group  
Argo Group  
Arthur J. Gallagher  
Beacon Mutual  
BITCO Insurance Companies  
Canal Insurance  
Catholic Mutual Group  
Century Surety Company  
Chesapeake Employers Insurance  
Chubb Group of Insurance Companies  
Church Mutual Insurance Company  
CNA  
The Concord Group  
COUNTRY Financial  
Country-Wide Insurance Company  
CSAA Insurance Group, a AAA Insurer  
CUMIS Insurance Society, Inc.  
Dryden Mutual Insurance Company  
EMC Insurance Companies  
Enumclaw Insurance Group  
Erie and Niagra Insurance  
Erie Insurance Group  
Farm Bureau Insurance of Missouri  
Farmers Group, Inc.  
GEICO  
Gen Re  
Germania Insurance  
Grange Insurance Association  
Grange Insurance Group  
GuideOne Insurance  
The Hanover Insurance Group Inc.  
The Harford Mutual Insurance Cos.  
The Hartford Financial Services Group  
The Horace Mann Companies  
Ironshore Insurance Ltd.  
Island Insurance  
Kemper Corporation  
Liberty Mutual Group  
Lloyd's  
Lockton Companies  
Magna Carta Companies  
MAPFRE Insurance  
Marsh Inc.  
MEMIC  
MetLife Auto & Home  
Michigan Millers Mutual Ins. Co.  
Millville Mutual Insurance Company  
Missouri Employers Mutual Insurance  
MMG  
Motorists Insurance Group  
Munich Re  
Nationwide  
New York Central Mutual Fire Ins. Co.  
The Norfolk & Dedham Group  
Ohio Mutual Insurance Group  
OneBeacon Insurance Group  
PartnerRe  
Pennsylvania Lumbermens Mutual  
Insurance Company  
Providence Mutual Fire Insurance Co.  
Scor U.S. Corporation  
SECURA Insurance Companies  
Selective Insurance Group  
State Auto Insurance Companies  
State Compensation Ins. Fund of CA  
State Farm Mutual Automobile Ins. Co.  
The Sullivan Group  
Swiss Reinsurance America Corporation  
Travelers  
USAA  
Utica National Insurance Group  
Westfield Group  
Willis  
W. R. Berkley Corporation  
XL Group  
The Zenith  
Zurich North America

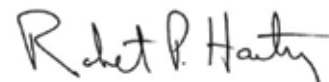
## Proud to Tell Our Story

**W**e are not surprised that a recent survey by McKinsey & Company found that American property/casualty insurers have increased their charitable giving by an average of 15 percent since 2011. Here at *Impact*, we are proud to help tell our industry's story.

For 90 years, Erie Insurance has continued its tradition of quality service to customers and communities by giving back by supplying backpacks and tutoring students at elementary schools, cleaning up neighborhood garden beds and many other efforts. Arbella Insurance Group is committed to fighting hunger with its traditional annual Walk for Hunger which has raised more than \$700,000 in the last ten years. And Westfield Insurance Foundation supports programs that stabilize families and communities by addressing multiple barriers to success by partnering with the Toledo Fair Housing Center.

We feature an article about how the altruistic culture at OneBeacon encouraged three employees to reach out to their communities in interesting ways. Also, MAPFRE Insurance hosted three youth soccer clinics for children to help foster healthy lifestyles and also participated in United Way's Day of Caring. United Way also benefited from the efforts of Pennsylvania and Indiana Lumbermens Mutual Insurance Companies employees during its annual four-week company campaign. PHLY is making an impact on the environment with an initiative to plant 80,000 trees in forests and communities to help restore habitats across the United States. And one of Swiss Re's philanthropic goals is in building societal resilience, which means supporting projects that help communities, and the people who live in them, rebound more quickly from catastrophes. And has been the case in prior years, early childhood literacy programs were a big part of the Insurance Industry Charitable Foundation's Week of Giving programming as IICF hosted seven literacy events throughout the country.

We hope you enjoy this issue and look forward to hearing from you.



Robert P. Hartwig, Ph.D., CPCU

President, Insurance Information Institute

### Inside:

Charity of the Year Program Goes Local.....	3
Company Celebrates a Legacy and Looks Ahead While Giving Back.....	6
Teaming With Agents to Combat Hunger.....	10
Industry Week of Giving Focuses on Early Literacy Programs.....	12
Toledo Fair Housing Center Celebrates 40 Years of Expanding Opportunities.....	15
Encouraging an Altruistic Culture.....	16
Partnering With Our Communities.....	18
Planting 80,000 Trees.....	20
Helping Hands.....	22

Winter 2015 Vol. 21 No.2 Impact is published by the Insurance Information Institute, 110 William Street, New York, N.Y. 10038; 212-346-5500. Editor: Diane Portantiere; ©2015 Insurance Information Institute, www.iii.org

On the cover: Erie Insurance employee Jennifer Hannold sparkles a Habitat for Humanity house.  
Photo: Bruce Bennett, Erie Insurance.



# Charity of the Year Program Goes Local

**T**he Swiss Re Foundation is active around the world, though it has a heavy focus on emerging economies and developing countries. Locally, the Foundation supports projects that benefit the communities in Swiss Re locations.

In the Americas, Swiss Re employees in locations with more than 50 employees choose their local Charity of the Year (COTY) to be their leading charity, both in terms of the amount of money it receives from the Swiss Re Foundation and in terms of the

additional support it gets through fundraising events and volunteer involvement from Swiss Re. Although called COTY, employees are able to re-elect and keep their local COTY for up to three years.

Swiss Re Foundation's philan-



thropic theme for the Americas is “Building Societal Resilience” which means supporting projects that help communities, and the people who live in them, rebound more quickly from catastrophes. These catastrophes can be natural, health-related or financial catastrophes.

