

IMPACT

The Insurance Industry's Contribution to Community Development



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Giving, Partnering and InVESTing

Again we are proud to feature several diverse community programs in our new redesigned issue. Horace Mann's commitment to educators and partnership with DonorsChoose.org provides vital resources for teachers and children.

The ACUIITY headquarters campus is the site of many community activities throughout the year, including a spelling bee, a math competition, a 4-H Awards ceremony and more.

And not only does Westfield support endeavors that will attract new talent to the industry, its foundation supports nonprofits that help stabilize families facing barriers to success.

CSAA Insurance Group has formed a partnership with The Crayon Initiative which is devoted to promoting the arts for children by providing them access to the resources they need.

State Farm recently partnered with Illinois Wesleyan University's Action Research Center to develop and administer a comprehensive assessment tool to help identify nonprofits' strengths and weaknesses. Nationwide's partnerships helped launch the *Make Safe Happen* program to educate the public about potential risks that may cause injuries involving children.

And one Farmers' agent started his own nonprofit organization, Fighting for Families, Inc., which provides support for veterans and their families. GEICO associates were inspired to help young cancer patients through the Lexiebean Foundations by organizing karaoke contests, car washes, raffles and bake sales.

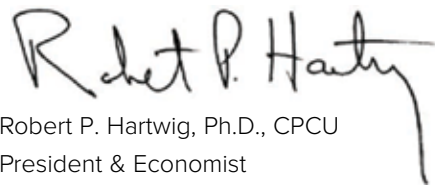
Teams from QBE got involved with Habitat for Humanity and Sunshine Place, a local organization that provides a single point of access to social services for needy residents.

And over the past 22 years, the Dryden Mutual InVEST program has spread into 3 local high schools and has touched the lives of over 750 local students.

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Finally, as many of you know, I will be stepping down from my role as the president of the Insurance Information Institute in August to assume a faculty position in the Darla Moore School of Business at the University of South Carolina. Throughout my 18 years at the I.I.I., I have been immensely proud of the charitable and philanthropic activities of this vital industry. Ours is an industry that is committed to the well-being of communities all across America—and as this and every issue of *Impact* document—it is clearly a commitment that cannot be measured in claim dollars alone.



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On the cover: Learn how to Make Safe Happen with Nationwide. Story on page 12.

Cover photo: Nationwide.

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Insurance Group Shows True Colors by Giving Back

Coloring crayons are the norm at many family-friendly restaurants. Children receive them with their menus to draw, color and pass the time while waiting for their food. But have you ever wondered what happens to these crayons once you leave? Hygiene concerns often dictate that crayons placed at tables — whether used or not — are thrown away and destined for landfill. However, the life of a restaurant crayon now has a happy ending, thanks to The Crayon Initiative and CSAA Insurance Group.

As a AAA Insurer, CSAA Insurance Group is one of the top property and casualty insurers in the United States and supports The Crayon

Initiative's mission of repurposing unwanted crayons. Discarded crayons come from restaurants, businesses and individual donations, and the donated crayons are remanufactured and donated to art therapy programs at children's hospitals. To date, nearly two thousand CSAA Insurance Group employees have sorted more than 15,000 pounds of crayons.

Established in 2014, The Crayon Initiative is a Northern California-based nonprofit devoted to promoting the arts for children by providing them access to the resources they need. The Crayon Initiative has diverted nearly 750,000 crayons — thousands of pounds — destined for landfills.

Bryan Ware, The Crayon Initiative, and Danielle Cagan, CSAA Insurance Group, cut the ribbon to celebrate the launch of the mobile crayon recycling trailer.

Photos: CSAA Insurance Group.



The Crayon Initiative has received prominent media coverage, helping to spread the word about the nonprofit's mission nationwide.



CSAA Insurance Group employees celebrate sorting crayons with The Crayon Initiative.

many societal benefits, and we are proud to provide meaningful support," said Danielle Cagan, vice president of corporate communications and public affairs at CSAA Insurance Group. "In addition to our financial contributions, our employees demonstrate our value of caring for the community by providing significant volunteer hours to support this fantastic program."

To help The Crayon Initiative expand its reach, CSAA Insurance Group donated \$40,000 to fund The Crayon Initiative's new mobile crayon

The Crayon Initiative ensures crayons collected in communities are remanufactured and stay in those communities to benefit local children.

"The Crayon Initiative is an innovative program with

recycling trailer. The mobile trailer allows The Crayon Initiative to melt, recycle and create new crayons on-the-go. The nonprofit can now travel across the country and, ultimately, increase the number of crayons donated to children in need.

"The work we do has a significant impact on our local community, but there is so much more we can do with a travelling workforce and volunteers from other communities," said Bryan Ware, founder of The Crayon Initiative. "The mobile crayon recycling trailer that CSAA Insurance Group funded will advance our mission to ensure



that children have the tools they need to enjoy the healthful benefits of art and creativity, while also reducing waste in landfills.”

Unwanted crayons collected by The Crayon Initiative and sorted by CSAA Insurance Group volunteers directly benefit the environment. Since crayons are not biodegradable and create a waxy sludge that may not break down for centuries, diverting crayons from landfills helps protect the planet.

The crayon sorting volunteer events are fun and easily accommodate employee work schedules. Working in one-hour shifts, volunteers are given bins of assorted crayons from restaurants, schools and individual donations. Standing or sitting at tables with colleagues — familiar and new — employee volunteers socialize while sorting red, yellow, green, blue and brown crayons.

“This is such a fun and fulfilling event,” said Darbi Perkins, a CSAA Insurance Group employee. “Giving creativity to kids in children’s hospitals around the country and removing unwanted crayons from landfills — it’s a win-win!”

Once the crayons are sorted, The Crayon Initiative remanufactures the crayons and creates new packs that are sent to hospital pediatric wards. During a hospital stay, it’s important for children to maintain a sense of normalcy that is critical to childhood development. Crayons offer hospitalized children a creative outlet for self-expression, which may provide needed psychological support, alleviate feelings of anxiety and enhance problem-solving and critical thinking skills.

