

IMPACT

The Insurance Industry's Contribution to Community Development



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#InsuranceGivesBack

Committed to Our Communities

In this issue of *Impact*, we are pleased to feature a collection of unique and successful ways our industry is giving back to the communities in which we live and work.

As part of its broader commitment to sustainability and the environment, XL Catlin is a great supporter of ocean science research and has developed an Oceans Education program to boost ocean literacy for children.

To help address financial literacy, COUNTRY Financial partners with the national public awareness campaign, Money Smart Week, to spread the message of financial education. This year, the company sponsored nearly 100 events nationwide.

South Carolina Farm Bureau's "Farm Bureau Cares" program reinforces the company's focus on its membership and community. Agents and employees have generously given to the program over the last two years, with the company matching each local donation.

Argo Group's "Argoneers", an employee team that encourages active social engagement and community support, has been serving communities for seven decades.

When the southern area of West Virginia was devastated by a massive flood in 2016, The Westfield Foundation made it a priority to assess opportunities that support the needs that remain long after the waters recede.

At Selective Insurance Group, community assistance goes beyond financial contributions with the company's support of various local nonprofits that aid hospice care, people with developmental disabilities and low-income families, among others.

Lockton Companies has launched its "Fifty for 50" campaign to commemorate the company's

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50-year anniversary. Through this effort, Lockton Associates will donate 50,000 volunteer hours through the end of November to children's charities around the world.

GEICO's latest partnership is with Norfolk State University and Hampton Roads Transit in wrapping a train to strengthen the visibility of the athletics program and bring increased credibility to the university.

And, when it comes to motivating volunteers, State Farm™ wants to help close the gap between intention and action. Through the Neighborhood of Good™ program, the company is inspiring, encouraging and helping people to do anything—big or small—to make a positive difference in their neighborhoods.



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On the cover:
Learn about XL
Catlin's Oceans
Education
program on
p. 14.

Photo: XL Catlin.

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Committed to Our Communities

In the fall of 1933, Daniel L.B. Smith, the founder of a growing insurance firm in rural Sussex County, New Jersey, organized a horse show on his company's grounds. The show earned \$280.43, all of which was donated to the Sussex County Tuberculosis League. It was one of the first corporate philanthropic donations that Selective ever made. Today, after millions of dollars in donations and countless hours of volunteerism, the company continues to follow the example of its founder and keep its philanthropic culture strong.

Selective gives back to the communities where employees live and work through its philanthropic arm, the Selective Insurance Group Foundation (the Foundation). Grants are awarded

to nonprofit organizations that provide health and human services, promote civic responsibility, and support home, auto and business safety. Over the years, Selective has donated to nonprofits as varied as Meals on Wheels, YMCAs, parent-teacher associations throughout the country and women's health and counseling centers. Additionally, certain organizations receive a standing annual contribution, including the Newton (New Jersey) Medical Center Foundation, The Foundation for Morristown Medical Center, the American Red Cross, Disabled Veterans Insurance Careers and the Nature Conservancy.

Beyond financial contributions, Selective also aids nonprofits by providing support and resources. Some of the organizations that

Teams of Selective's Corporate and Northeast Region employees assembled bikes as part of an Annual Build-a-Bike event with Project Self-Sufficiency and Pass it Along. The bikes were donated to children in need in the Northern New Jersey area for the holidays.

Photos: Selective Insurance Group.



Employees from Selective's Heartland Region office participated in a mobile food pantry event for Gleaners Food Bank of Indiana.

Selective has been closely involved with for years include:

- The Karen Ann Quinlan Hospice Foundation. The nonprofit hospice has been serving families in New Jersey and Pennsylvania for 35 years. Selective helps with fundraisers, donations and administrative support.
- Project Self-Sufficiency. The organization supports and empowers low-income individuals and families in New Jersey to improve their quality of life. Selective has been supporting the organization since it was established in 1987, with donations and consultations on legal, human resources and IT issues.
- Pass It Along. This nonprofit helps teenagers in Northern New Jersey become confident, resilient and compassionate through self-discovery, volunteerism and leadership. Selective provides financial donations to the organization, and each holiday season, employees in the company's headquarters participate in a fun "Build-a-Bike" event where they compete to assemble bicycles for children.
- The SCARC Foundation. The nonprofit organization plans and funds programs for people with developmental disabilities. Selective provides funding for many of its programs, and employees participate in its annual walk-a-thon.

Giving back to communities across the

country is an important part of many of Selective's employees' lives. Recognizing this, and the need that nonprofits have for volunteers for important tasks like building playgrounds, hanging drywall, cooking meals and stuffing envelopes, Selective created the Community Volunteer Support Program. This program encourages employees to volunteer their time and in return, they can "earn" a donation for the charity from the Foundation. The amount donated varies in proportion to the hours volunteered each year. Many employees easily log hundreds of hours annually at nonprofits near and dear to them, from local little league teams and emergency medical services squads, to Special Olympics and local Junior League chapters.

To make it even easier for employees to donate their time, all employees are given a paid day off each year to volunteer during business hours. Employees have enthusiastically taken advantage of this opportunity and donated thousands of hours to worthy causes, such as an underwriter who has taken pledges at a radio station, a corporate lawyer who has prepared tax returns for senior citizens and a claims handler who serves on her church's youth trustee board. Many of these opportunities are coordinated by a dedicated group of Selective employees, known as the VIBES team (Valuable Initiatives – Balance – Employee Satisfaction). VIBES helps identify nonprofits that need helping hands and organizes volunteer events for employees to give back to communities across the country. Time and time again, Selective employees have gone out of their way to pay it forward and make a difference in the lives of others.