Swiss Re’s Armonk, New York office, which is its U.S. headquarters, has collaborated over the past two years with Family Services of Westchester (FSW). Founded in 1954, FSW runs more than 50 social service and mental health programs that reach 30,000 children, teens, adults and families a year.

The Swiss Re Foundation financed a FSW project — the Lanza Family Center for All Ages (CFAA) in White Plains, New York. The CFAA brings children, teens and seniors together at one site to participate in programs, share experiences and benefit from one another, just as they would in a family setting.

FSW President and CEO Susan B. Wayne offered her thoughts on Swiss Re Foundation’s contribution: “We are delighted to have been selected as Charity of the Year and so grateful for this tremendous donation toward our Lanza Family Center for All Ages. Swiss Re Foundation and Swiss Re employees have been such a generous partner over the years and we are thrilled to see this partnership continue to grow.”

Swiss Re’s offices in Toronto, Canada, Schaumburg, Illinois and Windsor, Connecticut selected Habitat for Humanity to be their local COTY. Habitat’s mission of providing safe, affordable housing fits very well with the Swiss Re Foundation’s focus of building societal resilience.

During Swiss Re’s Community

Days, employees came together to help build homes for their communities. Various tasks were completed, such as grouting, painting and installing/framing doors. Other volunteer projects focused on Habitat’s ReStores which are nonprofit home improvement stores and donation centers that sell new and gently used furniture, appliances, home accessories, building materials and more to the public at a fraction of the retail price. Employees unloaded items from trucks, inventoried, organized, stocked and priced merchandise that came in new to the stores.

Since 2014, the employees of the Overland Park, Kansas office have supported reStart Inc. as its local COTY. reStart’s mission is to provide housing and supportive services to help homeless individuals and families move towards independence and self-sufficiency, with the overall goal of ending homelessness within the greater Kansas City community.

Aside from the volunteer work, the Swiss Re employees of Overland Park made a large financial impact and have raised more than \$120,000 over the past two years. The proceeds were achieved by various fundraising activities with participation from almost every employee. The employee fundraising activities, combined with the powerful support of the Swiss Re Foundation, have made a meaningful impact at reStart and resulted in making the charity of the year initiative a huge success in the Overland Park location. About this achievement, the Overland Park location head Randy Nordquist said, “The support of the Swiss Re Foundation, and the generosity of Kansas City’s employees, has enabled us to create meaningful change for reStart, while providing a common goal unifying the site.”

Ronald McDonald House was the chosen charity of Swiss Re’s Alpharetta, Georgia and Chicago, Illinois offices for the past two years. Employees supported the charities by serving their community days with them. Their volunteer work entailed purchasing food and cooking meals for the families staying at Ronald McDonald House. Furthermore, Alpharetta employees organized a very successful fundraiser for Atlanta McDonald House.

The Fort Wayne, Indiana-based Swiss Re employees have voted to collaborate with and support Mustard Seed Furniture Bank (MSFB). This nonprofit organization provides household furnishings to families and individuals as they rebuild their lives after suffering a disaster, personal tragedy or other misfortune. Swiss Re’s Fort Wayne employees are fortunate to have strong local support from their location head, Tracy Choka, who said, “Mustard Seed provides valuable support to our community like the Energizer Bunny! The volunteers keep going and going with efforts to meet any need they see. I am most impressed by the level of respect and encouragement Mustard Seed provides to their clients.” Choka’s enthusiasm speaks volumes to the mutual feeling of the rest of the office and is just one of the reasons why MSFB was selected in back-to-back years as Fort Wayne’s local COTY.

In Latin America, Swiss Re employees in Mexico City embraced Alma Fondo de Ayuda Social, IAP (ALMA) and Swiss Re employees in São Paulo elected the Instituto de Reciclagem do Adolescente (RECICLAR) to be their local COTY in 2015. Recently, Swiss Re São Paulo provided additional support —

besides the donation from the Swiss Re Foundation — for RECICLAR’s 20th Anniversary Celebration and Fundraiser. The event was a big success and employees will continue to engage with RECICLAR in 2016 as will the Mexico employees with ALMA.

Swiss Re’s New York City office elected City Harvest, a non-profit which thrives to end hunger in communities throughout New York City via food rescue and distribution, education and other practical, innovative

solutions. By dedicating their time, employees engaged in various volunteer activities with their local COTY.

In New Hampshire, Swiss Re Manchester employees collaborated with the American Red Cross for the past two years. In an effort to confront the most common disaster in the U.S. — home fires — employees conducted door-to-door smoke alarm canvassing and completed home safety checklists in vulnerable neighborhoods in Manchester.

Since the implementation of the Swiss Re Foundation in 2013, the local Charity of the Year programs have gained in popularity among employees and charities. To learn more about the Swiss Re Foundation and their programs, please visit [www.swissrefoundation.org](http://www.swissrefoundation.org). ■

---

**Swiss Re employees held build a home for Habitat for Humanity Greater Toronto Area.**

Photos: Habitat for Humanity GTA



# Company Celebrates a Legacy and Looks Ahead While Giving Back

It started 90 years ago. H.O. Hirt and O.G. Crawford decided to start an insurance exchange, and they wanted to base it on “simple common sense, mixed with just plain decency.” They turned to the Golden Rule as a guiding principle, and on April 20, 1925, Erie Insurance and its legacy of compassion and giving opened for business.

Erie Insurance celebrated its 90th anniversary on April 20, 2015, and the Erie, Pennsylvania-based, regional property and casualty insurer continued its

tradition of quality service to customers and communities by giving back.

H.O. Hirt had a lifelong concern for those less fortunate than he was, and that compassion is shared by the employees and agents of Erie Insurance. When he learned about the Foster Parents Plan for War Children in 1949, for example, he asked employees to make small monthly donations in support of war orphans. Hirt was later honored for this philanthropy in 1954, when he

and Erie Insurance were awarded The Brotherhood of Children Award for “the innumerable tangible evidences of brotherly love and help.”