Since partnering with The Crayon Initiative, CSAA Insurance Group has sorted and helped create nearly 75,000 new packs of crayons for children’s art therapy programs. The company has also held volunteer events with The Crayon Initiative at the insurance group’s locations in California, Arizona, Colorado, Oklahoma and Nevada, with more to come by year’s end.

“We are pleased to welcome The Crayon Initiative at all our major locations to support the organization’s altruistic mission,” said Roger Hancock, community affairs manager at CSAA Insurance Group. “We recognize the importance of giving back to our community and are

grateful for the opportunity to provide volunteer support for this worthy cause.”

The Crayon Initiative has been featured in *People* magazine, *The Today Show Sunday Weekend Edition*, *NBC Nightly News with Lester Holt* and has been featured prominently in local TV markets, spreading the word about the organization’s mission nationwide.

CSAA Insurance Group has a community service legacy of more than one hundred years and the company’s national, award-winning volunteer program annually engages nearly 4,000 employees at 500 company-supported nonprofit projects. Last year, 98 percent of CSAA Insurance Group employees volunteered — the highest volunteer participation rate in the country for a company with more than 3,000 personnel. CSAA Insurance Group has been recognized as one of the 50 most community-minded companies in the U.S. by Points of Light in partnership with Bloomberg LP, and has also received the prestigious Excellence in Workplace Volunteer Programs award from Points of Light.

CSAA Insurance Group employees receive up to 24 hours of paid company time off to volunteer each year, and through the Community Safety Foundation, funded by CSAA Insurance Group, employees are recognized for their volunteer efforts by receiving funds to donate to nonprofits. The company also supports employees’ personal donations through a matching gifts program. It all adds up to contributing in meaningful ways to communities in need, and sometimes making a difference can be as simple as sorting crayons.

“We believe that in order to grow and learn, children need to have the freedom to be creative and express themselves through art,” said Ware. “Crayons are a building block for childhood creativity. With crayons, the possibilities are endless. We can do anything, go anywhere or be anyone we want to be: ride a dinosaur through a rainbow desert, launch a rocket ship into outer space, battle a fire-headed, purple monster or draw a family portrait. No matter who you are or where you are, imagination provides the ideas and crayons bring those ideas to life.” ▲



Commitment to Social Stewardship Impacts Local Communities

Visitors to ACUITY's headquarters in the fall of 2012 were met with a scene that was unlike anything they expected to find at an insurance company. Inside the building, there was a vintage 45-foot Ferris wheel, circus acts, carnival games, food and music, and more. It was all part of "Cirque du NICU," a fundraiser that earned over \$250,000 to support the construction of a neonatal intensive care unit at Aurora Sheboygan Medical Center.

The event was just one of many held at ACUITY's headquarters over the years in support of what the company calls Social Stewardship. ACUITY's philosophy of giving back to the local community is a deeply ingrained part of its corporate culture.

"As an insurer, our role is to protect the well-being of the hundreds of thousands of individuals, families and business owners who place their trust in us," explained Ben Salzmann, ACUITY President and CEO. "Likewise, in the community, we see our role as helping to protect and promote the many valuable organizations that serve the public day in and day out."

In addition to being a home for fundraising events, the ACUITY headquarters campus is the site of many community activities throughout the year. "We place a high priority on helping organizations that provide social services to the community and, in particular, children's organizations and academic events," said Joan Ravanelli Miller, ACUITY General Counsel and Vice President-Human Resources.

In just the past year, ACUITY has hosted the Wisconsin Junior Achievement Business Challenge, the Wisconsin State Regional Spelling Bee, a MATHCOUNTS competition, a 4-H Awards

Ceremony, the Mead Library Cool Picks reading program, the ACUITY Invitational Chess Championship and more.

Within local communities, the insurer also supports and sponsors events, such as the ACUITY Health Challenge. The Health Challenge, with nearly 1,000 participants, is a 5k or 2-mile run/walk that raises money for health-related causes and facilities.

ACUITY makes an impact in the community through direct donations as well. In 2003, the company created the ACUITY Charitable Foundation, which evaluates requests and monitors community needs under the direction of a seven-member board. In 2015 alone, ACUITY contributed \$3 million to worthy organizations, including a \$1 million donation for the creation of the ACUITY Intensive Care and Intermediate Care Unit at HSHS St. Nicholas Hospital. According to benchmarking organization Ward Group, ACUITY donates 300 percent of what other corporations of its size give to charity.

"As both an insurer and a part of the community, ACUITY recognizes the importance of public health and in helping people who are at a point of crisis in their lives. We are a longstanding supporter of facilities, programs and initiatives that provide needed healthcare and wellness services," said Salzmann.

Employees help determine contributions of the ACUITY Charitable Foundation as well. In 2015, they allocated a year-end donation of \$350,000 among six charities, with the distribution decided by the votes of all ACUITY employees at the company's December Town Hall Meeting.

ACUITY also provides millions of dollars of direct contributions to schools. This includes sponsoring the ACUITY Technology Center at

UW-Sheboygan and securing naming rights for public school facilities and field houses, initiatives that support education and increase community awareness about careers in insurance.

“By helping provide resources to grade schools, high schools and colleges, and by bringing the best young minds to ACUITY through scholastic competition, students come to know ACUITY as a supporter of academic achievement,” said Salzmann. “Our efforts also have an impact on the future workforce by showing them opportunities that exist in the insurance industry and demonstrating to them the value ACUITY places on education.”

ACUITY’s commitment to social stewardship is a direct reflection of the over 1,000 employees who work at its headquarters and across the 25 states in which the company does business. Those employees also make an impact on com-

munities through their own volunteerism.

“There are hundreds and hundreds of individuals who are involved with, and have a personal stake in, groups that make a difference in their communities,” said Salzmann.

In the workplace, ACUITY employees also contribute to charitable causes each year through donations of time, money and much-needed supplies. For instance, each year ACUITY employees donate cases of school supplies to social services organizations, helping children get a great start to the school year. An annual holiday gift drive provides Christmas gifts for needy children in the community. The A Team, a group of fitness-focused staff members, participates in dozens of events and partners with myTEAM TRIUMPH, which allows disabled people to participate in endurance competitive events. Staff members who grow produce in gardens on ACUITY’s headquarters coordinate with

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A circus-themed fundraiser at ACUITY’s headquarters provided the inspiration for a permanently installed Ferris wheel in the company’s current renovation.



