

# IMPACT

The Insurance Industry's Contribution to Community Development



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## Proud of Our Industry's Service

While I am new to the team here at the Insurance Information Institute, I have been part of the insurance industry for many years and have always been proud of how we serve our communities.

Helping students and young children has always been a common theme in our industry. In this issue of *Impact*, you will read about a recent program carried out by Farmers/Foremost Insurance, wherein more than 25,000 educational supplies were donated to local schools. In addition to other community programs, MAPFRE partnered with Dixon Ticonderoga to help donate more than 1,500 backpacks to schools in New York, Pennsylvania, Florida, Ohio, Massachusetts and California. Pondera County Insurance's support of No Kid Hungry helps connect underprivileged kids with healthy food and empowers families to make healthy choices. And of course, there is always IICF and Elmo, who had some help from volunteers from CNA and I.I.I.

Other programs featured here include NetVu's hosting of a "Day of Caring" and its many volunteer hours devoted to food banks nationwide. We also highlight State Farm's *citylink*™, a unique program that focuses on recruiting, education, financial literacy, health and wellness, professional development, networking and volunteerism. You will read about State Auto's "Be the One" campaign which partners with an environmental education camp and an organization that provides health and nutritional services, among others.

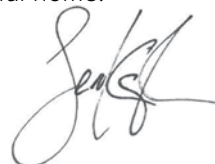
Volunteers at Allied World and long-time partner Citizens Committee for New York City came together to improve the quality of life in local neighborhoods. And Swiss Re has been collaborating with non-profit

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organizations who strive to end hunger, such as The Food Bank, City Harvest and FOOD Share. In addition, Westfield Insurance has identified opportunities to invest in local law enforcement and fire and rescue departments to improve technologies utilized to respond to emergencies.

And finally, the industry and the nation is grateful to Chubb for its role in returning an iconic flag to its rightful home.



Sean Kevelighan  
CEO

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Recipients  
of MAPFRE  
Insurance  
and Dixon  
Ticonderoga  
backpacks at  
Olympic View  
Elementary in  
Chula Vista,  
California.

Photo:  
MAPFRE  
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# Record-Setting Amount of School Supplies Collected and Donated to Area Schools

Employees, agents and district managers at Farmers/Foremost Insurance in the greater Grand Rapids area recently joined with Heart of West Michigan United Way, one of the state's largest non-profit groups working to successfully connect community resources to pressing local needs, to support students and teachers in schools in surrounding Kent County, with a school supplies drive under the banner of "Stuff the Bus." Enthusiasm for this special initiative was so high among the insurer group's employees that the total number of educational resources donated, more than 25,000 items, shattered the previous record.

"We couldn't be more proud of the efforts of our local employees, agents and district managers who passionately jumped in with both feet to collect this record-setting amount of school supplies," said Stephen Boshoven, president of Foremost Insurance. "The more than 25,000 items donated will certainly help local educators and students achieve more throughout the school year."

The local Corporate Social Responsibility team in Grand Rapids has enjoyed a long and effective collaborative relationship with the local United Way group, with local employees and distribution teams being involved in various projects and programs over the years.

When approached by the local non-profit earlier in the year about possible initiatives to be part of, the Farmers/Foremost team excitedly saw a great opportunity to get local teams involved and engaged in a special effort to help local schools and students.

"Farmers has a long and proud tradition of

supporting teachers and education," said Merideth Eisenhardt, director of Independent Agent Project Management for Foremost. "Because we're so committed to making sure teachers and students have the resources they need, we originally set a very ambitious goal of collecting more than 5,000 items."

Representatives from the local United Way affiliate were also very excited about the energy and commitment they were receiving from the Farmers/Foremost team.

"When Heart of West Michigan United Way staff first met with Michelle Frasier (corporate

Photos: Farmers/Foremost.



social responsibility specialist for Foremost) and Merideth Eisenhardt to discuss the 'Stuff the Bus' campaign and they revealed their goal of 5,000 items, our initial thought was 'wow, this accounts for about half of what we typically collect from all companies,'" said Katelyn Kovalik, the volunteer center manager for United Way. "But we also

**Farmers/  
Foremost  
volunteers  
collected,  
organized  
and loaded  
supplies onto  
the bus.**



**More than 25,000 educational supplies were collected by Farmers Insurance and Foremost Insurance in Grand Rapids, Michigan.**



realized if any group could achieve this lofty goal, the Farmers/Foremost team could accomplish this.”

As the planning team began to share their ambitious goal with their peers across the Grand Rapids campus, anticipation began to build. Employees became increasingly excited about the opportunity to get involved with “Stuff the Bus,” seeing it as a fantastic way to give back to their local community.

With word spreading quickly, individual business units began setting specific goals for their own teams.

“I originally set our individual department goal at 1,000 items,” said Stacey Bell, a subrogation representative in the claims department at Farmers. “When we did our final tally, we realized our team actually donated 3,978 items. I was blown away with the enthusiasm and support this effort brought in. I could not be more proud.”

Echoing part of the organization’s advertising tagline, she proudly proclaimed, “We are Farmers!”

Other teams also began to realize this was going to exceed people’s initial expectations.

“The support, development and education of the next generation is important to us all,” said Kristina Benson, a supervisor in the Claims Contact Center at Farmers, as she described how her

department contributed an astonishing 4,400 items to the campaign. “Working for a company that prioritizes supporting the community like this fills all of us with great pride.”

After just a few short weeks of planning and executing on their plans, the Grand Rapids team collected 25,750 school supplies for the “Stuff the Bus” campaign, shattering the original goal of 5,000 items. The effort was so successful, not only was the bus stuffed to the rafters, an additional moving trailer was needed to fit all the items collected. As an added bonus, monetary donations of more than \$1,000 were raised on behalf of the United Way effort.