Through the years, Erie Insurance and its employees and agents have continued Hirt’s tradition.

---

**Employee volunteer Cody Cook (right) looks over practice test questions with an elementary school student during mentoring hours.**



Photos: Bruce Bennett, Erie Insurance



During an employee appreciation party, ERIE employees enjoy using a photo booth with props.

In its 90th year alone, ERIE's charitable giving included supplying backpacks and tutoring students at elementary schools, donating to training programs for at-risk youth, sponsoring community festivals, cleaning up neighborhood garden beds, repainting homes for those who physically could not and fighting hunger by helping local food pantries and kitchens.

One team of employee volunteers in Columbus, Ohio got creative in their own kitchens by opening their doors as a part of a home tour. The Kitchen Kapers event gave tour-goers a sneak peek of newly remodeled kitchens in neighbor's private residences for an admission fee as a donation. ERIE also sponsored the event, which raised funds for the OhioHealth Riverside Methodist Hospital, specifically concentrating on breast health services.

On the corporate level, ERIE has sponsored Habitat for Humanity home builds for many years. In 2015, Habitat homes in Lexington and Louisville, Kentucky; and Erie, Pennsylvania were completed. The company is also sponsoring a home in Milwaukee that will be completed in 2016.

ERIE also continued its corporate support of the United Way. In 2014, employees and leaders together raised more than \$900,000 for the United Way of Erie County with President and CEO Terry Cavanaugh leading the way as chair of the organization's fundraising committee. Employees also helped to pack 100,000 meals during the United Way of Erie County's Centennial Meal Pack-A-Thon.

Employees often refer to their colleagues as the "ERIE Family" and look after each other the way a family would. That care often extends beyond ERIE's walls into the communities in which it does business. Volunteer efforts and charitable giving are carried out in neighborhoods across each of the 12 states (Pennsylvania, New York, Maryland, West Virginia, Virginia, North Carolina, Tennessee, Kentucky, Ohio, Indiana, Illinois and Wisconsin) and Washington, D.C., which make up the Erie Insurance footprint.

Today, ERIE's workforce of nearly 5,000 employees and 2,200 independent agencies serve their communities

by supporting events and programs focused on safety, community building and environmental responsibility.

The wide scope of employees' community support is due in large part to two helpful programs: The Matching Gifts program and the ERIE Service Corps. The company matches every employee's minimum donation of \$25 to eligible nonprofit charities. The ERIE Service Corps gives every employee one paid day off from work each year to volunteer for an eligible nonprofit. These programs are popular among employees and give them the opportunity to extend the limits in which they can serve their communities.

The company also looks ahead by investing in emerging innovations and programs that will position its communities for future success. ERIE sponsored HackPSU, Penn State University's annual 24-house hackathon that gives students who use programming and coding the opportunity to solve problems and build solutions. It also sponsored a TEDxErie event, which is a local,

---

**Right: ERIE's Isi Onyemenem is one of many employees who tutor students as a part of the Adopt-a-School Partnership. Bottom: Erie Insurance's 90th anniversary celebration included a parade that employees and neighbors enjoyed.**







**Erie Insurance employees volunteer alongside coworkers at a Habitat for Humanity build.**

---

independently organized version of the international program that promotes “Ideas Worth Spreading” in technology, entertainment and design. In Maryland, ERIE was a major sponsor of the Greater Washington Hispanic Chamber of Commerce Business Expo. This event provides business connection opportunities for growing Hispanic and other minority-owned businesses and the communities they serve through networking, outreach, advocacy and education. ERIE’s involvement in events like these act as encouragement for communities to continue to seek new ways to be their own thought leaders.

ERIE’s force of local, independent agents also takes the lead in supporting their communities. Often they team up with branch office employees throughout the footprint to sponsor charities to which they have a personal connection. Erie Insurance’s Giving Grants program helps them to take that support one step further. Giving Grants are corporate charitable funds that branch offices can apply for and then donate to eligible nonprofits. Giving Grants help to bring ERIE agents and branch office employees together to volunteer side by side.

During ERIE’s 90th anniversary last summer in Raleigh, agents and branch employees attended the Special Olympics of North Carolina Unified Relay and gave a \$1,000 Giving Grant toward the event. Also in Haverstraw, New York along the Hudson River, agent Carlos Barrett helped to plan the town’s annual United Latin Festival and parade with donations from his own agency as well as the help of a \$1,000 Giving Grant.

In the spring, three Giving Grants helped to sponsor races in three locations. The YWCA Lancaster 17th Annual Race against Racism received \$5,000, while the races in Harrisburg and Williamsport received \$5,000 and \$3,000 in Giving Grants, respectively. The races saw more than 20 ERIE employee and agent volunteers there to help together. A Giving Grant also helped to establish a scholarship endowment fund in memory of three University of North Carolina students who were tragically killed last summer. ERIE agents and employees in Chapel Hill knew the students and wanted to honor them by funding annual scholarships for three students who uphold the values of achievement and service.

The desire to pay it forward as a way to give back comes from every level at ERIE — including the very top. President Cavanaugh helped to raise over \$100,000 by hosting the 2015 annual Charity Challenge Golf Tournament. Cavanaugh first introduced the tournament to Erie Insurance in 2010. In the six years since then, the tournament has raised a total of \$448,000 for local charities. Each year the winning teams select charities to which to donate cash prizes. In 2015, the grand prize of \$15,000 went to a local housing and neighborhood development authority.