Both the Community Volunteer Support Program and the paid day off reward the immense spirit of volunteerism that permeates Selective.

Selective's independent agency partners are also philanthropic. Each year, Selective helps them double the donations they make to causes that are important to them through a matching gifts initiative. Selective's President's Club Grant Matching program matches the generous donations by Selective's independent agents to charitable organizations across the country.

One of Selective's agency partners, Carey, Richmond & Viking Insurance of Middletown,





Top:
Employees from Selective's New Jersey Region office lent a helping hand at Mercer Street Friends, a community center in Trenton, New Jersey.

Rhode Island, has participated in the President's Club Grant Matching program for the past 15 years. Every year, it donates money to the James L. Maher Center in Newport, Rhode Island, and Selective matches the amount.

"The James L. Maher Center has provided care and developmental support to persons with disabilities in our community for more than 60 years," said David Andrade, the agency's

President. "Like many social service organizations, it faces funding challenges every year. In partnership with Selective, we are proud to be supportive of their financial vitality and mission."

He added, "Very few insurance companies direct their charitable initiatives as broadly as Selective does, by working in tandem with their agency partners. The Selective Insurance Group Foundation is a demonstration of the value

Selective places on supporting its agents and the communities we jointly serve."

Whether it's through donations of money or time, Selective believes that as a member of the community, it is important to leave society better than it was found. Across the company, Selective's employees are doing what they can, individually and collectively, to build better tomorrows that everyone can share.▲

Bottom:
Glastonbury, Connecticut, Selective employees helped build a home with the local Habitat for Humanity organization.



A Company That Gives Where It Lives

Argo employees raised money for charity from its offices around the world. On the annual Red Nose Day in Richmond, Virginia, Argo staff raised funds to help alleviate child poverty.

Photos: Argo Group.

When the global specialty underwriter now called Argo Group was founded in 1948, its headquarters was a humble, one-room office in San Francisco. Within weeks, company employees had formed The Argoneers, a group that encouraged active social engagement and community support.

From the first year on, 95 percent of all company employees donated regularly to the United Crusade, forerunner of the United Way. And as the company's operations expanded through the U.S., The Argoneers followed. In every community the company served, its employees gave back, starting a tradition of employee-led giving that has lasted seven decades.

Fast forward to 2017. Today, Argo Group would be almost unrecognizable to its original founders—given its growth and worldwide expansion. But the company's commitment to local community support has never wavered. CEO Mark E. Watson III, who took the helm in 2002, put it this way: "At the outset, we declared our commitment to the communities in which we live and work. The model we chose back then was a combination of central programs—what fundraisers now call major gifts—and community events run by our staff, which the company also sponsored in part. Every time we opened an office, we trusted our local staff to help us know which local organizations and campaigns would



enable us to help appropriately. Every community is different. Even as we've become a global company, it's been sensible to allow much of our giving to be inspired by the local knowledge of our staff worldwide."

That grassroots approach has served the company and the communities it inhabits well. Norma LeVan, a member of the company's San Antonio Community Relations Committee, is impressed with the range and quality of the submissions her team gets to review. "Every day we get to see how engaged our colleagues are in their cities and towns. They know where the need is, they know which agencies are doing the most effective work and they certainly know how to get their co-workers involved."

Over the past year, those co-workers proved their commitment in a wide range of community activities. In London, an Argo charity gala raised £20,000 for the Great Ormond Street Hospital Children's Charity, which is devoted to treatments and cures for childhood illnesses. In São Paulo, they donated 600 pounds of food to the homeless, supported a local hospital and backed an organization that helps cancer patients. In San Antonio, they participated in the annual Artpace "Chalk It Up" event to help raise awareness for art education. They distributed food to families in need during the Thanksgiving holiday. And they ran a United Way campaign that provided financial support to local charities. In Toulon, they inspired young sailors by inviting them to tour Artemis, the America's Cup sail racing boat that Argo sponsors. The list goes on and on. They raised funds for a playhouse, helped supply under-privileged kids with necessities, helped women build self-promotion skills and provided hundreds of meals through local food drives.

"Everybody wants a chance to have a better life. With our resources and our team, we can help make that happen," wrote Mark Watson in his latest letter to shareholders.

Argo is a global company, and its support for any new communities it joins is as strong as the commitment made to its legacy locations. Proof in point is The Argo Foundation, established after Argo moved to Bermuda in 2008. At the time, the

"Everybody wants a chance to have a better life. With our resources and our team, we can help make that happen."

– Mark E. Watson III, CEO, Argo Group



local economy was still strong, but many sectors of the population were suffering. The Foundation got to work, reaching out to frontline agencies to assist. Since then, Argo has supported more than 50 Bermudian organizations involved with education, healthcare, youth programming, the arts, family support, child protection and a host of other activities and interventions.

When the local economy began faltering after 2010, Argo's support was even more critical.

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Teams of Argo employees in San Antonio move out at Thanksgiving to distribute groceries to families in need.