When Farmers exceeded the 25,000 items, the United Way’s Kovalik was awestruck.

“We feel so grateful for companies like Farmers that create an environment that makes giving part of an organization’s culture,” said Kovalik.

Recognizing the incredible achievement attained by the Grand Rapids team, Foremost’s Boshoven proclaimed, “It’s been a tremendous success...beyond our wildest imagination.”

Jeff Bair, head of Independent Agent and Affinity Marketing for Foremost and executive sponsor of the initiative, added, “We are thrilled to have set a new record of achievement on behalf of our local school children and educators.”



In addition to the internal recognition, local media also noted the unprecedented achievement, with thanks and congratulations to both, Farmers and the United Way, in several news stories and social media posts.

The bulk of the donations have been shared with the following Kent County schools:

- Brookside Elementary
- Burton Elementary
- Campus Elementary
- Coit Creative Arts Academy
- Congress Elementary
- Dickinson Elementary
- Grand Rapids Montessori
- Harrison Park
- Kent Hills Elementary
- Martin Luther King Jr. Leadership Academy
- Shawmut Hills
- Sherwood Park Global Studies Academy
- Sibley Elementary
- Southwest Community Campus

When asked about United Way's goals for next year, Kovalik responded, "Since our expectations for this year were blown out of the water, it is hard to think about where we can go next, though I'd love to see some friendly competition between companies. [Let's] fuel each

other's philanthropic fire!"

While setting records is great, supporting education is something that happens at Farmers year round and across the country. In Grand Rapids alone, backpacks filled with school supplies are given to the Grand Rapids Public Schools' Student Homeless Program which works with D.A. Blodgett–St. John's Foster Care, KidsFirst Emergency Shelter, Kent School Services Network and Big Brothers Big Sisters programs.

Across the Farmers enterprise, employees and agents collected more than 50,000 school items in various collection initiatives throughout the country. Over the past several years, Farmers has also awarded more than \$2 million in educational grants to inspirational teachers in communities large and small as part of its Thank America's Teachers program.

When Farmers opened its doors for business in 1928, the founders made a commitment to serve communities where its people and customers live and work. Today, that dedication to neighborhoods across America remains.

For more information about the Thank America's Teachers program and Farmers commitment to education, please visit [thankamericasteachers.com](http://thankamericasteachers.com). ▲

**Representatives of Farmers Insurance and Foremost Insurance gather for a photo before "Stuffing the Bus."**





# Here For Our Communities

**MAPFRE Insurance employees and independent agents participate in the Courageous Sailing Corporate Challenge in Boston Harbor.**

Photos: MAPFRE Insurance.

**A**t MAPFRE Insurance, the focus is on building lifelong relationships, one at a time. MAPFRE's business is defined by the people it serves; its policyholders, their agents and the communities where the company lives and works. Giving support and giving back is an important part of what makes MAPFRE and its employees special.

Community involvement is very important to the company, which is why it is devoted to partnering with the Pan-Mass Challenge (PMC), supporting school programs around the country by providing children essential school supplies, and the opportunity to develop important life skills at Courageous Sailing.

For the second consecutive year, MAPFRE

Insurance was proud to be the Official Auto Insurance Provider of the Pan-Mass Challenge, an annual two-day 192-mile bike-a-thon that runs through 46 towns across Massachusetts. More than 6,300 cyclists rode in this year's PMC to support cancer care and research. Since 1980, the PMC has raised \$547 million for the Jimmy Fund, which supports adult and pediatric patient care and cancer research at the Dana-Farber Cancer Institute (DFCI)—100 percent of every rider-raised dollar goes directly to DFCI.

"We are thrilled to have MAPFRE as the official auto insurance provider of the PMC again this year," said Billy Starr, PMC founder and executive director. In addition to supporting the PMC as a corporate sponsor, MAPFRE employees embraced





the PMC's mission by riding and volunteering on PMC weekend.

The PMC—one of the largest single athletic fundraising events in the United States—is “one of the most respected and important charity events in Massachusetts and we are proud to stand with them as a partner in fighting cancer,” said John Kelly, senior vice president at MAPFRE Insurance. “We believe in living our credo of ‘people who take care of people’ and we think this is a perfect example.”

Every year, more than 4,000 people volunteer to make sure the PMC weekend is safe, comfortable and fun for all. Michael Lombardi, actuarial manager at MAPFRE Insurance, explains why he rides. “I have participated in eight of the last ten Pan-Mass Challenge rides. Watching my mother fight cancer made me feel helpless—riding in the PMC made me feel less so.”

To date, MAPFRE Insurance has helped to raise more than \$100,000 via its MAPFRE Insurance Rider page for PMC donations, which go directly to the Dana-Farber Cancer Institute. The company is proud to stand with the PMC as a partner in fighting cancer.

In addition to partnering with the PMC, MAPFRE Insurance strongly believes in providing children in need essential back to school supplies. MAPFRE has partnered with two companies to provide more than 1,800 children necessary back to school supplies; Worcester Community Action Council, Inc. (WCAC) and Dixon Ticonderoga.

WCAC is the federally designated anti-poverty agency for Central Massachusetts, serving the City of Worcester and 45 neighboring communi-

ties. WCAC manages a Head Start program that serves approximately 220 low-income pre-schoolers providing developmentally appropriate curricula, health and nutrition services, breakfast,

lunch and snack, special education opportunities and family services. Each year about half of the students ‘graduate’ and go on to enroll in area public kindergarten programs. As a special send off and to ensure the children enter school with the tools they need to succeed, MAPFRE conducted a school supply drive which provided 220 children backpacks filled with school supplies—items which many families would not be able to afford on their own. Thanks to employees’ generous donations, pre-schoolers were provided with the school supplies necessary to be a successful kindergartner.