While ERIE went full steam all year, it also ended its 90th year of service with a bang. The company gave three charities across its footprint each a \$30,000 donation. Employees chose recipient charities that reflected the passions of the late Susan Hirt Hagen, daughter of co-founder H.O. Hirt and first chair of the board of director’s Charitable Giving committee. Hirt Hagen, who passed away in June 2015, dedicated much of her life to supporting the arts, education, youth and the prevention of domestic violence.

Erie Insurance continues to thrive as a business due in no small part to the company’s founders establishing a legacy of service. In the nine decades since, generations of dedicated employees and agents have remained grounded in that vision, building upon it in new and inspiring ways. It holds true its promise to work together for the good of its customers and communities and the promise to be Above all in Service. ■

# Teaming With Agents to Combat Hunger

In 2014, more than 48 million Americans lived in food insecure households, meaning they lacked reliable access to a sufficient amount of affordable, nutritious food. And the face of hunger is changing to include families with steady jobs who are struggling financially. Many of our neighbors, friends and family must choose between the high costs of housing and putting food on the table.

New England communities are highly impacted by hunger, and the number of community members at risk continues to grow. In Massachusetts alone, nearly 700,000 residents struggle to feed themselves and their families. Due to this overwhelming prevalence, the Arbella Insurance Group's Foundation has made it a mission to help overcome hunger in its own backyard by partnering with Arbella Insurance Group employees and the insurance company's independent agents.

The Arbella Insurance Group formed the Arbella Insurance Foundation in 2004 to help channel the company's success back into the communities it serves. From day one,

the Foundation's mission has been to support charitable organizations that have a significant impact on the people and communities served by Arbella Insurance. The Foundation partners with nonprofits that serve a broad variety of causes, but has a special focus on initiatives that relate to hunger. Widely recognized as a top charitable giver in New England, Arbella's Foundation has donated more than \$18 million to nonprofit partners since its formation.

The Arbella Insurance Group is committed to involving its employees and partner agents in its Foundation's charitable work, which has instilled commitment to giving back at every level.

"Giving back has always been a fundamental part of Arbella, and our employees and agents have embraced it with open arms," said Beverly Tangvik, president of the Arbella Insurance Foundation and corporate secretary and assistant vice president of the Arbella Insurance Group. "We are proud to support causes that are important to them, and together make a difference in the communities where we live and work."

The Arbella Insurance Group has introduced a number of initiatives and opportunities to encourage employee involvement in philanthropic causes. Each year, hundreds of Arbella Insurance Group employees participate in volunteer events during the workday. Arbella also regularly encourages employees to partake in companywide charitable drives.

One event that has become an Arbella Insurance Group tradition is Project Bread's annual Walk for Hunger. Each year, close to 500 Arbella Insurance Group employees, families and friends rally together as "Team Arbella." This team has been a top fundraiser the past several years, and along with the Foundation's Walk sponsorship has donated a combined total of \$727,800 to Project Bread since 2007. These contributions have made a great impact: for example, a 25 dollar donation to Project Bread provides a hot meal for 40 individuals at a supper program, a rate that would turn \$700,000 into 1,120,000 meals for Massachusetts residents.

The Foundation also hosts a num-



**Team Arbella at the annual Walk for Hunger; Arbella employees tend the garden at Interfaith Social Services in Quincy, Massachusetts.**



ber of volunteer events that target hunger. Arbella Insurance employees regularly bring and serve meals at local homeless shelters. The Foundation also hosts multiple food drives, which are distributed to a local food pantry where Arbella Insurance employees regularly volunteer.

The Arbella Insurance Group's commitment to supporting its employee's charitable initiatives has been highly instrumental in creating a culture of giving back. Arbella Insurance Group employees feel empowered to identify and support causes important to their community, and are proud to make a difference in their own backyard. This focus on giving back is a key factor that has earned Arbella the Boston Business Journal's "Best Places to Work" honor for seven consecutive years.

The Arbella Insurance Group is committed to growing charitable programs in partnership with its independent agents, encouraging them to get involved and give back to the communities in which they live and work. Many agents are deeply involved in charitable events locally, and appreciate the Foundation's local focus. These local agents have been particularly successful helping the Foundation's "Let's Drive Out Hunger" program, launched in 2008 to combat food insecurity.

Through "Let's Drive Out Hunger", Arbella's independent agents raise funds in support of nonprofits of their choosing, and know that their contributions will truly make a difference right in their own communities. "It's incredibly rewarding to partner with Arbella's Foundation to help our neighbors keep food on the table," said Peter Lennon, founder of Lennon Insurance Agency. "It enables us to make a big difference in our own backyard."



Photos: Arbella Insurance Group

**Every month Arbella employees bring and serve lunch to approximately 65 guests at Father Bill's and Mainspring, a leading provider of emergency shelter, housing and support services on the South Shore of Massachusetts.**

Since its launch, the Arbella Insurance Foundation and these independent agents have contributed more than \$630,000 to more than 400 emergency food programs, soup kitchens, food pantries and homeless shelters throughout New England. Partnering with local independent insurance agents has allowed the Foundation to distribute its funds more locally and directly to those in need. It also heightens awareness in

the community that there is a need, with the hope that it will encourage more businesses and individuals to become involved.

The Arbella Insurance Group continues to strive to make positive changes in the communities they serve. Through efforts like Project Bread's Walk for Hunger and the Foundation's "Let's Drive Out Hunger" program, Arbella and its Foundation demonstrates the true nature of giving back. ■

# Industry Week of Giving Focuses on Early Literacy Programs



Elmo greets youngsters at a literacy event held during IICF's Week of Giving.



**S**ince 2001, the Insurance Industry Charitable Foundation (IICF) has generated more than 200,000 volunteer hours through its flagship initiative — the IICF Week of Giving. This annual event, which takes place in mid-October of each year, brings together thousands of volunteers from across the insurance industry in the shared experience of giving back to their local communities.