Photo: ACUITY.

InVESTing in Young Lives

Robert B. Baxter, CPCU, CIC, first became involved with a high school insurance training program designed and supported by the Independent Insurance Agents & Brokers of America called “InVEST” in 1989 when he was the Marketing Manager for the branch office of General Accident Insurance in Syracuse, New York. A group of local insurance agencies and other Syracuse-based company office staff were in the early stages of supporting a “Project InVEST” program at Fowler High School in the inner city of Syracuse. Since General Accident operated a large branch office at that time within the city limits on a bus route, he immediately saw the possibilities for helping the local InVEST committee in many ways. He was asked to join the local InVEST committee and served on it continuously from 1989 through 1993, even after he was promoted to Assistant Branch Manager in 1990 and then to Branch Manager in 1991. In that time frame, the Fowler High School insurance classes averaged 20 to 25 students a year and InVEST became a high impact business program in the Syracuse School District.

In early 1994, Baxter left General Accident to become the CEO of Dryden Mutual. While attending an InVEST statewide meeting for teachers in late 1993 just before he left General Accident, he met a high school business teacher from Dryden, New York, at an Independent Insurance Agents & Brokers of New York conference who was trying to start a new InVEST class. He quickly volunteered to help her when he started working at Dryden Mutual Insurance Company. From his experiences in urban Syracuse, he learned that certain program modifications could make InVEST an even better fit in a small town area like Dryden, New York. Accordingly, he started using a modi-

fied program to make it relatively easy to start an InVEST class at Dryden High School in the spring of 1994 and then go into full-year classes that have been conducted continuously since then. The potential to train a pool of possible future employees fascinated him because his new company was based in a small community far from the larger labor pools in major cities. Over the past 22 years, the Dryden Mutual InVEST program has spread into 3 local high schools and has touched the lives of over 750 local students.

InVEST has turned out to be a terrific way for the insurance industry to get directly involved in the education of young people at the high school and community college levels. Although Baxter’s original motivation was to use InVEST as primarily a way to educate future consumers, along the way it became a way to screen and recruit some future employees for the insurance industry. As another side benefit, InVEST involvement has created positive public relations for the insurance industry in local communities.

These local InVEST programs in Central New York have integrated support from a wide variety of local insurance organizations. Two neighboring insurance companies (Finger Lakes Fire & Casualty of Trumansburg, New York and Security Mutual



Photos: Dryden Mutual.

Students take notes during an InVEST field trip.

of Ithaca, New York) have volunteered staff and student visiting rights to various InVEST classes. A local investment advisor, a local life insurance agency and many local independent insurance agencies have all contributed time as speakers in these local high school InVEST classes.

The InVEST classes near Dryden have been unusually successful in competing for both local and national InVEST scholarships. As might be expected, local students have been awarded many thousands of dollars from local InVEST company and agency sponsors over the past 22 years. But local students have also been unusually adept at competing for InVEST scholarships on a national level from the Independent Insurance & Brokers of America. All told, InVEST scholarships have contributed over \$100,000 to local students over the past 22 years.

Buoyed by the ongoing successes in the area, Dryden Mutual's Board of Directors eventually decided to become a major financial sponsor of InVEST on a national basis through the IIABA based in Alexandria, Virginia. This countrywide financial commitment is all the more significant because it comes from a relatively small, domestic insurance company, not a national carrier. Dryden Mutual's logic is that since InVEST works so well locally, the idea is certainly well worth "investing" in the support of similar programs all across the United States.

Virtually all of the local insurance industry speakers in local InVEST programs love working with young people at the high school level as they are beginning to ask questions about potential career paths. All the speakers also fully appreciate that they are making substantial contributions

to the vital issue of "financial literacy." It is also clear that at this stage of their lives, InVEST can be extraordinarily useful as a way to focus on whether or not potential exists for these students in the insurance services sector of our economy.

Selected InVEST students from local high schools and some who continue on to a local community college have been offered paid internship opportunities at Dryden Mutual over the past 22 years. In addition, internships have been offered at several local independent agencies. Approximately 100 local high school and community college students have been able to directly get a feel for what it is like to work in an agency or company in their own communities. As further proof, consider the fact that after 22 years of sponsoring local InVEST programs, almost 32% of all current Dryden Mutual's 60 full-time employees were first exposed to insurance in a local InVEST program!

Every insurance company and agency depends on local labor supplies even in this evolving digital age. Recruiting a high quality future labor supply is absolutely vital to the insurance industry. InVEST provides potential "farm teams" for future insurance operations in many communities across the U.S., and Baxter firmly believes many more insurance companies and agencies should get involved if they want to optimize their future in a highly competitive industry. ▲



Dryden Mutual CEO Robert B. Baxter congratulates InVEST students at a recent awards ceremony.

Of the 19 community college graduate Dryden Mutual Employees shown below, 11 were part of the Project InVEST Program at the high school level.



Working Globally and Encouraging Locally

QBE volunteers helped purchase, prepare and serve food to needy residents.



Photos: QBE Insurance

Throughout its long history, QBE Insurance Group, a leading general insurance and reinsurance company, has played an active role in the communities in which it operates. With thousands of QBE communities worldwide, the company launched the QBE Foundation in 2011 to coordinate its philanthropic philosophy and activities. “The QBE Foundation supports charities that help people overcome disadvantage, strengthen their abilities and live more independently, successfully and productively,” said Nia Jones, the North America Foundation manager.

“We believe our corporate responsibility mirrors our insurance role in the community. Ultimately, in our business, we assist people when they find themselves in need through accident or misadventure. The Foundation’s work supports the same mission,” said Mark Cantin, North America President of Field Operations and North America Foundation Chair. Cantin added that the QBE Foundation provided nearly \$1 million in grants in North America during 2015.