Since 1795, Dixon Ticonderoga has been a leading manufacturer of writing instruments, art supplies, and other tools used for self-expression. MAPFRE is proud to have partnered with Dixon Ticonderoga and their K-5 Classroom Essentials Backpack program. Over 1,500 backpacks were donated to schools in: New York, Pennsylvania, Florida, Ohio, Massachusetts and California.

MAPFRE looks forward to continuing its relationship with both of these organizations in the future and providing kids vital school supplies.

Another important value to MAPFRE Insurance is teaching children important life skills, which is why it partners with Courageous Sailing, a nationally recognized year-round educational center for community sailing and youth development in Boston, Massachusetts. Courageous teaches sailing and more to over 1,000 kids each year and is dedicated to helping reduce the opportunity gap for disadvantaged kids. MAPFRE Insurance supported the Courageous summer youth program, providing 140 kids the opportunity to learn the importance of protecting our invaluable ocean



**MAPFRE Insurance (top left: Kellie Olson, Laura Krause and Linda Johnson) attended Worcester Community Action Council preschool graduation to provide backpacks filled with school supplies.**

**Below: John Kelly, senior vice president, MAPFRE (left), riding in the Pan-Mass Challenge with his son Kevin.**



*continued on page 21*

# From Poverty to Abundance: A Personal Story Motivates Volunteers

**Heart of Texas NetVU Chapter members and volunteers sort donations.**



Photos: NetVU.

**D**aliah Contreras had a life-changing moment at age 20. She grew up in the shadow of poverty, her family slipping through the safety net. Time and again her mother was turned away from food stamps and other forms of assistance, yet didn't earn enough to get by.

It was hard to find hope in the streets of San Antonio for a young teenager with dreams of helping others. But Contreras was always looking for the silver lining and one day found it at the San Antonio Food Bank, where a friend of hers worked. All of a sudden the clouds parted when Contreras witnessed people helping people.

"My friend always left work with a big smile on his face, and I'd never seen anyone so passionate about what they do," said Contreras. "I applied for a job at the food bank and less than a year

later they made me donor engagement coordinator."

And no wonder. Contreras's infectious attitude almost precedes her as she greets volunteers — including the more than 50 volunteers from the Network of Vertafore Users (NetVU) who devoted a day of their annual convention in San Antonio last March to serving at the food bank.

NetVU is an independent, national member organization committed to providing industry advocacy, world-class education and networking. It has membership of more than 30,000 insurance agencies, carriers, managing general agents and compliance organizations with more than 500,000 users of Vertafore solutions.

"Daliah was wonderful," said Lauren Crosby, chapter coordinator of NetVU. "She made us feel at home and had a magical way of creating organization and purpose out of chaos."

Crosby and the other NetVU volunteers spent the day sorting, lifting, moving pallets and breaking down boxes. It was the kind of physical and emotional stimulation that nourishes the souls of insurance professionals who spend their days at a desk.

"The heart of insurance is to help," says Debbie Ivie, NetVU Learning Experience Manager. "Because of what we do as an industry, we have tremendous empathy for the world around us."

NetVU members reside in every state and are supported by more than 55 local and virtual Chapters led by members. Not only are those members joined by their common use of Vertafore insurance industry solutions, but they share a commitment to volunteerism.

"For us, the word 'volunteer' has a double meaning," says Kitty Ambers, CEO of NetVU. "Not only do our members place a high value on giving back to their communities, but they also volunteer their time to teach each other how to fully leverage Vertafore systems to save time and increase profits."

Emily Rodriguez of NetVU's Heart of Texas Chapter knew about the food bank because she lives in San Antonio, but other volunteers came from places like Denver, Colorado; Lafayette, Louisiana; and Windsor, Connecticut. "Most of us



didn't know each other until that day, but everyone came together and worked like a team," said Rodriguez, who is a commercial lines manager at SWBC Insurance Services Inc. "It makes you feel good to see how a common goal and generous spirit can be so bonding."

Volunteers sorted 12,000 pounds of food — enough for 10,000 meals: big numbers that illustrate the magnitude of the hunger issue.

"Our mission works to feed the line and shorten the line," said Eric Cooper, president and CEO of the San Antonio Food Bank. "Our programs and services reach 58,000 individuals each week, and we are grateful for groups like NetVU whose volunteer efforts help us meet the need."

Every year NetVU hosts a Day of Caring at its national convention, and the tradition has inspired communal sharing. Members are encouraged to share stories of their own firms' community efforts on the NetVU Online Community (NCOM) and social media channels.

"When you see the personal stories from members all over the country, you start to get a sense of

the size of our industry and the impact it can have for good," said Ivie. "In virtually every town and city across America, there are insurance agencies and carriers committed to a cause, and many of them are from the ranks of NetVU membership."

Leaders say the Day of Caring and its outgrowth sends a message to members that serving the community isn't a one-day, one-time event.

"We're not doing it to check a box or write a check," said Carl Schlotman, a NetVU board member and CEO of CAI Insurance Agency in Cincinnati. "We're coming from a place of helping, because the fundamental benefit of insurance is helping people recover."

Schlotman continued: "We have much to be thankful for and therefore an obligation to help those who are less fortunate."

Daliah Contreras credits the San Antonio Food Bank and the volunteers who walk through its doors for showing her the good in people. Likewise, the volunteers of NetVU were touched by her vibrant, positive spirit and sense of service. ▲

**NetVU partners, board members and volunteers check food labels.**



# citylink™ Connects with Employees and the Community



Photos: State Farm.

**State Farm  
Director of  
Philanthropy  
Lori Manning  
interacts with  
employee  
Geranima  
Walton at  
citylink in  
metro Dallas.**

**G**eranima Walton was a relatively new State Farm® employee when he heard about citylink, working as a part-time customer service representative at the company's CityLine campus in the Dallas suburb of Richardson, Texas.