The event is organized and executed by IICF, but what makes the Week of Giving interesting is that its success is owned by the entirety of the insurance industry. As IICF's representation is made up of hundreds of leading insurance organizations — not just carriers, but brokers, agencies and insurance industry services companies — the accomplishments of the Week

of Giving are built on the participation of the insurance industry as a whole.

The 2015 Week of Giving presented record numbers — in an eight-day period (October 10-17), more than 8,500 volunteers took part in the execution of nearly 300 volunteer events across 30 states. Projects covered a broad range of service areas including food programs, homeless programs, housing, women's issues, disability, senior issues and disaster preparedness.

As has been the case in prior years, early childhood literacy programs were a big part of Week of Giving programming. As part of its "Every Day is a Reading and Writing Day" program — an early literacy program that features a partnership with Sesame Workshop — IICF hosted 7 literacy events throughout the country

#### Volunteers help children with a coloring project.

---

during the Week of Giving.

On October 13, 50-plus volunteers welcomed 200 children from the Educational Alliance Head Start Program to the Manny Cantor Center in New York's Lower East Side. The volunteers' professional allegiances spanned the ins and outs of the insurance industry and included Aspen Insurance, Berkshire Hathaway, Chubb, Frenkel & Co., JLT Specialty, Marsh and Travelers.

"The cross-section of the insurance industry that is represented at these events is always amazing," said Betsy Myatt, Executive Director of

IICF's Northeast Division. "These volunteers were business competitors just 24 hours ago and now they're working together to lead interactive reading activities — and in many cases are having just as much fun as the kids."

Perhaps no volunteer was as applauded as Sesame Street's Elmo, who made a special appearance to take photos with children and families. IICF's partnership with Sesame Workshop — it provided a three-year, \$750,000 grant starting in October 2013 — affords it the unique opportunity to often feature the beloved cast of characters at its literacy events.

In Chicagoland, two Week of Giving literacy events were held at Children's Home + Aid, a child and family service agency, and at Literacenter, a dedicated literacy workspace in downtown Chicago. These events welcomed more than 160 children aged 2-4 and hosted over 130 volunteers — all of whom were insurance industry volunteers from across Chicago.

Like the event in New York, these "ELI Fairs" incorporated the toolkit elements from the Every Day is a Reading

and Writing Day program to engage children in a fun and educational way through creative reading and writing projects.

Beyond hosting literacy activities, the Chicago ELI Fair also featured local children's author Janet Nolan, who read from her book, *PB & J Hooray!* And as many of the children who attended do not have books to read at home, local nonprofit Bernie's Book Bank generously donated a bag of books to each child at both events — as well as a supply of books for the classrooms at both Children's Home + Aid locations.

"The book donation was one of my favorite aspects of the ELI fairs," said Mary Cummins, Executive Director for IICF's Midwest Division. "It ensures that the impact of these efforts extend far beyond the day's event. Given the lack of access many families have to quality books for their children, these are oftentimes the first books a child will ever own. When the kids ask when they need to return the books to us and we tell them no, these are yours to keep forever — there just

are no words to describe the look of joy that dances over their faces."

Of course, meeting Elmo was a highlight of the day for the children (and many adults!). IICF has hosted dozens of literacy events following its partnership with Sesame Workshop, and the live characters are always a hit with kids and volunteers alike. Explained Cummins, "Elmo and the rest of the Sesame Street friends are the perfect friends to have at literacy events. These beloved characters are instantly recognizable to the children, and their excitement over meeting their television heroes translates into genuine enthusiasm for the creative reading and writing activities we host on site."

The impact goes beyond the numbers — 200,000 volunteer hours over the past 15 years. During a Week of Giving literacy event in Chicago, Jeremiah Folkman, a volunteer with R-T Specialty, was working with a 4-year-old boy on a coloring project. He asked the boy who he was going to meet today; "Elmo!" the boy exclaimed excitedly.

"Let's write Elmo's name"

"I can't write."

"Can you write an 'E'?"

The boy could write an 'E' — and with some help from volunteer Folkman, he worked his way through three more letters to follow. Stepping back from the paper, the boy beamed with pride as he realized he just wrote a word for the first time — ELMO.

For more information on the IICF, Week of Giving, and the Every Day is a Reading and Writing Day program, please visit [www.iicf.org](http://www.iicf.org). ■



**IICF volunteers take a break with Elmo.**

# Toledo Fair Housing Center Celebrates 40 Years of Expanding Opportunities

**E**stablished in 1975 by the League of Women Voters, the Women of the Old West End Neighborhood Association and community advocates, Toledo Fair Housing Center has helped set national legal precedents that have expanded housing opportunities for millions of Americans.

Over the last 40 years, Toledo Fair Housing Center has investigated more than 11,000 housing discrimination complaints, resulting in more than \$30 million in awards to victims of discrimination.

With a commitment to justice and equality, the center achieves its mission through education and outreach activities designed to raise awareness of fair housing rights and enforcement efforts to combat unfair housing practices.

Westfield Insurance and its not-for-profit community investment arm, Westfield Insurance Foundation, have served as longtime partners of Toledo Fair Housing Center. In 2015 Westfield sponsored the creation of a documentary produced in collaboration with local public television station WGTE. By recounting and celebrating the agency's history, the documentary illustrates how the work of Toledo Fair Housing Center has contributed to the national civil rights movement. The documentary also provides viewers the opportunity to learn from instrumen-



Photo: Westfield Insurance.

**Left to right: Jani Groza, Westfield Insurance Community Investment Leader, Frank Carrino, Westfield Group General Counsel and Secretary, Gustavo Velasquez, U.S. Department of Housing and Urban Development Assistant Secretary for Fair Housing and Equal Opportunity and Diana Patton, Toledo Fair Housing Center General Counsel at the Toledo Stories premiere gala event.**

tal leaders of the agency, many who have gone on to serve in national roles. Among these many leaders are Shanna Smith, President and CEO of the National Fair Housing Alliance, and Lisa Rice, Executive Vice President of the National Fair Housing Alliance.