In its North America operations, the QBE Foundation supports employee-directed philanthropy in several ways:

- ▲ Each year, employees vote to select the 10 organizations which receive large grants of \$25,000 to \$175,000. In addition, employees may donate to the Foundation through payroll deduction and the Foundation matches employee contributions. Donations go to the 10 large grant organizations
- ▲ Each calendar quarter, employees can nominate other organizations for local grants up to \$10,000. Employees are also encouraged to volunteer at the organizations receiving QBE grants—or at any other charitable organization—and the Foundation provides an annual paid volunteer day for each employee.
- ▲ Employees also get involved in their community through activities jointly sponsored by Employee Activity Committees in larger QBE locations. These committees host quarterly

employee events, which often include a charitable component (such as a toy drive during the QBE holiday party).

- Some of the Foundation's grants go to organizations also supported by members of QBE's four Diversity & Inclusion business resource groups (women, military veterans, LGBT and multi-cultural). The business resource groups have hosted QBE team volunteer efforts for Foundation grant recipients including Wounded Warrior activities and Dress for Success clothing drives.

Foundation manager Jones said that QBE North America employees take the QBE internal brand "make it happen" to heart when it comes to team and individual volunteer efforts in their communities.

In summer 2015, 100 New York staff (about a third of the NYC headquarters), including North America Chief Executive Officer Dave Duclos and other executives, volunteered on a Habitat

for Humanity project for a Staten Island, New York, family whose home was uninhabitable after Hurricane Sandy. The QBE employees used their QBE volunteer day to construct walls, install dry wall and lay flooring. The Foundation donated \$75,000 to help with the repairs. "It was a great opportunity for the QBE team to get to know each other and the homeowners—I was really proud of the way we came together," said Duclos.

After the project, Duclos invited North America employees to report on their own volunteer efforts. The heart-warming responses illustrated employees' deep personal passions as well as great team efforts for a good cause.

Over 40 QBE Sun Prairie, Wisconsin employees, including the IT community outreach team, helped purchase, prepare and serve food to 140 local residents at a Sunshine Supper, sponsored by Sunshine Place, a local organization that provides a single point of access to

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QBE staff, including North America Chief Executive Officer Dave Duclos and other executives, volunteered on a Habitat for Humanity project in Staten Island, New York.



A photograph of a man and a woman in a home setting. The man, wearing a grey t-shirt, is pointing his right index finger up towards a white smoke detector on the ceiling. The woman, wearing a purple t-shirt, is looking up at the smoke detector with a concerned expression. The background shows a window with bright light coming through, and a dark blue triangle in the top left corner of the page.

Taking Action and Making Impact

This year Nationwide celebrates its 90th anniversary of protecting what matters most, including a long history of focusing on the safety of young children.

For more than 65 years Nationwide has been committed to educating the public about potential risks that may cause injuries involving children. Recognizing that awareness plays an important role in prevention, Nationwide partnered with Safe Kids Worldwide, Nationwide Children's Hospital and other experts to launch the *Make Safe Happen* program in 2014.

"There's a real need to raise awareness of accidental childhood injuries,"

said Mike Boyd, Nationwide's senior vice president, Enterprise Brand Marketing. "The *Make Safe Happen* program is designed to do just that with tips and tools to help keep children safe. With the program in its second year, Nationwide is looking to make a difference with new research, partnerships and advocacy programs."

Consider a few important facts: Nearly 50 percent of accidental injuries happen in and around the home; 72 percent of parents are not aware that accidental injuries are the leading cause of death in children

and each year more than 9,000 families lose a child due to accidental injuries. It can happen to anyone, anywhere, and in a matter of seconds.

This year, the *Make Safe Happen* program looks to make a positive difference in the lives of children by highlighting four critical at-home safety risks — furniture and TV tip-overs, poisoning, drowning and fire. These critical issues require greater awareness and can potentially be prevented by taking action. To help in these efforts, Nationwide is committed to inspiring one million safety actions by the end of the year. Safety actions include activities such as caregivers and children attending an event, downloading the *Make Safe Happen* app or completing a safety checklist.

One way Nationwide will reach its safety actions goal is by supporting the American Red Cross Home Fire Campaign, which provides parents, youth and at-risk communities with fire prevention education and safety equipment. Now in its second year, the campaign's local canvassing efforts have replaced more than 305,000 smoke alarms in 5,000 cities. Nationwide's support has helped replace 80,000 smoke alarms in three months alone. Additionally, support of the Red Cross Aquatics Centennial Campaign will help teach 50,000 people about water safety and how to swim across 50 cities where drowning rates are highest. This allows children and adults who likely would not otherwise have the opportunity to learn these lifesaving skills. Nationwide is proud to have participation from the Red Cross on the *Make Safe Happen* Advisory Council.

Nationwide is also living into its safety actions goal as the presenting sponsor of Safe Kids Day, a partnership with Safe Kids Worldwide. Safe Kids Day helps parents and caregivers to make their homes a safer place for children through a series of safety events that engages

families and communities across the U.S. to take action and protect children.

During the spring and summer, Nationwide agents will be distributing important safety resources and materials at more than 100 local events across the country. Nationwide will also support these local safety events with a new *Make Safe Happen* social media campaign.

The *Make Safe Happen* program also offers valuable safety tips and solutions through its website, www.makesafehappen.com and through a free mobile app to help parents and caregivers make their homes safer by offering room-by-room advice customized for the ages of the children in the home. The app is owned by Nationwide Children's Hospital and developed by the safety experts in the hospital's Center for Injury Research and Policy.

Nationwide's partnership with Nationwide Children's Hospital reinforces a deeply held, shared interest in children's well-being. With the goal of using mobile technology to empower parents and help prevent childhood injury, the free mobile app was made possible through funding from Nationwide and the Nationwide Foundation.

"We are honored to partner with Nationwide Children's Hospital and Safe Kids Worldwide as we deepen our commitment to childhood safety," said Elicia Azali, associate vice president, Enterprise Programs. "Nationwide has a long-history of supporting the well-being of children, which makes our partnership with the hospital and other national safety organizations a natural fit."

Nationwide encourages everyone to take action by downloading the free *Make Safe Happen* mobile app or checking out the makesafehappen.com website for helpful safety tips and information. And, of course, you can help Nationwide inspire more parents and caregivers to take action by spreading the word on social media using #MakeSafeHappen. ▲

Making Connections: Promoting Insurance as a Career Choice

A student from Youth Opportunities Unlimited networks with Westfield Insurance employees.