"citylink was explained to me as being a place where we could go take personal development classes and interact with the communities we serve," Walton said.

After taking advantage of several of the professional development courses at the nearly 7,000 square foot facility located just a few feet away from his office, Walton felt he was ready to take the next step in what he hopes will be a long and rewarding career with the organization. He applied for a full-time technical specialist position and got the job.

"I put everything together I learned from these

courses to go into my interview with the confidence and steadfastness needed to win over my current supervisor," said Walton. "It set me apart from other applicants vying for my position."

Now Walton is taking college classes at citylink.

"Another benefit is the convenience of taking the courses within the campus of State Farm and not having to go to the college or university and having to deal with parking or finding buildings," Walton said.

Walton's long term goals are to earn undergraduate and graduate degrees and pursue various insurance designations. He would also like to take advantage of the numerous volunteer opportunities citylink has to offer and give back to the community.

"My overall experience with citylink and the staff has been nothing but one hundred percent



positive,” said Walton. “Every time I have a question or need help with gathering information, the entire staff has been very supportive and accommodating.”

“Geranima is the embodiment of what we had in mind for employees when we created the citylink concept,” said Lori Manning, director of philanthropy at State Farm. “While many companies are exploring a live, work, play environment to attract employees, citylink is truly unique to State Farm. It is a place for our associates to learn, develop, network and engage with the community.”

Specific to employees and potential employees, citylink focuses on recruiting, education, financial literacy, health and wellness, professional development and networking and volunteerism.

But citylink was not just developed for employees. Community groups and non-profit organizations have access to the facility to hold meetings, host volunteer trainings and connect with State Farm and the community at large.

Since opening its doors in early 2016, citylink has hosted more than 500 events for both employees and community groups alike.

A perfect example is the center’s work with the Richardson Police Department (RPD).

The first event held was a “Coffee with Cops” meeting organized by the department’s Crime Prevention Unit. The program allowed State Farm employees to come and meet/greet with police officers in a very social, relaxed atmosphere.

The next visit was much more formal – the RPD’s annual graduation ceremony for the Citizen Police Academy. After 16 weeks of learning about the police department, the department graduated a group of twenty Richardson residents/executives from the program.

The third major event was a department-wide supervisory training session.

“It is a rare occasion that we get all 55 police supervisors into one room, and we do not have a space large enough to accommodate that meeting at our facility,” said RPD Assistant Chief Coby Pewitt. “So, again, State Farm agreed to host our group for the entire work day. It provided the perfect opportunity for us to get out of the office and operate inside a professional environment.”

Pewitt hopes citylink serves as a catalyst for

others to model after, including both small and large organizations.

“Beyond the impressive facility, we are excited to work with State Farm in our mission to improve the community,” said Pewitt. “Our two organizations share many of the same qualities, and citylink is a shared and common place to express that relationship.”

“With citylink located on the State Farm campus in Richardson, the Richardson Police Department is a natural fit with us,” said Manning. “We already had a good relationship with them, and the opening of citylink has strengthened it by giving us a platform to work together.”

Also in 2016, the citylink staff and a group of employees completed State Farm’s first large scale and coordinated Habitat for Humanity home build in the greater Dallas area.

“For State Farm, it’s so important for us to give back and to be involved in our communities,” said Kara LaDuke, manager of philanthropy at State Farm. “Here in Dallas we’ve been really thrilled and pleased with all the excitement we’ve seen so far with how eager our employees are to give back.”

In fact, citylink’s results have been so positive, the company plans to replicate the concept in two other metro areas with large employee populations: Phoenix and Atlanta. marinalink™ in its Marina Heights facility in Tempe, Arizona, is scheduled to open in the Spring of 2017, and parklink™ in its Park Center facility in Dunwoody, Georgia, is set to launch in 2019. ▲

**State Farm sponsored a Habitat for Humanity build in Dallas.**





# Improving Literacy with Elmo

**Volunteers from CNA and I.I.I. participated in IICF's Week of Giving at The Child Center of New York.**



Photos: Frank Rocco Photography.



Each year, the Insurance Industry Charitable Foundation's (IICF) Week of Giving brings thousands of insurance industry volunteers together to participate in various community programs around the country.

One of the programs, IICF's Early Literacy Initiative, was created to develop a united industry strategy focused on improving literacy across America. IICF has partnered with Sesame Workshop, the nonprofit organization behind Sesame Street, to launch *Every Day is a Reading and Writing Day*. This digital resource includes tips, games and activities that





parents, caregivers and volunteers can use with children to improve their reading and writing capabilities from an early age. Through this unique partnership with Sesame Workshop, the insurance industry's national reach and united volunteer efforts, *Every Day is a Reading and Writing Day* has the potential to help close America's early childhood literacy gap.

In October 2016, a group of volun-

teers from CNA and Insurance Information Institute visited The Child Center of New York in Woodside, New York. The group spent time reading to, playing with and creating bookmarks and hand puppets with the young students. And of course, there was Elmo!

The resources are available, for free, to parents across the country at [www.sesamestreet.org/literacy](http://www.sesamestreet.org/literacy). ▲





## "Be The One"

*And the men who hold high places must be the ones to start to mold a new reality.*

These lyrics from "Closer to the Heart," the 1977 song by Rush, touched the heart of State Auto associates, and in turn inspired the company's "Be the One" 2016 United Way campaign. State Auto began molding a new reality for impoverished individuals right in its backyard by lending a helping hand to local United Way agencies.

According to the 2015 Official Poverty Report by the U.S. Census Bureau, the poverty rate in 2015 was 13.5% of the U.S. population. The percentage has slightly decreased from 2014, but remains high. State Auto partnered with United Way to craft alternate pathways for families in their various communities.