Making a Push for Financial Education



Top:
Casey Strong, a COUNTRY Financial representative, asked kids what they would do if they were given one dollar—spend, save, invest or donate it.

Bottom:
Sandra Garcia Lopez, middle, earned a scholarship by writing the winning entry for the St. Louis Metro Money Smart Week Essay Contest. She is pictured with her mother and COUNTRY Financial agency manager, Elias Corpas.

Understanding money matters starts with education. You're never too young or too old to build financial literacy. For COUNTRY Financial, the road to financial literacy starts in local communities, ranging from a street fair in St. Louis to a high school classroom in St. Paul to a community library in Atlanta.

The Bloomington, Illinois, insurer celebrated Financial Literacy Month in April with events held throughout the country, scholarship contests and a national media tour featuring the company's chief executive officer.

Each year COUNTRY Financial partners with the national public awareness campaign, Money Smart Week, to spread the message of financial education. This year, the company sponsored nearly 100 events nationwide.

Bringing younger children into the financial conversation was the focus of one of the larger events COUNTRY Financial sponsored during the month.

Financial educator and author Deletra Hudson's book "Money Doesn't Grow on Trees" was featured at more than 70 Money Smart Kids reading events from April 22-29.

"We need to teach our children how to grow up in this world learning how to make good financial decisions for the success and survival of

their own legacy," Hudson said. Following along with the reading of her children's book allowed kids to think about how every day financial decisions, like going to the movies, fit into a family budget.

The Money Smart Kids Read program encourages parents to talk to their children about money in a fun, educational way. At each library event, COUNTRY Financial representatives and volunteers engaged families in games and gave away free copies of the featured Kids Read book for parents, grandparents and kids to follow along with a reading.

Hudson read to children at her hometown library, St. Louis County Library.

"Teaching children the foundation of the book was the start of implementing the ideas in their own minds," Hudson said. "Even children that can't read and have parents read the book to them understand the concepts. So that's the important thing."

This year, more than 1,500 children and adults participated in a Money Smart Kids Read events.

Junior high and high school students were also involved with Money Smart Week activities



Photos: COUNTRY Financial.

and many earned scholarship money for college.

Students earned \$20,000 in scholarship dollars via the COUNTRY Financial-sponsored Money Smart Kid and Money Smart Teen essay contests, which were held in Atlanta, Chicago, St. Louis, Milwaukee, Minneapolis and Portland.

This year's Money Smart essay contest topic asked students to ponder the connection between financial health and physical health. Students also suggested what policymakers could do to help promote financially healthier citizens.

Elias Freberg, a high school senior from St. Paul, Minnesota, was one of the 16 scholarship winners.

"Having a good understanding of financial health means being able to manage money without negative repercussions such as overdrafts, poor credit score or even debt," Freberg wrote in his essay. "If an individual has a savings account and deposits regularly they are more likely to be prepared for future incidents such as a trip to the hospital or a recession. Therefore, they will be less stressed and happier, which has a positive impact on the body and physical health."

Sandra Garcia Lopez, a first place essay contest winner from St. Jacob, Illinois, read her winning composition at the Empowerment Festival street fair on the city's Old North St. Louis region. At the same time, Financial Representative Steve Pingolt and other COUNTRY Financial employees and representatives engaged with children at The Money Smart Kids Safari at the St. Louis Zoo.

A number of family-friendly events, including the zoo, featured the "Moo-lah Zone," an interactive activity that asked children to think about how they would use some play money. Kids as young as three were given a play dollar bill with a cartoon cow emblazoned in the place of George Washington. The kids then had the choice to "spend it, save it, invest it or donate it."

As the youngsters mulled over their choice of what to do with the bill, parents looked on and were sometimes consulted for financial advice. They had to think about what they'd do with their "moo-lah," too.

In addition to the "Moo-lah Zone," COUNTRY

Financial used its free mobile app, ChorePal, to teach children and teenagers about the value of a dollar. ChorePal is a tool families can use to create and assign chores while rewarding kids for being responsible. Many teens and pre-teens spend a lot of time communicating via their phones. ChorePal puts the message of household finances right where kids filter many of their connections. With the incentives put right in front of them, many kids checked chores off a to-do list in an effort to earn financial rewards. To download the app, visit GetChorePal.com.

For the grownups, the company utilized national media outreach.

Since 2007, the COUNTRY Financial Security Index has surveyed Americans on personal

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Kids of all ages enjoyed the financial education activities during the Money Smart Kids Read event at the St. Louis County Library Headquarters.



Jaidyn and Ja are residents at Boys Hope Girls Hope of Kansas City. Every school night they work on homework in their newly-renovated study hall.

It Takes a Village

Seventeen year-old Darius is relieved that he raised his physics grade from a C to a B. The junior attends Rockhurst High School in Kansas City on a scholarship through Boys Hope Girls Hope of Kansas City (BHGH of KC)—a nonprofit that gives academically motivated kids

the opportunity to succeed through structure, support and financial assistance.

“Once you achieve one goal you have to set another, and that’s just part of life,” Paul Damon, Vice President at Lockton, explained to Darius. Damon is a mentor to the boys and serves on the BHGH of KC board where he helps raise funds to support programs.

He listens to the students vent about school and social challenges and offers positive words of wisdom. Damon can relate to the seven boys living in the 8,000 square-foot BHGH of KC home because he also attended Rockhurst—an all-boys private high school with Jesuit traditions.