As an industry, we are all working to promote insurance as a stable, rewarding career choice for students and career changers. We also give charitably to nonprofits across the country.

Not only does Westfield support endeavors that will attract new talent to the industry, its private foundation supports nonprofits that help stabilize families facing barriers to success. Through these relationships, Westfield finds itself in a unique position to help connect students and job seekers with insurance careers.

“The industry needs to fill 295,000 jobs in the

next six years while battling an ‘image problem’ that causes insurance to be overlooked by traditional students as a great career option,” said Connie Frey, Westfield University Relations Leader. “Through our family stability nonprofit partners, Westfield knows there are thousands of teens and adults who would like to know about an industry with the potential to provide a stable and rewarding lifestyle.”

Westfield Insurance Foundation’s nonprofit partner Youth Opportunities Unlimited (Y.O.U.) is northeast Ohio’s leading youth workforce development organization. Y.O.U. provides job preparation, placement and other development activities to





Westfield Insurance's Bob Taylor and Belinda Darr help Youth Opportunities Unlimited students practice interview skills.

Photos: Westfield.

high school students whose families are at or below the poverty line in Cuyahoga County.

One group of Y.O.U. students recently traveled 45 minutes to Westfield Insurance headquarters. The teens participating in Y.O.U. have an 84 percent graduation rate at their East Cleveland high school, compared to a 64 percent graduation rate for students not enrolled in Y.O.U.

Throughout the day, Westfield employees met with the students and discussed job experiences as well as the path that led them to the insurance industry. In addition to traditional insurance jobs such as underwriting and claims, employees represented fields such as hospitality, IT, marketing, human resources and legal. Westfield's HR team also conducted mock job interviews with the students to help them develop the necessary job skills to secure summer employment.

A Westfield employee resource group for women held a similar event for Cuyahoga Community College (Tri-C) adult learners. The adults were participants in a non-credit program called Women in Transition, which empowers adult students by helping them identify marketable skills, explore interests, research career options and connect with job training programs. The pro-

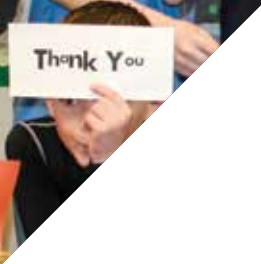
gram is a longtime nonprofit partner of Westfield Insurance Foundation.

Retiring CEO Jim Clay kicked off the event with an introduction to insurance, which was followed by a welcome by Tri-C President Alex Johnson, Ph.D. Participants then moved to roundtable discussions with Westfield employees to discuss insurance roles and industry misconceptions as well as shared concerns, such as barriers women face while trying to access and succeed in high-wage careers.

These two career exploration events impacted nearly 50 teen and adult students — and the experience was well worth it. Months later, participants continued to engage in conversations and build relationships with the contacts they made.

In addition to these events, Westfield continues to partner with nonprofit organizations and individuals who can help connect the dots for job seekers. For example, Westfield's longtime partner and local radio morning show co-host Jimmy Malone is talking about the insurance industry in a unique and personal way. Through College Now Greater Cleveland, the Malone family has raised \$3.2 million and awarded scholarships to more than 175 stu-

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Helping Educators through a Unique Partnership



Educators spend hundreds of dollars of their own money on classroom supplies each year. Many teachers buy pencils, pens, paper and folders just to make sure their students have what they need to learn. Others will spend money on bean bags and rugs to make an inviting reading area or on games to help students with math skills. With many school budgets getting tighter, teachers are looking for other ways to fund tools they need to teach their students. That is why Horace Mann partners with DonorsChoose.org.

Founded by Educators for Educators®, Horace Mann believes the educators taking care of children's futures deserve someone to look after theirs. The company provides home, auto and life insurance and retirement solutions to educators.

Michele Delong, a music teacher in Springfield, Illinois, teaches her kids how to play the drums. She's received many musical instruments through DonorsChoose.org.



By partnering with DonorsChoose.org, Horace Mann has been able to help educators discover the crowdfunding website, educate them about posting projects and even help fund some of them.

Horace Mann agents serve nearly 60 percent of the more than 108,000 public schools in the DonorsChoose.org database, allowing the company and its agents to make a significant impact through its partnership. In 2015, nearly 82,000 projects valued at \$54 million were funded in schools served by a Horace Mann agent, reaching more than seven million students.

DonorsChoose.org Founder and CEO Charles Best said Horace Mann's partnership is unique because of the relationship it has with teachers. "They know teachers better than almost anyone else," he said. "Horace Mann knows teachers spend out of their own pockets on school supplies, so they are able to point to DonorsChoose.org as a solution for teachers to be able to spend more of their hard-earned money on their own financial success."

Agent Josh Lamers said the partnership between DonorsChoose.org and Horace Mann allows teachers to dream about projects they

This partnership has touched the lives of future doctors, scientists and engineers in ways unimaginable.

might not be able to do otherwise because their district can't pay for them. Lamers introduced Holli Ratliff, Principal at C.T. Sewell Elementary in Henderson, Nevada, to DonorsChoose.org at the start of the partnership. Her school now receives an average of \$40,000 to \$50,000 a year in resources from DonorsChoose.org.

"Josh introduced our teachers to DonorsChoose.org, a program that makes grant writing for teachers attainable and manageable. He conducted workshops at our school showing

Students demonstrate their motor skills using scooters obtained through DonorsChoose.org.

A "thank you" to Horace Mann for its contributions.



Photos: Horace Mann.



our teachers how to utilize it, offered incentives for participation and made contributions to the projects posted,” said Ratliff. “We receive a significant amount of resources from DonorsChoose.org that we would otherwise not have if it weren’t for this program. We are very thankful to Horace Mann for its commitment and its support of our educators and our children, and to DonorsChoose.org for such a great program.”

Ratliff said the most valuable projects for her school have been those requesting books or technology. “We see the community really support those. They impact not just the 25 students first exposed to them, but those supplies are used by other groups of students again and again.”

Carrie Buck, Principal of Pinecrest Academy-Horizon in Henderson, Nevada, said first graders at her school were able to raise trout because of a DonorsChoose.org project. “Students tracked their growth and wrote about it in their journals. It was the coolest lesson because we released them into the wild at a local pond. Families, parents and students were trout crazy,” shared Buck. “I love the partnership between Horace Mann and DonorsChoose.org. It’s about ensuring teachers have everything they need to do the best job they possibly can teaching our children.”