This year, State Auto took a different approach to the traditional United Way campaigns that the company began in the 1980s. With a growing and diverse workforce of over 2,000 associates and many large projects underway, State Auto decided to use the campaign to launch an increased focus on volunteerism in its local communities with the first State Auto Community Service Day. The goal of this effort, according to campaign co-chair Anne Russo was, "to build on State Auto's culture of service to our community by making it easier than ever for associates to get involved."

Not only did the emphasis on volunteerism plus donations increase flexibility, it also "created more opportunity and connectivity to the community," according to Elise Spriggs, senior vice president of external relations. "The contribution of one's valuable time to volunteering hopefully drives passion for continued support and ideally increases overall associate engagement," said Spriggs.

"We selected a range of agencies and programs that help build pathways out of poverty,"



said Eve Ellinger, campaign co-chair. "We can help an entire family when we pair these programs together. We just need to take time to find the programs that best fit the needs of each individual family member and the family as a whole."

These partners in central Ohio included Camp Oty'Okwa, LifeCare Alliance and Habitat for Humanity ReStore.

Camp Oty'Okwa is a year-round camp that focuses its attention on environmental education and scientific research. Operated by Big Brothers Big Sisters of Central Ohio, Camp Oty'Okwa offers summer camps to children and various events that contribute to community education. State Auto volunteers assisted with landscaping work and prepared the cabins for future camps.

LifeCare Alliance provides health and nutrition services to families in need. Volunteers were given the opportunity to package or deliver meals to individuals who are no longer able to leave their home, as well as serve meals and fill grocery orders.

Habitat for Humanity ReStore provides furniture, home goods and remodeling products at very reasonable prices. All items received are donated to the store. Volunteers here were

**State Auto's  
Anne Russo  
and Eve  
Ellinger  
at Camp  
Oty'Okwa.**



involved in tasks such as cleaning, unloading and merchandising the items.

On Community Service Day, more than 200 associates joined together to educate, feed and support the families in the regions they reside. Together, associates volunteered over 960 hours throughout the week, many of those being on Community Service Day. State Auto's regional offices led similar volunteer opportunities, including those in Indianapolis, Baltimore, Nashville and Austin, among others.

Activities prior to Community Service Day allowed associates to get away from their desks, or spend their lunch time volunteering. The activities included: a drive for critically needed items, including various infant care and hygiene products; creating "alphabet books," which encourage children to continue learning their ABC's (the books were then distributed to Columbus Kids and Columbus Early Learning Centers); assembling "cuddle kits" of basic supplies to benefit Moms2B, an organization that helps women at



Photos: State Auto.



high risk for infant mortality make healthier choices and deliver healthy, full-term infants; and greeting cards were created for Meals on Wheels recipients to spread extra cheer.

This partnership with the United Way is a natural fit with State Auto and its associates. State Auto is growing, and in order to continue on this journey they need the support of a strong community.

"As an insurance provider, we are in the business of supporting our policyholders in their greatest time of need," according to community relations officer Leah Shrom. "Our work in the community is an opportunity to extend that support to local residents in need, as well." ▲

**Top: State Auto associates assemble home supply care packages for seniors.**

**Bottom: Volunteers from State Auto help with landscaping work at Camp Oty'Okwa.**



# The 'End Hunger Games' — a Catchy Name, a Worthy Cause

**Putting on the End Hunger Games takes many volunteers, even kids.**

When Pondera County Insurance was founded in 2013, one of the company's key goals was to make a difference in the community. Three years later, PCI is continuing to make good on that promise in the small, tight-knit town of Conrad, Montana. And thanks to the company's support of No Kid Hungry, children who often don't have enough to eat are among those who benefit most.

"We've always had community in mind," said PCI founder and owner Vanessa Bucklin, whose grandfather was one of the first insurance agents in Conrad. "We love working with No Kid Hungry."

As part of an organization with a national footprint and statewide presence in Montana, No

Kid Hungry connects kids to healthy food — and empowers families to make healthy choices — by improving food access and providing education in nutrition and food skills. The organization also raises awareness of child hunger through youth engagement.

And as in many communities, there's more of a need than most people realize, said Lisa Lee, director of Montana No Kid Hungry. "One in five children struggle with hunger statewide, but it's an invisible issue, and it often comes with a stigma for kids." Breakfast programs at schools are great, for example, but sometimes kids are embarrassed to be seen getting a free meal. No Kid Hungry has helped to create and support alternative models

Safeco Insurance.





— such as “grab and go” breakfast — that eliminate the stigma associated with a “free breakfast for low-income kids” served in the school cafeteria. Participation more than doubles with those alternative breakfast models, said Lee.

Besides school breakfast, Montana No Kid Hungry works with other programs to feed more kids, including after-school and summer meal offerings. The organization even offers grocery store tours to teach families how to eat healthy on a budget.

PCI’s support has been anything but subtle, which is a good thing. The company in 2014 created the “End Hunger Games,” a mini-triathlon for kids — swimming, biking, running, each with distances determined by age group — that raises money for No Kid Hungry and food for their local food bank. The summer event, which also promotes awareness around childhood obesity and physical activity, is now an annual event that attracts more than 30 participants and many volunteers.

“It has taken every single person in the agency” to put on the event, said Bucklin. “It’s a labor-intensive thing.” Volunteers are needed from the planning and promotional stages to activities at the event itself, including supervision, award presentations and more. Sondra Habets, an agent and account administrator for PCI, and Kiley Martin, an agent and CSR for the company, are heavily involved with No Kid Hungry and the End Hunger Games. They exemplify a growing phenomenon in today’s work force — the link between social impact and job satisfaction. This link is especially vital for millennials. They are the social generation, and not just in terms of using social media. According to the Deloitte Millennial Survey 2016, almost nine in ten millennials believe that business success should be measured by more than just financial performance.