“I am really drawn to helping those who are motivated and serious about changing their future,” Damon said.

Lockton’s culture of giving back to local communities aligns perfectly with the needs of BHGH of KC. Lockton, the largest privately held insurance broker in the world, launched its Fifty for 50 campaign to commemorate the company’s 50-year anniversary. Through this effort, Lockton Associates will donate 50,000 volunteer hours through the end of November to children’s charities around the world.

“We saw an opportunity for our Associates to really see the difference they make to these boys through tutoring,” said Dan Hogan, Senior Vice President and Producer at Lockton, who is also a Rockhurst High School alumnus and serves on the BHGH of KC board. “You get a real sense of accomplishment that you are making a difference in their lives.”

“The students come from families that may have experienced poverty, at-risk neighborhoods, serious illness, unaccredited schools or substance abuse,” explained Kimberly Hines, Executive Director of BHGH of KC. “They go through a rigorous academic and behavioral screening process to make sure they are the right fit, but all of the boys want to be here.”



Photos: Lockton.

Boys aged 11 to 18 live in the BHGH of KC home with a team of five residential staff that rotates overnight shifts. The younger boys attend St. Thomas More School while the high school boys attend Rockhurst High School or Lutheran High School of Kansas City. The schools provide the academic scholarships, while BHGH of KC provides a structured living environment critical to educational success.

Scholars have different after-school activities and schedules that start as early as 6 a.m. Students and staff function like a family, taking turns preparing meals before heading off to do homework in their newly-renovated study hall.

"It's like herding cats sometimes," said Amos



Lockton Associate Carly Thompson helps 17-year-old Sevin with science homework.

Johnson III, Program Director, when describing the logistical task of getting everyone where they need to be.

In addition to the seven residential scholars, BHGH of KC works with two non-residential scholars who have a structured home support and three college students who have gone through the program. They use the BHGH of KC house as their permanent address while at college and when visiting on breaks.

BHGH of KC saw Trey Randle, its first

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Paul Damon, Vice President at Lockton, serves as a mentor to the scholars of Boys Hope Girls Hope of Kansas City.



Spreading Holiday Cheer Throughout the Year Across South Carolina

Christmas decorations were packed away long ago, but memories of a holiday outreach program called “Farm Bureau Cares” continue to warm the hearts of Farm Bureau Insurance agents and Farm Bureau Federation staff across the state of South Carolina. Since its inception in 2015, the company, its agency force, and Farm Bureau county volunteers have donated and distributed more than \$53,000 statewide to local charities and countless individuals.

“Farm Bureau Cares” was first launched by Bill Courtney, executive vice president and CEO of South Carolina Farm Bureau Mutual Insurance Company. Courtney proposed the company forgo an after-hours Christmas party and start a new company tradition instead. Through the creation of “Farm Bureau Cares,” he pledged the company would match donations made by local offices wanting to help a local charity, or individual, in need over the holidays. With more than 400 employees and sales agents scattered across the state in 63 offices, “Farm Bureau Cares” united the organization behind a common cause while allowing each local office control over who to help in their community. “Farm Bureau Cares” reinforces what lies at the heart of the Farm Bureau organization, a focus on its membership and community. With first-hand knowledge of personal situations and needs in their communities, agents and employees in the local offices have generously given to the program over the last two years, with the company matching each local donation.

There has been no shortage of families in need. In October 2015, South Carolina was dealt a devastating blow as record rain caused

widespread flooding, wiping out crops and homes across the state. When the water receded, Farm Bureau Insurance adjusters immediately went to work, paying more than \$4 million in covered losses for auto and property claims. For some though, help didn’t stop there.

“I have been a part of the Farm Bureau family for 30 years as an insured and for almost 11 years as an agent and agency manager,” said Wayne McKenzie, Clarendon County agency manager. “In all those years, I cannot remember being more proud to be a part of the Farm Bureau family than I was when I had the honor to serve as the hands and feet who carried a Christmas blessing to those families.”

Clarendon County was one of the hardest hit counties by the 2015 flood, and McKenzie knew many families in his community struggling to recover. Nearly 200 miles away, agents in Greenville County sent word to McKenzie they also wanted to help and pledged to send their “Farm Bureau Cares” donation his way. Through “Farm Bureau Cares,” \$3,000 was donated to assist six local families impacted by the flood. McKenzie privately delivered the money the week before Christmas.

“As I handed the envelope to the wife, she immediately began to thank me without even knowing what was in it,” said McKenzie. “Then when she opened it, she burst into tears.”

“She told me about the bills piling up and how they did not know how they would make it, except for the Grace of God. She then gave me a big hug, and she thanked me over and over again while wiping away the tears. She said she knew that God had heard their prayers.”

“I think ‘Farm Bureau Cares’ helps show that

we are a compassionate company,” said Russell Barton, agency manager of the Anderson-East office in Anderson County. “We’re not in this just to make a dollar. We’re in it to make a difference.”

In December 2016, Barton joined Randall Johnson, agency manager at the Whitehall Road office in Anderson, to assist two local families. Both Barton and Johnson were in the office the day one of the recipients, a grandmother with custody of three grandchildren, arrived to pick up a “Farm Bureau Cares” donation just before Christmas.