Chris Popek is Principal at C.C. Ronnow Elementary School in Las Vegas, Nevada. His physical education teacher recently received pedometers from a DonorsChoose.org project. “It’s a cool way to talk about exercise,” said Popek. “Josh introduced us to DonorsChoose.org and it has allowed my teachers to be innovative.”

Brittany Winnie, a teacher at Cerbat Elementary in Kingman, Arizona, has had 21 projects completed. “With the salary I receive, there is absolutely no way I would be able to get any of the supplies these projects have given me. I couldn’t have done it without DonorsChoose.org and its generous partners,” said Winnie.

Don Wendel, a Horace Mann agent in New Ulm, Minnesota, has also seen DonorsChoose.org work magic for educators. “When an educator has a question about DonorsChoose.org, they call our office.” Wendel, like Lamers and many other Horace Mann agents, holds DonorsChoose.org

Workshops in schools. “Once we introduce a teacher to DonorsChoose.org and they post a project and have it funded, they get excited about it and spread the word. It has been instrumental in helping teachers get supplies for their classroom.”

Melissa Hunter, a fourth grade teacher at Washington Elementary in New Ulm, Minnesota, said each year Wendel encourages teachers to post projects. “DonorsChoose.org has helped me offer a book club to my students before school. I was told I could do the book club, but funding for the books wouldn’t be available. DonorsChoose.org gave me the books to make this book club possible, and all of my students have benefited from this rich classroom library.”

Carl Reed, a Horace Mann agent in St. Louis, Missouri, said teachers appreciate the partnership Horace Mann has with DonorsChoose.org. “Teachers really respect that this isn’t something we just come in and do once. We consistently support our educators through this program. It shows we value them beyond just coming in and funding an initial project. We continually are there to support them,” said Reed.

Suzette Simms, Principal of Cool Valley Elementary in St. Louis, Missouri, said teachers began posting projects on DonorsChoose.org after learning about it from Reed. They have posted more than 80 projects over the last three years. “Due to budget cuts over time, teachers are looking for support from parents and organizations to assist with needs in the classroom. Our STEM program (Science, Technology, Engineering and Mathematics) has benefited the most. DonorsChoose.org has touched the lives of future doctors, scientists and engineers in ways unimaginable. DonorsChoose.org has been a gift.”

Since starting its partnership with DonorsChoose.org, Horace Mann has donated more than \$3.5 million dollars to the program. But Kirk Smiley, Principal Partnerships Director at DonorsChoose.org, said Horace Mann’s contributions go far beyond the dollars donated. “Our partnership is unique. Horace Mann agents are on the ground and are our ambassadors, helping educate teachers about DonorsChoose.org. No one else does that at such scale,” said Smiley. ▲

Giving Back and Providing Opportunities to Military Veterans

Helping communities and individuals in need is an important part of what makes Farmers Insurance a unique organization. Whether it's in their capacity as dedicated insurance professionals helping customers with their individual claims to helping entire communities recover from devastation after a tornado or a hurricane, helping and pitching in to provide assistance is part of the spirit of Farmers®.

In addition to their professional commitment to customers, agents and employees at Farmers regularly provide thousands of hours of volunteer assistance to community-based organizations across the country and help raise countless funds and in-kind donations to help local groups continue their important work.

In 2014, Farmers signed an agreement with the Department of Defense office of Employer Support of the Guard and Reserve (ESGR) which served to further increase the importance of the organization's commitment to members of the military and those veterans recently transitioned to civilian life. Adding to the corporate commitment to our nation's military veterans, thousands of Farmers agents in communities disbursed throughout the country have also chosen to include their efforts to this endeavor by joining the company's efforts and, sometimes, developing their own initiatives to help.

One Farmers agent, in Northridge, California, is just one example of how local agents have embraced this initiative to help America's military heroes in need.

A Farmers agent in Southern California since 2005, Patrick Lufrano typifies how agents can, and have, taken up the mantle to do their share to aid

families, especially those with a military connection.

"For as long as I've been in business I've wanted to help as many people as I can, professionally by helping customers become smarter about their insurance options as a Farmers agent, to finding ways to contribute through my philanthropic efforts," said Lufrano. "In particular, I want to give back to our nation's military veterans and their families."

For Lufrano, this meant starting his own non-profit organization, Fighting for Families, Inc., whose mission is to provide support for local veterans and their families.

"I started the Fighting for Families charity to have a local impact on our community and its veterans. All the funds that are raised are donated to a disabled local veteran or family of a local veteran whose life was taken in the line of duty," said Lufrano.



Farmers agent Patrick Lufrano presents a check to local veteran, Gabriella Rodriguez, and her son, Joe.

Photo: Farmers Insurance.

He has organized an annual golf tournament to help raise funds to help local military families.

Just before Christmas in 2015, the Fighting for Families organization and Farmers Insurance identified local veteran, Gabriella Rodriguez, to receive a donated car and cash support. Rodriguez, an Army veteran who served in Afghanistan, lost her husband in 2013 when he was killed while serving a tour of duty in Afghanistan. She was left to prepare for his funeral while also awaiting the birth of their first child.

The financial stress of losing her husband and raising a child alone prevented her from maintaining a properly functioning vehicle that would permit her to commute to work and run the necessary errands required to raise a young infant. Soon, her existing car gave out, which impacted her ability to maintain stable employment.

Upon hearing their story, Lufrano and the Farmers organization worked with the insurer's Rides for Hope program to secure a refurbished car for her. Additionally, Lufrano's Fighting for Families charity group presented her with a check for \$25,000 to help her get back on her feet.

"Helping veterans like Gabriella is what our Fighting for Families group is all about," said Lufrano. "Working with other companies and individuals committed to helping veterans is very gratifying and inspiring to me. The hard work of fundraising that we do is very much worth it when we see the difference we are making in the lives of the military families we touch."

For his efforts on behalf of veterans, Lufrano was honored by the Los Angeles City Council where several council members thanked him for his commitment to America's heroes.