“For me, personally, giving back is huge,” said Martin, who suggested the name, End Hunger Games. “Having a job where that is encouraged means the world to me.”

That commitment to community earned Pondera County Insurance a 2016 Safeco Insurance “Make More Happen” award, which

includes a \$4,000 donation to No Kid Hungry from Safeco on behalf of PCI. Over 60 agencies won a “Make More Happen” award from Safeco in 2016. The charitable causes represented cover a broad spectrum—animal welfare, arts and culture, homelessness, hunger, etc.—and the winners come from all over the country. Since PCI’s story on Safeco.com generated more than 50 positive comments (called “cheers”) from readers, Safeco contributed an additional \$1,000.

“That money will go a long way toward supporting schools and other organizations in Montana to ultimately improve food access,” said Lee. “Without these types of generous donations, we wouldn’t be able to meet the needs of our students so they can reach their full potential — instead of worrying about where their next meal may come from.”

“It’s a real honor for us,” added Bucklin. “It will help us raise even more awareness.”

It also will help with customer engagement, according to both Bucklin and Martin. “Customers come to the office to register kids for the event,” said Martin. “The support has been great.”

The ultimate goal, of course, would be to eliminate the need to have an End Hunger Games at all. But until that day comes, according to Habets, the focus will be on continuing to help however possible. “We just really want to keep this growing.” ▲

**PCI’s Vanessa Bucklin, Kylie Martin and Sondra Habets in Conrad, Montana.**



# Making A World of Difference

**Allied World Dallas supports the Food 4 Kids program at the North Texas Food Bank. Volunteers from the Dallas office assembled backpacks filled with nutritious food for distribution.**

Allied World is committed to making an impact in the communities where its employees live and work. The company believes its investment in civic involvement, volunteerism and the funding of vital programs continues to play an essential role in building stronger relationships with its clients and communities.

Allied World has had a long history with the Spencer Educational Foundation. Spencer, a premier organization that awards scholarships and grants in risk management and insurance, also facilitates internship opportunities and provides a Risk-Manager-in-Residence program to universities throughout the United States.

Recently, The Spencer Educational Foundation hosted their 8th annual dinner gala at The Waldorf Astoria Hotel in New York City. Lou Iglesias, President, Allied World North America, was honored for his major contributions to education in the insurance industry and for his long-term support of the Foundation. Allied World has been involved with the Spencer Foundation since 2010 and established the first Allied World scholarship that year. Allied has awarded an annual merit-based

scholarship in Allied World's name since 2011. The company's commitment to Spencer has only continued to grow. It is proud to report that four out of the five past Allied World scholarship recipients are now in the industry and the company will continue to offer a scholarship through the year 2030 (and hopefully beyond). The Spencer Educational Foundation has changed many lives in the insurance education arena as well as changing the caliber of talent in the entire industry.

In addition, Allied has teamed up with The National Wildlife Federation. Best-in-class disaster risk reduction efforts from across the United States are the focus of a new report from The National Wildlife Federation, America's largest conservation organization, and Allied World Assurance Company Holdings, AG, a global provider of insurance and reinsurance solutions. These examples highlight how properly managed ecosystems and well-designed policies can help reduce disaster risk in ways that are good for both people and nature.

"As we've learned from the aftermath of natural disasters, particularly in recent years, disaster recovery planning is no longer enough," said Scott Carmilani, CEO of Allied World. "It is critical for government, communities, businesses and insurers to prioritize pre-disaster risk reduction and take a proactive approach to understanding the protective functions that natural systems can provide. We are encouraged by the examples of disaster risk reduction included in our report and hope to see other communities follow this path."

The full report is available at [www.nwf.org/nature-in-action](http://www.nwf.org/nature-in-action).

Beyond direct financial support, Allied World employees participate in volunteer opportunities and give their time and energy to support causes that strengthen ties to the region. Each of the

Photo: Allied World.







Photos: Citizens Committee.

company's 20 offices have employee representatives that evaluate volunteer opportunities within the local environment. Allied World offices partner with these local charities to provide direct financial assistance for specific programs and boost the impact of financial support through volunteer action.

For example, Allied World New York has been a long-time partner with Citizens Committee for New York City. Through community-based micro grants, Citizens supports New Yorkers, especially those in low-income areas, in their efforts to come together and improve the quality of life in their neighborhoods. Allied World's 2016 commitment funded nine volunteer-led groups which created or improved gardens in 13 neighborhoods across New York City.

Students in many low-income neighborhoods do not have access to green space or fresh produce. Living Classrooms provide previously absent, hands-on learning opportunities that have been shown to significantly improve science achievement and increased availability of and interest in healthy eating choices.

The groups supported leverage Citizens Committee's unique combination of micro-grants, project-planning assistance and skills-building workshops to make healthy and educational transformations in their local schools. From building a chicken coop to planning healthy lunches to designing tree guards, volunteers are expanding educational opportunities in their communities in creative and effective ways.

More recently, employees from the Allied World New York office volunteered at M'Finda Kalunga Garden on the Lower East Side to help beautify and maintain the garden. Volunteers potted plants that were given to local residents, replanted trees and watered the whole garden.

They also stained benches and raised planting beds, swept up bulging trash bags of leaves and dirt, pruned trees, retrieved the turtle tank and fed turtles and chickens.

The M'Finda Kalunga Community Garden was founded in 1983 as a project of the Roosevelt Park Community Coalition. The organizers viewed their work as a beachhead from which to launch initiatives that would make the community a better place to live: a recreation of that same stabilizing force in the community. Right in the heart of the Lower East Side, the M'Finda Kalunga Community Garden serves as a multifunctional "communal backyard" for subsidized families, senior citizens, an AIDS hospice and children's workshops.