“She was struggling pretty hard just to make ends meet,” said Barton. “She had been working overtime to have enough money left after paying her bills to buy a few things for the kids, just necessities like a jacket and shoes. She opened the check, and it got very emotional. She asked if she could hug us, and it was a pretty special moment for us.”



In neighboring Spartanburg County, agency manager David Sullivan met with a mother of four young boys. Her husband died following a car crash in November, and Sullivan offered a “Farm Bureau Cares” check to help the family with expenses. One of Sullivan’s agents had known the husband personally and had planned to meet with the family to discuss life insurance, but the crash occurred before he could finalize the appointment.

“It’s those situations where we’re reminded of how important our work is,” said Sullivan. “We hear stories all the time and there’s not always a lot we can do, but ‘Farm Bureau Cares’ is a platform to reach out and offer some additional help to those

who need it. We pride ourselves on taking care of our members, and it was really nice that we could help this family. I was humbled by the experience.”

This December will mark the third anniversary for the community outreach program. Even though it’s relatively new, “Farm Bureau Cares” is now a deeply rooted holiday tradition within the company. Sullivan and Farm Bureau Insurance agents like him are already looking forward to how they will put their 2017 “Farm Bureau Cares” donation to work in communities across the state. ▲

Top:
Abbeville
County
Agency
Manager
Chris Pruitt
presents
a check
to United
Christian
Ministries.

Bottom:
Beaufort
County
Agency
Manager
Marty Sauls
and local
agents
present a
check to
Child Abuse
Prevention
Associates of
Beaufort.



Photos: South Carolina Farm Bureau.

Increasing Ocean Literacy

With 360° cardboard viewers, students can experience various virtual expeditions—from exploring the world's coral reefs to travelling across the Arctic on a skidoo.

For centuries scientists have known about the importance of the oceans in supporting life on Earth, yet today they are changing faster than at any time in the last 65 million years. Alongside ocean acidification and dramatic declines in Arctic sea-ice and coral reef health, consequences of ocean warming are being observed across the globe.

There is a significant lack of knowledge around how changes taking place in the oceans will impact businesses, communities and society

in the future. That's why, as part of its broader commitment to sustainability and the environment, global (re)insurer XL Catlin has supported ocean science research since 2009. As a legacy of this research, an Oceans Education program was created to boost ocean literacy for children aged between 7-16.

According to Chip Cunliffe, Director of Environmental Science Programs and Education, "Managing risk effectively requires us to understand it. We've been mapping and

Photos: XL Catlin.



measuring the oceans for the past eight years, and through Oceans Education we're sharing our discoveries with children, teachers and parents, so we can all learn how important the oceans are to our everyday lives".

XL Catlin's Ocean Education program is based on the exploits and findings of the explorers and scientists involved in the Catlin Arctic Survey, XL Catlin Seaview Survey and XL Catlin Deep Ocean Survey. The Catlin Arctic Survey (2009 – 2011), investigated the impact of changes to sea ice on the Arctic Ocean; the XL Catlin Seaview Survey (2012-2016) created the world's first digital baseline of coral reef health, and the XL Catlin Deep Ocean Survey (2016) was a pioneering, multidisciplinary scientific research program designed to measure the health and resilience of the deep ocean off the coasts of Canada and Bermuda. The key output of these scientific expeditions is to bring real science into the classroom and inspire a new generation to take up STEM subjects.

One of the highlights is XL Catlin's Arctic and Coral Live! events. In partnership with Skype in the Classroom, more than 400 live lessons have been aired from the Arctic and tropics. Now in its fourth year, Arctic Live! connects students and classes across the world with scientists, explorers, educators and filmmakers from the UK's Arctic Research Station in Ny-Alesund, Svalbard, just 600 miles from the North Pole.


Since 2014, Arctic Live! has grown to become a major international Arctic and STEM education initiative, engaging an estimated direct audience of more than 28,000 students in 34 countries. These live lessons provide students with an opportunity to meet scientists at the most northerly permanent settlement in the world and to speak directly with those researching vital data on environmental change. Likewise, Coral Live! showcases the wonders of life on the reefs and discusses the challenges facing coral health around the world. In November 2017, Coral Live! returns, giving students the opportunity to speak with scientists and educators from Bermuda.

Key to XL Catlin's vision of reaching 10 million students by 2020 is the use of state of


XL CATLIN ARCTIC LIVE 2017

A live interactive STEM education event connecting students globally to the UK Arctic Research Station in Svalbard, from 7 to 16 March


10,000 students in 19 countries
travelled 300,000 virtual miles
to the northernmost research community in the world




115 Skype sessions
connected 6,000 students with members of the expedition team and polar explorers




10 YouTube Live broadcasts
used for the first time to engage 4,500+ students




5,500 downloads
of Oceans Education resources



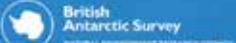



620,000 views
of 360° photos and videos



3,000+ engagements
with a potential reach of 1.1 million on social media



-53°C
lowest windchill temperature in Ny-Ålesund in March





the art technology.

“Working with Google and our education partner Digital Explorer, we recently launched a new set of resources using 360° virtual reality,” explained Cunliffe. “With 360° cardboard viewers and mobile phones, participating teachers have the choice of various virtual expeditions—from exploring hundreds of kilometers of the world’s coral reefs, to travelling across the Arctic on a skidoo and abseiling into a glacier or diving in a manned submersible off the coast of Bermuda.