"Being recognized by the Los Angeles City Council is a real honor for me, but it's the military veterans who have served that deserve the recognition," said Lufrano. "I look forward to continuing to help military veterans, as well as individuals and families in the greater Los Angeles area, to ensure they are taken care of."

Whether it's signing an agreement with the Department of Defense or the efforts of individual agents like Pat Lufrano, Farmers is committed to supporting veterans and those ready to transition

to civilian life in a number of ways.

In November 2015, Farmers launched a six-state "Suits for Soldiers" campaign for agents, employees and customers to collect and donate suits for military members transitioning to civilian life. With a goal of donating 5,000 suits, Farmers Insurance announced the final tally topped 8,000 women's and men's suits during the two-month effort concluding at the end of January 2016.

Key to the success of the drive was notable participation across the Eastern seaboard from Farmers Insurance agencies and territory offices in Connecticut, Georgia, Maryland, New York, New Jersey and Pennsylvania. The suits are being provided to various veteran nonprofit organizations through The Veteran Education and Transitional (VET) Program, and then issued to military members, both men and women, transitioning to civilian careers with complimentary resumé assistance.

Farmers has also established itself as an organization committed to provide employment opportunities for veterans and their families. The insurer has been designated one of the top 150 military employers and one of the top 50 military spouse employers by MilitaryFriendly.com.

For those transitioning veterans with an entrepreneurial spirit interested in owning their own business, Farmers has a team specially dedicated to help.

"Farmers is committed to hiring veterans and providing additional opportunities for current and former armed services members," said Luisa Acosta-Franco, head of recruitment marketing and field support for Farmers Insurance. "Those heroes who have served our nation proudly will find that we have a number of opportunities they should consider when they are ready to re-enter civilian life."

Farmers has a number of opportunities available throughout the U.S. for which veterans may be qualified. Additionally, the national insurer is actively recruiting professionals with military experience for opportunities as Agency Owners.

Current or soon-to-be veterans are encouraged to learn more about opportunities with Farmers Insurance by visiting www.beafarmersagent.com or www.farmers.com/careers. ▲

Taking Pride in Giving Back

In the spirit of being a Good Neighbor, State Farm® is working to make a difference in the Bloomington/Normal, Illinois, community near its headquarters by assisting local nonprofits in providing innovation expertise and helping to increase organizations' business acumen.

State Farm recently partnered with Illinois Wesleyan University's Action Research Center (ARC) to develop and administer a comprehensive assessment tool to help identify nonprofits' strengths and weaknesses. The company provided a \$2,500 grant to each participating organization. State Farm employees served as consultants and provided service hours to nonprofits requesting support.

Deborah Halperin is the Director of the ARC, which facilitates the alignment of university resources with community engagement opportunities.

"We wanted to know what challenges nonprofits were

facing as well as what resources they could share with each other. We invited staff and board members to complete the assessment for their organization," said Halperin. "Results were reported back to each nonprofit both on their own data and the group data. This was really meant to be a tool for the

nonprofit to take a look at where they were and where they wanted to go."

Halperin said having a community partner like State Farm on board was invaluable.

"State Farm is like the butterfly in the garden," she added. "They know what everyone is doing because they support such a wide network of nonprofits. The company is generous in knowledge, social capital and ideas."

State Farm Philanthropy Analyst Jerome Maddox has worked with the ARC team since 2009.

"Through the efforts of the ARC, State Farm and nonprofit organizations, change within the community is taking place," said Maddox. "Organizations are now looking at their assets as a way to strengthen and build revenue. They are also looking at their weaknesses and seeking

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Photo: State Farm.

State Farm employees and Community Health Care Clinic staff tackle issues to build capacity of the Clinic.

Colorful New Bikes Go to Special Riders

John Pham (left) and Adam Magnes (middle left), GEICO, present a check to Leighann and Joe Falabella, founders of The Lexiebean Foundation.

Also on this page: Colorful bikes and helmets filled the GEICO parking lot on Long Island.

It was a big, colorful, laughing scene when 100 youngsters met up at GEICO to pick out colorful new bikes they could take home all for themselves. Among them were many special riders — young cancer patients — and some of their brothers and sisters who took their new wheels for a quick spin at the company's Woodbury, Long Island, office complex.

It all came about after the head of the Long Island-based Lexiebean Foundation, Joe Falabella, came to GEICO to talk to associates about the organization's heartfelt mission to help young cancer patients and their families. During Falabella's visit, GEICO associates were moved after hearing about the emotional and financial burdens families face while a child receives cancer treatment.

The Lexiebean Foundation works tirelessly to ease stress for families who have a child battling



cancer through giving financial assistance as well as delivering care packages that include blankets, pillows, games, books, gift cards and more. Care packages help lift the spirits of patients and their families during extended hospital stays that coincide with chemotherapy, surgeries and radiation treatments.

After hearing from Falabella, GEICO associates were inspired to make a difference, and it didn't take much time after that for them to swing into action. "I'm really proud of what our associates accomplished in such a short time," said John Pham, GEICO's regional vice president for New York. "Our associates organized karaoke contests, car washes, raffles and bake sales and raised



Photos: GEICO.

Associates open their hearts and their wallets

GEICO's Long Island associates didn't stop with just the Lexiebean bicycle event. Associates cranked their charitable giving into high gear, and broke an office record by raising more than \$1 million for the United Way of Long Island. In addition, the GEICO Philanthropic Foundation added a matching gift, for a total of more than \$2 million that went to dozens of charities that make a difference in the company's back yard.

And because associates frequently have auto safety on their minds, they

ended up organizing a day-long program of car seat checks in Woodbury for associates. More than a hundred moms, dads and kids showed up for a free car seat installation inspection, and an overwhelming majority left with greater peace of mind after inspectors helped adjust their safety seats to fit just right. Since the event was so well-attended by associates, the Woodbury office plans to extend the program to local Long Island families for 2016.

GEICO's Woodbury office has 20

sub-committees as part of GEICO's Global Corporate Community Citizens volunteer program. Woodbury associates contribute to numerous causes across Long Island each year, including:

- Awareness walks such as Autism Speaks, Light the Night, American Heart Walk, MS Walk and March of Dimes. Along with having dozens of associates actively participate, GEICO donated at least \$10,000 to each of these causes.
- Sponsoring the Special Olympics of

enough funds to buy nearly 100 bikes. They also donated an additional \$10,000 to the Lexiebean Foundation for future programs.”