Allied World has been a signature partner to the St. Baldrick's Foundation since 2007. St. Baldrick's is a volunteer-powered charity committed to funding the most promising research to find cures for childhood cancers and give survivors long and healthy lives.

The St. Baldrick's Foundation funds more in childhood cancer research grants than any organization except the U.S. government. Through signature head-shaving events and other fundraisers, they empower thousands of volunteers worldwide a chance to raise money to support lifesaving childhood cancer research. St. Baldrick's events are the largest volunteer-powered fundraising opportunity benefitting pediatric cancer research, with over \$200 million in research grant

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**Top: Students at Eagle Academy at Ocean Hill in Brooklyn are transforming all available green space around their property into gardens and learning how to grow and harvest their own healthy food.**

**Bottom: Neighborhood Work Play Kids Theatre students take time out to dance.**



# Contributing to Community and Business Safety

Westfield Insurance believes that a company's philanthropy should be an extension of its business. That's why Westfield Insurance Foundation supports initiatives that mirror the service the insurance industry provides every day – disaster recovery, family stability and safety.

Working with the safety, security and compliance team, over the past year, Westfield has identified opportunities to invest in local law enforcement and fire

and rescue departments to improve the technology utilized to respond to emergencies. Westfield Insurance headquarters is located in Medina County, Ohio, outside both Cleveland and Akron – close enough to visit but far enough to avoid the traffic. The county is regarded as relatively quiet and safe, but this distance from major metropolitan areas means law enforcement and first responders are covering larger territories, operating on smaller budgets and relying on volunteer fire and EMS departments.

With the frequency of active threats on the rise, unmanned tactical surveillance robots (TSR) are now available to more safely respond to scenarios in which lives may be at stake. The Medina County Sheriff's Office knew a TSR would



Photo: Westfield Insurance.

**Donated by Westfield Insurance Foundation, the Tactical Surveillance Robot (TSR) pictured here allows local law enforcement to more safely respond to scenarios in which lives may be at stake.**

reduce the chance of injury to officers, innocent victims and suspects. The Special Weapons and Tactics (SWAT) team utilizes officers from several law enforcement agencies, but it doesn't have a dedicated budget for capital needs. A grant from Westfield Insurance Foundation was critical for this team to operate with the best technology and training.

Now the SWAT team is able to respond to dangerous situations involving active threats and hostage scenarios through the deployment of an unmanned robot. The TSR allows SWAT to gather audio and video intelligence, as well as communicate directly with armed suspects in a safe manner. With neighboring counties operating with similar budget constraints, Medina County SWAT



trains other SWAT teams on the equipment and deploys the TSR out of county when needed.

The TSR is also available to Westfield and other businesses for active threat training, something Westfield takes seriously. Westfield's mandatory active threat training has two components – a video-based eLearning course, followed by a two-hour instructor-led session. The training is tailored for each work location, including the main campus, 37 service offices and eight bank branches. The training video received a Silver Award of Excellence from the Brandon Hall Group, often called the Academy Awards of training by learning, talent and business executives.

While active threat might be the new danger of the 21st century, Westfield remains concerned about fires, just as it has been since 1848, when a group of farmers banded together to protect their homes and livelihoods to form Westfield Insurance. Fast forward nearly 170 years and the company has grown, but the local fire and rescue departments and neighboring rural communities still rely on volunteers and lean budgets. When Westfield learned that all 20 fire departments in Medina County and the northern part of the neighboring county had a collective technology need, Westfield responded.

Westfield Insurance Foundation provided a donation to purchase a mobile air unit so that firefighters can refill their oxygen tanks without leaving the scene of a fire. Before the mobile unit, the only air unit available to the community was stationary and not up to code. Firefighters were at risk of depleting air supplies before a fire was resolved, which meant leaving to refill. The mobile air unit allows firefighters to more efficiently fight fires.

These are just two examples of how investments in safety can help manage risk. Operating across 31 states, Westfield knows the challenges for law enforcement and first responders are not unique to its home community. Westfield is working to share this concept with its agency partners and spread its reach to other communities. ▲

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## Here for Our Communities

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resources; the possibility of careers in maritime, scientific and educational fields; and their ability to learn from and enjoy Boston's natural beauty to the fullest extent. The sailboats act as a unique and powerful "classroom" that inspires the imagination, encourages personal growth, bestows positive life skills and provides a social network from which students may draw energy and support for the rest of their lives.

In addition, MAPFRE Insurance branded eight Rhodes 19 boats and participated in the Courageous Corporate Challenge Regatta. The Corporate Challenge consisted of five evenings of fast-paced sailboat racing around Boston Harbor against 15 other companies. MAPFRE Insurance employees and Independent Agents all participated in the Corporate Challenge on behalf of MAPFRE Insurance's team. Thanks to MAPFRE employees and independent agents who helped raise \$70,000 for Courageous kids, making it possible for 140 kids to sail, and do so much more, this past summer. ▲

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## A World of Difference

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funding since 2005.

Allied World Reinsurance President John Bender is a founder of this amazing charity, and over 100 Allied World employees have joined the fundraising effort by shaving their heads in volunteer events around the world.

Also, Allied World Dallas supports the Food 4 Kids program at the North Texas Food Bank. Allied World's most recent donation provided 3171 backpacks filled with nutritious kid-friendly food for chronically hungry children in the Dallas community and volunteers from the Dallas office assembled the packages for distribution. ▲

# Empowering the Community and Building Resilience

Swiss Re has always had a tradition of responsible and effective contribution to society and the world in which it lives and works. The Swiss Re Foundation aims to embody the social and humanitarian values of Swiss Re, coordinating and channeling efforts to ensure its benefit reaches as far as it can. To address social and humanitarian problems worldwide and build local capacity to face them are the primary goals of the Swiss Re Foundation.