Between 2012 and 2016, the XL Catlin Seaview Survey recorded more than 750 miles (1200km) of coral reefs using the SVII camera system. More than one million of these images have been “stitched” together to create “virtual dives” which can be viewed on platforms and apps such as Google Street View, Google Expeditions and XL Catlin’s Oceans Education website. Similarly, the XL Catlin Deep Ocean Survey utilized a system to record their dives

down to nearly 100 feet (300 meters), where light has difficulty penetrating.

Now, the wonder of being able to view submarine exploration in virtual reality is available to classrooms globally. The highly interactive Oceans Education website boasts 24,000+ users from 171 countries with 120,000+ page views and has won numerous awards.

To further ocean literacy, Oceans Education also offers an award-winning set of online learning materials that are available to teachers and students around the world. The program includes curriculum booklets for science and geography education aligned to the Next Generation Science Standards. With 58 lesson plans, 187 activity sheets and supporting resources including 70+ short films and 250+ photos, teachers are well provided for. So far almost 13,000 resources have been used by over 4,000 schools in 96 countries.

The impact of the Oceans Education program has been well received:

- 89% of teachers using the resources say it has enhanced their pupils’ understanding of ocean topics and improved student engagement with science and geography.
- 83% of teachers found that the program made it easy for them to teach.
- 89% said it enhanced their teaching.

From the comfort of their classrooms, XL Catlin’s Oceans Education has reached an estimated 3.5 million students globally so far.

The XL Catlin Ocean Risk Grants are the latest addition to XL Catlin’s Ocean Risk program. This year, the global (re)insurer launched a new \$500,000 fund to support Early Career Scientists undertaking research into the changing ocean environment.

According to Cunliffe, “As a global reinsurer, we think we have a duty to learn as much as we can about the ocean as a body and driver of change because the oceans have a direct impact on the lives of millions of people, including many of the risks XL Catlin insures. We’re proud to play a role in helping to gather scientific facts about the risks facing our planet and then getting that information into the hands of a new generation of scientists and explorers.”▲

Light Rail Train Wrap Will Benefit Athletes

GEICO's latest effort to support the Virginia Beach, Virginia, community is by teaming up with Norfolk State University and Hampton Roads Transit to wrap a light rail train in a colorful promotion of the university that would be hard to miss.



Photos: GEICO.

"The partnership with GEICO will strengthen the visibility of the athletics program and bring even more credibility to this outstanding institution," said Marty Miller, the university's director of athletics. "The newly-wrapped light rail car will bring awareness to Norfolk State University and its student-athletes with the goal to provide scholarship opportunities and enable student-athletes to achieve excellence both on and off the field."

"GEICO supports many worthwhile programs across the country, through colleges and universities and nonprofit organizations that contribute to the development and success of students," said John Pham, regional vice president. "But wrapping a train ... that's a first for us. We really enjoyed working on such an exciting

project to benefit the university."

The train will run parallel to I-264, during its 6-month rotation. "The partnership with Norfolk State University and Hampton Roads Transit is one of the ways that we demonstrate this commitment, which we hope will encourage support from others," commented Pham.

In keeping with GEICO's unique community outreach activities, this is the first time GEICO has attempted to wrap light rail cars to help get attention for a good cause. In the past, GEICO's Virginia Beach office has hosted Girl Scout troops to teach them about car care and auto maintenance, and GEICO organized "Don't Drive Distracted" pledge events for teens, which one year even included the participation of Miss America. In addition, GEICO's Virginia Beach office recently received the Governor's Transportation Safety Award for Youth Traffic Safety.▲

Alonzo Crittenden, regional sales manager, and William Harrell, president and CEO, Hampton Roads Transit; John Pham, GEICO regional vice president; Eddie Moore Jr., president, Marty Miller, athletic director, and Claudell Clark, assistant athletic director, all of NSU, were on hand to cut the ceremonial ribbon in front of the wrapped train.



Turning the Power of Caring Into the Act of Doing

NeighborhoodofGood.com™
a resource for communities

Nationally, volunteering is at a historic low according to the Bureau of Labor Statistics. Most of us want to volunteer, but according to the Bureau of Labor Statistics (2015 study) only 1 in 4 actually do. Many people have good intentions but going from intention to action is a place where help is needed.

State Farm™ wants to help close the gap between intention and action. Through a movement called the Neighborhood of Good™, we want to inspire, encourage and help people to do anything—big or small—to make a positive difference in their neighborhoods.

State Farm conducted research to see how people feel about volunteering today. The survey indicates that there are certain barriers keeping people from volunteering, as well as preferences as to how to volunteer and where. For example, the definition of volunteering has changed and can include activities as simple as helping a neighbor or tutoring youth for an hour every week. Respondents also shared that when having to choose between spending time with family and friends or volunteering, they would choose the former. With broadening definitions of volunteerism and creating quick and easy ways to help, there may be opportunities for smaller acts of volunteerism that are more approachable within our daily lives.

Other key findings include:

- Teamwork is the most important skill to develop from volunteering.
- Time is the most prevalent reason for not volunteering.
- The rate of volunteerism rises with age.