On April 23, 2015, during Fair Housing Month, more than 400 attended a gala event to commemorate the 40th anniversary where the WGTE Toledo Stories documentary about Toledo Fair Housing Center debuted. Numerous local and national leaders attended the event, including Gustavo Velasquez, U.S. Department of Housing and Urban Development Assistant

Secretary for Fair Housing and Equal Opportunity.

Also attending were representatives from Westfield and two of Westfield's premier agency partners serving the Toledo community, Brown & Brown Insurance and Hylant Group. Frank Carrino, Westfield Group General Counsel and Secretary, spoke on Westfield's commitment to fair housing and equal opportunity.

In 2000 Westfield voluntarily retained Toledo Fair Housing Center to assist the company in conducting self-testing to help ensure its agents and employees in the field upheld the

*continued on page 24*

# Encouraging an Altruistic Culture

OneBeacon Insurance Group is a company that deeply believes in supporting worthy nonprofits that matter to its employees. Not only are employees granted time off to volunteer at organizations that they feel passionate about, but the OneBeacon Charitable Trust (the “Trust”) often provides financial support to these groups as well. The mission of the Trust is to give back to those nonprofits that aim to make a difference in communities where the company’s employees live and work. The Trust’s community giving program supports OneBeacon employee volunteer, leadership and philanthropic efforts. Whether it’s a high-profile national organization or a local initiative, OneBeacon supports its employees’ efforts and encourages an altruistic culture.

Members of the OneBeacon community, such as OneBeacon Healthcare Group’s™ Jennifer Clifford, often feel compelled to give back. Although Clifford had occasionally volunteered at various Chicago-area nonprofits, she was looking for

something more. Realizing that she had the time to give, she was drawn to Big Brothers Big Sisters (BBBS) of Metropolitan Chicago. Understanding the importance of having a strong mentor, she chose to participate in a site-based option where she meets with her “Little” each week. Their time is split between working on academics and real-world issues, such as self-worth, financial lessons, building a community and more.

“When I first started, I wasn’t sure how long I would remain involved. It was something new for me and I didn’t know what to expect. Then I connected so deeply with this person who needed a grounded adult in her life. I realized that I wanted to keep our relationship going,” said Clifford, who has been a volunteer with the same Little since 2011.

Clifford involved the Trust, which contributed to BBBS in support of her volunteerism. Funds are used for various programs and activities, including helping to make matches with “Bigs to Littles and Littles to Bigs”. Littles can stay in the program until they are 18, and if they do, their graduating class is eligible for various scholarships.

As Clifford noted, she never knew how much of a positive impact volunteering would have on her own life, and how much the experience would enrich her.

While always being one to roll up his sleeves and volunteer, Steve Mueller with OneBeacon Accident Group® never directly led fundraising efforts. That changed in 2007 after talking to a good friend who was involved with the Boomer Esiason Foundation (BEF). This foundation, which supports families whose children have Cystic Fibrosis, holds a blockbuster fundraiser each year.

Practicing poses at Yoga Reaches Out.







**OneBeacon's Steve Mueller receives an award from BEF's founder and namesake, Boomer Esiason.**

After some discussion, Mueller was convinced to reach out to insurance industry colleagues to sell tickets to the event. Additionally, during that first year, OneBeacon Accident Group got behind Mueller and became a sponsor of the event. Since that time, the OneBeacon Charitable Trust continues to support Mueller and the BEF.

During his fundraising efforts, Mueller saw firsthand the impact the BEF has on families, and how differently the foundation is run. While the BEF supports the Cystic Fibrosis Foundation, its primary focus is on individual families, providing them with resources to help make their day-to-day lives easier. The foundation is also run in a unique manner, relying primarily on business-to-business relationships for its fundraising. As a result, Mueller quickly found a place in this community and his volunteer efforts have grown.

Today, Mueller sits on the BEF's Board of Directors and his goal is to

sell more tables to their gala than any other member. Importantly, he's working hard to raise awareness of the BEF within the insurance industry. And while he was recently named Board Member of the Year, he doesn't do this for recognition. "This foundation has become a passion for me and it's easy to succeed at something when you have that personal connection," said Mueller. "I'm also incredibly grateful for the support that the BEF received, and continues to receive, from The OneBeacon Charitable Trust. That involvement has helped increase the insurance community's awareness of BEF's amazing work."

Not only is volunteering an enriching experience, but it can make you feel mentally and physically great too, as Nicole Anacleto-Tosca of OneBeacon's recruiting team is quick to point out. As a yogi (one who practices yoga), Anacleto-Tosca has been participating and volunteering with Yoga Reaches Out since 2012.

Yoga Reaches Out is a national nonprofit with regional chapters whose mission is to bring the yoga community together and raise funds for organizations that impact the health, education and well-being of children. Anacleto-Tosca participates in the yearly New England yoga-thon, where in 2015 nearly 1,000 yogis gathered to practice and nearly \$300,000 was raised.

"The sense of community is one of the most impressive things about the Yoga Reaches Out yoga-thon," said Anacleto-Tosca. "When you walk into the room, there is a tremendous amount of positive energy and you immediately feel this strong connection to everyone. Knowing you are all there to work toward one goal, one purpose... it's really incredible."

And you don't need to be a yogi to feel that sense of community. One year, Anacleto-Tosca was unable to participate in the actual yoga portion of the event, but alternatively volunteered. She felt just as connected that way as she did on her mat.

The OneBeacon Charitable Trust supports Anacleto-Tosca in her fundraising efforts. She's hoping the Trust's involvement will increase visibility of Yoga Reaches Out, whose footprint has expanded to five additional chapters in the last three years.