In the Americas, the Swiss Re Foundation theme is “Building Societal Resilience”. Through the Charity of the Year (COTY) program, the Swiss Re Foundation and Swiss Re employees support projects that help communities, and the people who live in them, rebound more quickly from catastrophes whether it be environmental, financial or societal. Swiss Re employees in locations with more than 50 employees elect a local charity to be their COTY. Besides a financial contribution from the Swiss Re Foundation, the chosen charity benefits from the volunteer involvement and fundraising efforts by Swiss Re employees. Despite being called Charity of the Year, employees can join forces with their local non-profit organization up to three years.

Swiss Re employees based in the Armonk, New York, New York City and Westlake Village, California, offices have decided to collaborate with non-profit organizations who strive to end hunger in their communities.

The Armonk COTY, the Food Bank for Westchester, based in Elmsford, New York, serves over 300 community partners throughout Westchester, including food pantries, soup kitchens, child and adult day-care centers and shelters.

In New York City, Swiss Re employees support City Harvest, whose goal is to end hunger via food rescue and distribution, besides educational programs about healthy nutrition.

Swiss Re employees in Westlake Village, California, voted for FOOD Share of Ventura County to be their local COTY. FOOD Share, based in Oxnard, California, is dedicated to provide food and education to people who experience food insecurity while teaching the whole community about hunger, the root causes of it and how to alleviate it. “Swiss Re Foundation’s generosity helped FOOD Share feed over 74,000 of Ventura County’s hungry friends and neighbors this year”, said Kristy Pollard, grant manager of FOOD Share. “FOOD Share relies on hundreds of volunteers a month to collect, sort and distribute all the meals that are needed across the county. We are so grateful to the Swiss Re employees for their volunteer efforts.”

Over the past three years, Swiss Re’s Chicago, Illinois and Alpharetta, Georgia, offices supported Ronald McDonald House, which provides housing at little or no cost for families who have seriously ill children being treated at area hospitals. Swiss Re employees served their community day by purchasing food and cooking meals for the families staying at the Ronald McDonald House. Moreover, the Alpharetta employees organized a very successful fundraiser for the charitable cause.

Swiss Re employees in Toronto, Canada, Miami, Florida, Schaumburg, Illinois, and Windsor, Connecticut, embraced the non-profit organization Habitat for Humanity. The mission of Habitat is to provide safe, affordable housing. Employees



joined forces to assist in building homes for their communities. In addition, employees also volunteered for Habitat's ReStores which are nonprofit home improvement stores and donation centers. Swiss Re volunteers organized, inventoried and priced merchandise which was donated to the stores.

In Latin America, Swiss Re employees in São Paulo, Brazil, and Mexico City, Mexico, re-elected their COTY for the second consecutive year: Instituto de Reciclagem do Adolescente (RECICLAR), the São Paulo based organization, which helps young people and adults become agents of change in their lives and in society, and Alma Fondo de Ayuda Social, ISAP (ALMA) in Mexico. Swiss Re Foundations' grant to ALMA supported a nutritional supplement program aiding undernourished children in the states of Chihuahua and Chiapas in Mexico.

Employees based in Manchester, New Hampshire and Fort Wayne, Indiana, have chosen to continue their partnership with the American Red Cross in 2016. By canvassing their neighborhoods, Swiss Re employees were conducting home safety checklists in an effort to eliminate the risk of home fires.

More than 500 employees in the Americas have volunteered for their COTY in 2016. Various other Swiss Re offices in the United States have also organized Community Days in collaboration with local charities and supported them with employee fundraisers.

When disasters hit, Swiss Re employees are eager to support and reach out. Fort Wayne-based employees organized a successful fundraiser for

the American Red Cross benefitting the victims impacted by the Louisiana flooding event and the tornados in the city of Kokomo, Indiana.

The Miami, Mexico and São Paulo offices joined forces with the American Red Cross and Ecuadorian Red Cross and organized a fundraiser for the victims of the earthquake in Ecuador. The Swiss Re Foundation not only matched all employee donations but also provided additional financial aid.

Another popular volunteer activity for U.S. employees is to assemble "Totes of Hope", a program by the American Red Cross, which contain personal care items and toys for children. The bags are distributed to veterans in local care facilities and children displaced by a disaster.

Swiss Re Foundation and Swiss Re employees strive to empower the communities and build resilience. To learn more about the Swiss Re Foundation and their programs, please visit [www.swissrefoundation.org](http://www.swissrefoundation.org). ▲



**Swiss Re Westlake Village employees partner up with FOOD Share at their Community Day.**

Photo: Swiss Re.

# Found Flag Returns Home

**Evan Greenberg, Chairman and CEO, Chubb, addresses the crowd during the flag donation ceremony.**

An iconic symbol of our country's resilience on 9/11 was returned home, thanks in part to Chubb.

The historic flag was raised by firefighters amid the devastation at the World Trade Center just hours after the terror attacks. The firefighters had noticed the flag on a yacht docked at the nearby World Financial Center.

The famous flag was lost, but then recovered years later. The flag was donated to the National September 11 Memorial & Museum and was unveiled to the public just a few days before the 15th anniversary of the attacks.

Chubb donated its interest in the flag to the

museum (it had paid a claim on it as lost property of the policyholders after the flag was taken from their boat) and the flag now resides in a prominent spot on the museum's top floor.

"This American flag became a symbol of bravery and resilience during one of the most trying moments in our nation's history," said Evan Greenberg, Chairman and CEO of Chubb. "All of us have friends, family or, especially for my industry, work colleagues who perished on that day. However painful, it is right and in fact our duty to remember. The flag is a timely reminder of our loss, the spirit of our heroes and the resolve of a great city and great nation." ▲

Photo: Jin Lee, 9/11 Memorial.