Titus Seaborn, wearing hat, asked his mom, Lydia, (behind Titus) to drive him to a Neighborhood of Good event where he helped make blankets for shelter pets and the homeless. Good Neighbor Crew members Nikki Coller, Cory Daise, Victoria Adams and Tatiana Herrera, from left, show a few of the blankets volunteers helped create.



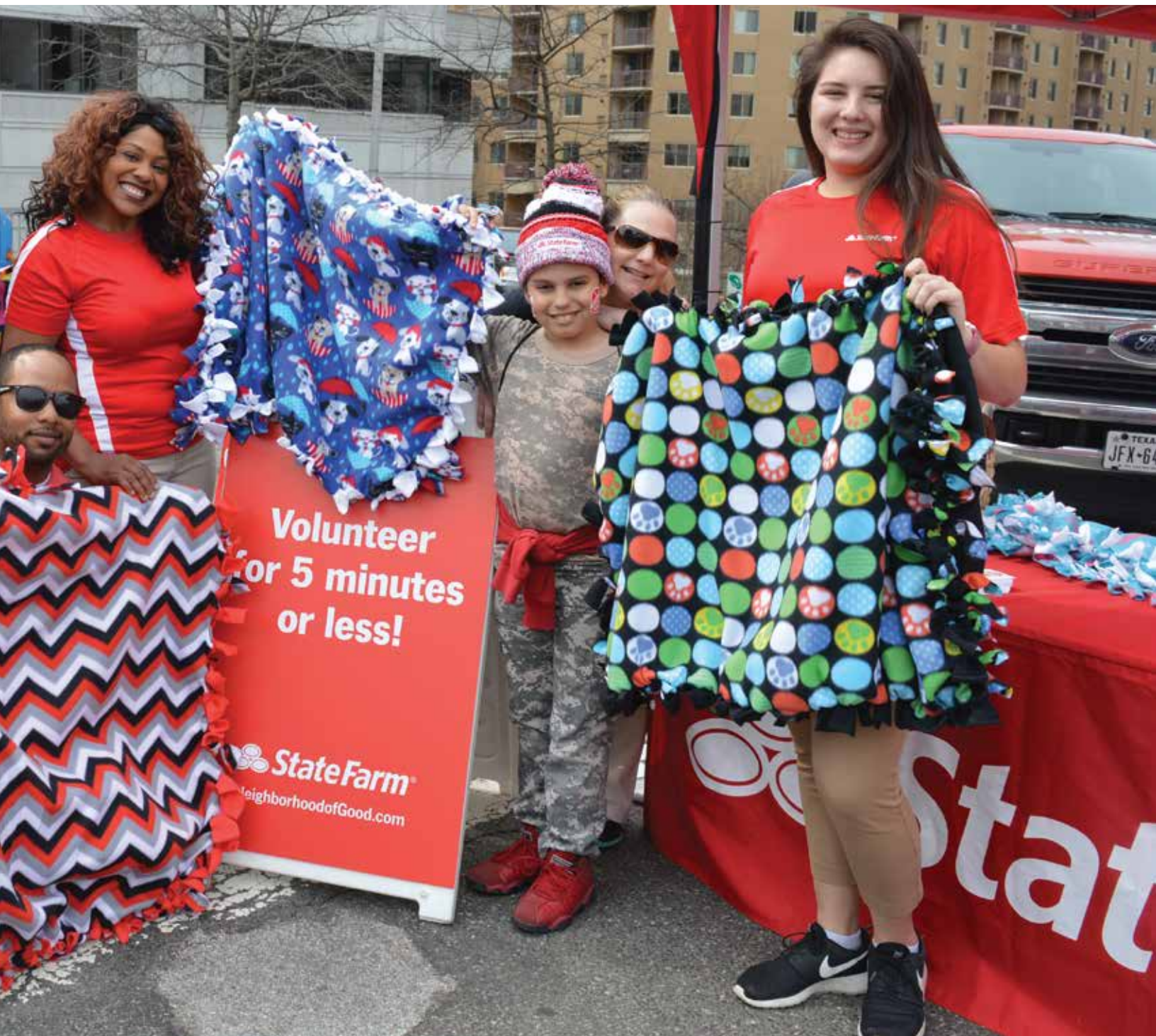
- Proximity likely plays a key role in volunteerism, with neighborhoods having the most to gain.
- How people like to volunteer drives higher participation: 77 percent volunteer in person and with a group of people they know, 64 percent at a big group event.

State Farm is the “good neighbor” brand

and part of that is getting involved in creating safer, stronger and smarter communities—by mobilizing people in the communities they serve. To kick off the Neighborhood of Good, State Farm organized volunteer events across the country in local spots to encourage neighbors to get involved. Recently, Titus Seaborn

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Photos: The Marketing Arm/State Farm.



In November 2016, State Farm fielded an online survey of 5,182 respondents across generations.

Key Factors Influencing Volunteerism



Most of us want to help. But only 1 in 4 actually do.*

State Farm™ investigated what motivates people to volunteer, as well as identified and explored barriers to volunteering.