Each day OneBeacon employees demonstrate that giving back — whether it's mentoring a pre-teen to fundraising for well-known organizations — requires a personal commitment and a belief in the organization. OneBeacon applauds its employees' efforts as they champion for the nonprofits that mean most to them, and is proud to support them through the Charitable Trust and community giving program. ■

# Partnering With Our Communities

**M**APFRE Insurance partnered with Columbus Crew SC as the presenting sponsor of Crew SC's community program, Give Forward.

"Establishing this partnership with Columbus Crew SC is a very proud moment for MAPFRE," said Jaime Tamayo, President and CEO of MAPFRE North America.

"At MAPFRE, we pride ourselves in being people who take care of people," which Tamayo said "is perfectly aligned with Crew SC's focus on community involvement and supporting the ideals of true sportsmanship."

MAPFRE Insurance hosted three

youth soccer clinics for children ages 3-15 in the local communities surrounding MAPFRE Stadium in Columbus and Dayton, Ohio. More than 300 participants attended the three clinics at MAPFRE Stadium, Westgate Park (Columbus) and Oak Grove Park (Dayton). Registration for the clinics, which were filled to capacity, were conducted through various youth groups in Central and Western Ohio, including the Linden Recreation Center Summer Program, the Tray Lee Center and the Ohio Hispanic Coalition.

As part of Give Forward, MAPFRE Insurance employees and agents,

along with Crew SC players, volunteered their time at the youth clinics. Ben Swanson, Waylon Francis, Cedrick Mabwati, Hector Jimenez and Crew SC's mascot, S.C., signed autographs and took photos with all the children. Clinic participants received tickets to a future soccer match at MAPFRE Stadium, t-shirts, water bottles and soccer balls courtesy of MAPFRE Insurance.

All participants in the youth clinics learned soccer skills that are invaluable to youth at this age. There were a number of soccer stations that each participant visited during each clinic — including drills like passing,





**Left: Children participate in a soccer clinic sponsored by MAPFRE Insurance; top, MAPFRE employees clean the grounds at Webster Middle School and, bottom, MAPFRE employees gather together before heading out to assigned jobs.**

dribbling and shots on goal. The drills were followed by scrimmages that helped to reinforce the skills the children had just learned.

“Crew SC youth clinics are a wonderful demonstration of MAPFRE Insurance’s ongoing commitment to develop meaningful experiences for families and children in our community,” said Andy Loughnane, Crew SC

President of Business Operations.

Research suggests that participating in youth sports helps develop skills that are useful beyond the field or court, such as discipline, teamwork, leadership, the dedication it takes to win and losing with grace. These are character-building skills, which are necessary for life long success.

“We are proud to support soccer clinics for children in the Columbus area,” said Tamayo. “Supporting activities that foster healthy lifestyles and promote teamwork is a wonderful opportunity for us.”

Community involvement is very important to MAPFRE Insurance, which is why the company has committed to working with Crew SC and their Give Forward program for several

*continued on page 24*



# Planting 80,000 Trees



Over one million acres of trees are in desperate need of replanting according to the U.S. Forest Service. In recent years, record wildfires, storms and other natural disasters have destroyed millions of trees in forests throughout the country. One insurance carrier hopes that by branching out to others, it can make a positive impact to our environment.

“We wanted to make an impact,” said Bob O’Leary, President and CEO of Philadelphia Insurance Companies (PHLY). “Our parent company, the Tokio Marine Group, plants mangrove trees to absorb carbon dioxide and help protect coastal areas from tsunamis and typhoons. Employees plant the mangroves and educate the local communities about the environmental benefits.”

PHLY wanted to make a similar impact on the environment by connecting its employees, agents and policyholders. The idea started to sprout through a partnership with The Arbor Day Foundation, which has helped plant millions of trees worldwide. Launched on Earth Day 2015, the PHLY 80K Tree initiative will plant 80,000 trees in forests and communities to help recovery efforts and restore habitats across the United States.

“Trees help protect businesses from flooding by increasing soil stability and reducing storm water runoff in urban areas. They also provide habitat for wildlife and clean water for communities,” said Thea Valero, PHLY’s corporate responsibility coordinator. “PHLY 80K Trees will not only aid in the restoration of devastated forests and their surrounding communities, but also provide security to communities, including PHLY’s policyholders.”

Hurricanes, earthquakes, tsunamis and wildfires lead to climate-related

insurance losses averaging \$50 billion annually. In 2011 alone, losses reached an all-time high of \$380 billion. As a property/casualty carrier, a provider of flood insurance, and recognizing the potential effect these risks might have on the marketplace, PHLY is taking action.

To achieve the goal of planting 80,000 trees, PHLY engaged its independent agents and brokers, and policyholders in a paperless initiative. For each new agent enrollment in direct deposit of commissions, PHLY pledged to plant ten trees. For each new policyholder who signed up for electronic billing, PHLY is planting fifteen trees. PHLY employees also donated \$7,675 to plant one tree for each dollar donated.

Thirty-five PHLY employees from



Photos: Philadelphia Insurance Companies.



across the country are traveling to Texas for a two-day planting and education event, where 40,000 trees will be planted in Bastrop State Park and a local community. The remaining 40,000 trees will be planted in Superior National Forest in Minnesota and Modoc National Forest in California. These locations face ongoing challenges associated with the loss of trees, and will fail to regenerate without help.