“GEICO associates also enlisted 25 of the company’s partner body shops on Long Island to pitch in with this fundraising initiative. Along with donating dozens of additional bikes, many of the shops showed off their skills by customizing bikes with masterful paint jobs. Themes included the GEICO Gecko, the oh-so-popular Minions and even a bike with the U.S. Army featured.

“The gift of a brand new bike helps ease a lot of the stress that accompanies the rigors of a child’s cancer treatment,” said Falabella. “We’re eternally grateful for the generosity shown by this coalition of body shops and GEICO. They’ve lifted the spirits of many children and their families.”

GEICO associates even took the fun a step further with the body shops by starting a friendly competition to see who could create the best design. They handed out plaques to the top three shops based on a “fan favorite” vote cast by those in attendance at the event.

But, accolades aside, there was one clear winner for the day, and that was the beaming smile every bicycle brought to each child in attendance. ▲

New York Long Island region and holding several fundraisers throughout the year including a Polar Bear Plunge.

- **Hosting a toy drive around the holidays and collecting hundreds of toys to donate to local children’s hospitals around Long Island.**
- **Teaming up with the Interfaith Nutrition Network to make Easter baskets for children.**
- **Holding an annual food drive that benefits two local food banks on Long Island.**

Taking Pride in Giving Back

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collaborators to assist in change.”

In another example of the company giving back to the community, State Farm employees who are experts in marketing, philanthropy, innovation, medicine and public affairs recently met with the Community Health Care Clinic (CHCC) in Normal, Illinois. The group shared their expertise in the areas of social media use, text and technology use in fundraising, greater engagement of medical professionals, fundraising and increasing volunteerism. Many of the ideas were adopted for implementation as part of the CHCC’s first capital campaign.

Angie McLaughlin is the Executive Director of the CHCC, whose mission is to provide quality healthcare to the medically underserved population of McLean County through the operation of a free medical clinic.

“It was important for us to partner with State Farm to truly be innovative and think outside the box. CHCC staff and volunteers are immersed in our mission and don’t really have a ‘view from the outside’,” said McLaughlin. “By bringing in State Farm team members from several different departments and backgrounds to work with CHCC representatives, the Innovation Team created the ideal setting to brainstorm unique, impactful, yet reasonable ideas to kick start our capital campaign. We could have never created this environment on our own.”

State Farm Counsel John K. Kim serves as the President of the Board of Directors for the CHCC.

“State Farm is able to provide insight from so many perspectives that assist nonprofits like the Clinic,” said Kim. “For example, to have partners from marketing, executive health and other business areas provide input and ideation, these are skillsets that a nonprofit may not have immediate access to or otherwise could not afford.”

“These partnerships are a just a couple of the many great examples of our commitment to helping build safer, stronger and better educated communities,” said Lonnie Smith, Philanthropy Manager at State Farm. ▲

Social Stewardship

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Meals On Wheels to donate fresh produce to their community meal efforts.

“We are continually humbled by the outpouring of support by our staff for the community,” said Ravanelli Miller. “Their efforts have established ACUITY as a good corporate citizen, a strong and reliable business partner and a great place to work.”

In fact, ACUITY is ranked as the number 2 employer in the entire nation, according to Great Place to Work®.

With ACUITY’s commitment to social stewardship and its fun-loving culture, it will come as no surprise that a new Ferris wheel will soon be a permanent part of the company’s headquarters. This enduring symbol of ACUITY’s impact on the community will be installed as part of its

expansion project that is increasing the campus to over one million square feet.

“ACUITY is part of the local communities in which we operate, and we could not exist without the support of those communities,” said Salzmann. “We are honored to extend our support to community and charitable organizations, both on a corporate and individual level.” ▲

Working Globally

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social services for needy residents (and recipient of QBE Foundation local grant). The highly-organized QBE volunteers were able to start serving early, much to the delight of the dinner attendees.

The QBE North America Internal Audit Team volunteered at the not-for-profit organization, God’s Love We Deliver. The organization prepares and delivers over 1.4 million nutritious and tailored meals annually to 5,000 clients in the New York and New Jersey area who are too sick to cook for themselves because of life-altering illnesses. The Internal Audit team suited up in aprons, gloves

and hairnets to chop vegetables and pack meals for delivery

Michelle Adams, Executive Assistant/Administrative Supervisor for QBE NAU, works in the Ramsey, Minnesota office. Her family benefited from the March of Dimes NICU Family Support Program after both of her children were born prematurely and spent months in intensive care. She now spends several days a month volunteering with the program and uses her annual QBE volunteer day to host a Christmas event for parents with children in the NICU.

QBE clients and customers also influence QBE’s philanthropic efforts. QBE employees often participate in customers’ fund-raisers. And, in

the last year, QBE has rolled out Premiums4Good, an initiative that invests a small percentage of a QBE customer’s premiums into Social Impact Bonds, Green Bonds and infrastructure projects which deliver strong social benefits.

As part of the Premiums4Good initiative, QBE Group Chief Executive Officer John Neal recently announced that QBE is the largest investor in the Future Generations Global Investment Company (FGGIC) which is listed on the Australian Securities Exchange. The FGGIC targets an annual donation of one percent of the fund’s value to charities committed to supporting young people affected by mental illness. ▲

Making Connections

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dents. College Now provides guidance and access to funds to help at-risk teens and adults prepare for and graduate from college.

With Westfield as a title sponsor and host of Malone’s annual golf outing, and many other carriers and agents as supporters, insurance

struck a chord with Malone. Malone and local carriers are organizing a panel of millennials who work in the insurance industry for a road show, which will visit northeast Ohio colleges where Malone regularly speaks. Malone’s message to college and high school audiences as well as the scholarship recipients he mentors is about choosing a path

that leads to a quality life.

“We’re not measuring success of these events based on dollars donated or jobs placed; it’s about leveraging what we know,” said Jani Groza, Westfield Insurance Foundation executive director. “People need quality jobs and the industry needs qualified candidates. It makes sense to connect the dots.” ▲