PHLY’s habitats — or offices — are also going green. The company purchases green power to reduce carbon pollution associated with its electricity use. PHLY was one of only nine organizations nationwide to receive a 2014 Green Power Leadership Award from the Environmental Protection Agency for its green power purchase. According to the EPA, PHLY’s annual green power use of nearly 5 million kWh is equivalent to eliminating the carbon dioxide (CO2) emissions of nearly 700 passenger vehicles per year or the amount of electricity needed to

*continued on page 24*

**PHLY employees make an impact on the environment through a partnership with The Arbor Day Foundation.**

# Helping Hands

It was another successful United Way campaign year for Pennsylvania and Indiana Lumbermens Mutual Insurance Companies (PLM/ILM). Employees of PLM/ILM rallied together for its annual four-week company campaign during which various games, prizes and promotions are held. Through the generosity of employees pledging money and the company matching one or two times the amount pledged, help was extended to a multitude of charitable organizations in need.

For several years the company has experienced exceptional employee participation in its United Way Campaign, even being honored in 2014 with the United Way “Culture of Caring Award”. The 2015 campaign was no exception. In fact, it was the best year yet! Over 97 percent of employees donated to the United Way campaign, with contributions totaling more than \$49,000. During the campaign two smaller donation events were held, raising money for both the St. Baldrick’s Foundation and Habitat for Humanity.

In addition to campaign activities, there were several volunteer outings in October for our employees.

Several of PLM/ILM employees volunteered at the Habitat for Humanity ReStore in Philadelphia, Pennsylvania. They moved and priced items, and cleaned used furniture, home accessories, building materials and appliances that are sold to the public at a fraction of the retail price. All of the proceeds of ReStore are used to build and repair homes, help revive

communities and provide hope both locally and around the world.

Another group of employees volunteered at the Free Library of

Philadelphia clearing steel book racks of old books and periodicals. It was a dirty job, but a rewarding one, knowing that many people will benefit from



Photos: PLM/ILM

the work performed.

Employees in the Indianapolis area volunteered at the Gleaner's Food Bank in Indianapolis, Indiana, where they sorted and weighed foods as well as checked and eliminated damaged and expired foods that were donated. All food items will eventually be handed out to the community in food baskets.

Whether it was cleaning furniture, clearing books or sorting food, everyone had a rewarding experience serving their community. PLM/ILM is proud of all of its employees for their involvement and commitment to the United Way and its various agencies, and the company looks forward to continuing to be involved by helping the communities in which it serves and lives. ■



**PLM/ILM employees hard at work at The Habitat for Humanity Restore in Philadelphia and separating food into categories for distribution in Indianapolis.**



## Toledo Fair Housing

*continued from page 15*

corporate values of Westfield with respect to fair housing guidelines.

The Civil Rights Act of 1968 (“Fair Housing Act”) prohibits discriminatory practices in the sale, rental, financing or insuring of housing based on a person’s race, color, sex, religion, national origin, familial status or disability. Toledo Fair Housing Center monitors housing practices to ensure adherence to these laws, and protects the rights of each individual to select housing of their choice. Expanding housing opportunities means opening the door to accessing employment, education, transportation and other vital community resources, thereby increasing the potential for success.

Underscored by long-term relationships with fair housing organizations and through sound business practices, Westfield’s philanthropic support reaches further into housing, education and workforce opportunities.

“Through Westfield Insurance Foundation we support programs that stabilize families and communities by addressing multiple barriers to success,” said Jani Groza, Westfield Insurance Foundation Executive Director and Community Investment Leader. “It’s a reflection of what all of us in this industry do every day.”

To watch the full documentary, visit [www.westfieldinsurance.com](http://www.westfieldinsurance.com). ■

## Partnering

*continued from page 19*

years to come.

MAPFRE Insurance has a long standing relationship with United Way in Massachusetts, Arizona, Ohio and Pennsylvania. For several years, employees at MAPFRE Insurance have volunteered at various locations to help make improvements community-wide. Each year, over 150 employees take time to lend a hand in the communities in which they live and work. Over the past four years, MAPFRE Insurance employees have donated more than 2,400 hours of their time and, between its employees and FUNDACIÓN MAPFRE, donations exceeding \$1.2 million have been made to United Way.

Those who volunteered for the United Way Day of Caring headed out into local communities to assist with various projects including yardwork, assisting with administrative duties, painting, cleaning and sorting donations such as clothes, shoes and non-perishable food items.

The United Way Day of Caring continues to be an event that MAPFRE Insurance employees look forward to participating in each year. Here is what some of the employees had to say about their Day of Caring experiences:

“The United Way Day of Caring experience was amazing and such a blessing to be part of! I am so proud

to work for a company that recognizes and fulfills the need to help out the community.”

“We jumped at the chance to volunteer for the Day of Caring. It was a great opportunity for us to get out into the community, meet our new neighbors and lend a helping hand.”

“It was great to volunteer in the community. I enjoyed meeting other MAPFRE workers, and meeting and working with professionals from other business in the area. I am also thankful for the opportunity to model volunteerism to my daughter and teach the importance of being charitable.”

And Janet Scheffler, Executive Director of the United Way of Webster Dudley, had this to say: “We are so grateful for MAPFRE Insurance’s support of the United Way Day of Caring! Over 75 MAPFRE employees donated their time and energy to complete nine service projects across our community. We could not have done it without the wonderful support and generosity of MAPFRE Insurance — from the donation of T-Shirts, to the use of your facility as a meeting space to kick off the day — your company and its employees TRULY made a difference!” MAPFRE Insurance believes it’s very important to stay connected to the communities where its employees live and work. That’s MAPFRE... People who take care of people. ■

## Trees *continued from page 21*

power nearly 500 average American homes annually. As part of PHL’s partnership with the Arbor Day Foundation in 2015, the company also purchased carbon-offsets, which reduced its carbon footprint by 2,200

metric tons. This is equivalent to removing 463 passenger vehicles from the road for a year.

PHLY 80K Trees addresses the imperative need to build healthy forests and ecosystems, which

protect communities from future devastation. Disaster risk reduction, including disaster preparedness and disaster recovery, ties directly to what PHL does: provide security for its policyholders. ■