*Volunteering in the United States, 2015 – Bureau of Labor Statistics

Rate of volunteerism rises with age

58% of Matures say they are currently involved in a volunteer activity vs. 41% of Millennials



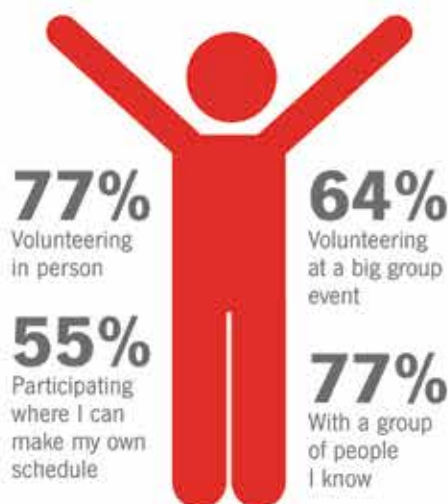
Proximity likely plays a key role in volunteerism

Neighborhoods have the most to gain through volunteerism

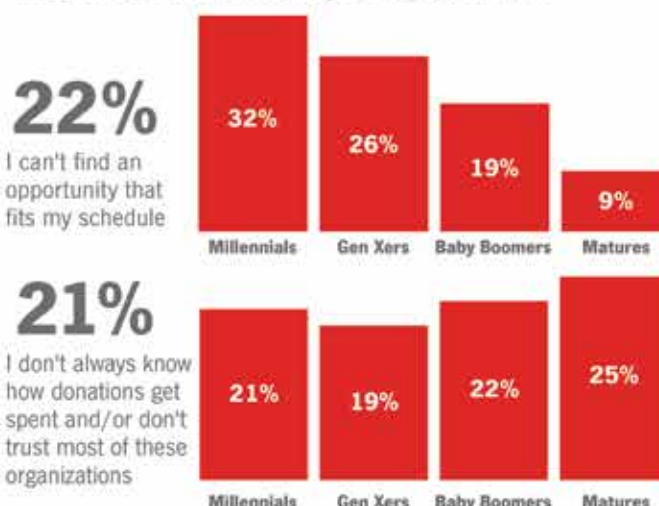
Where we volunteer changes with age

	Millennials	Gen Xers	Baby Boomers	Matures
33% Neighbor	21%	28%	39%	46%
28% Religious Institution	20%	25%	30%	40%
21% Local Community	22%	23%	19%	18%
21% Elderly	14%	16%	27%	29%

How we like to volunteer drives higher participation



Perceived barriers to volunteering exist but differ between young and old



**Together, we can turn the power of caring into the act of doing.
Join the movement at NeighborhoodofGood.com.™**

State Farm Volunteering Survey, 2016

Power of Caring

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realized he too could help his community after seeing the State Farm TV commercial about the Neighborhood of Good. And he did just that.

"This young boy was so moved by the commercial, he searched NeighborhoodofGood.com to find a volunteer event he could attend," said Marketing Analyst Daphne Garrison. "Titus then asked his mother to drive him more than an hour to a Neighborhood of Good event in Washington, D.C., where he spent an hour helping make blankets for shelter pets and the homeless."

Neighborhood of Good events

were held in 17 other U.S. cities.

The events, held March 20-26, were staffed by State Farm Good Neighbor Crews and open to the public. At each Neighborhood of Good event, those who stopped by were encouraged to spend five minutes making blankets for shelter pets and the homeless or writing inspirational notes for veterans.

"Besides creating awareness for our Neighborhood of Good platform, the purpose of these events is to provide an avenue for customers, including families, to volunteer. It also provides an opportunity for agents and employees to participate in their local community," said Marketing Manager Mandy Laux.

On May 13 another series of events was hosted with the goal of raising awareness of food insecurity in our communities. Events have been held in cities across the U.S. and will continue throughout the year.

"Micro-volunteering, where people can volunteer as little as five minutes, gives them a taste of volunteering and how it feels," explained Laux. "Hopefully, the experience will inspire consumers to continue to volunteer and create a positive impact in their community."

State Farm is helping people in neighborhoods across the country see how easy it is for people to volunteer and make a difference locally.▲

Gives Where It Lives

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"Local not-for-profits suffered a double whammy of increased need for services and a reduced donor pool due to the slow down in the Bermudian economy," said Elspeth Gray, President of The Argo Foundation. "It's not just that people had less disposable income, but also that mergers and acquisitions in the international company sector resulted in less corporate money available to charitable causes."

When Argo's total contributions in Bermuda topped \$1.25 million last year, Mark Watson alluded to the values the company upholds, saying, "At Argo Group, our core purpose is to secure the future for our policy-holders, employees, shareholders and the communities in which we live and work. Through The Argo Foundation, we're able to contribute

to the welfare of our community, particularly youth charities in Bermuda. We're happy to have reached this milestone."

With Argo's help, many programs have made a lasting difference to the wellbeing of the greater Bermudian community. In 2011, the Foundation set up the Bermuda Glee program, a performing arts initiative designed to break down barriers among Bermuda's youth. The program became a transformative force in local culture. Jane Thorpe, head of the Drama Department at The Bermuda High School for Girls, put it plainly. "Bermuda Glee does exactly what its motto says it will do: 'curtains up, barriers down,'" she said. "When the students and teachers come together, where you go to school is irrelevant. You are working together as a group of students and teachers to create a

performance. It was a very rewarding experience. Even today, students involved stop me in the street to catch up and to just chat about what they are doing."

Beyond the support coordinated by its growing number of regional community-relations committees, Argo encourages all staff to give to the charities of their choice, then bolsters their personal donations with a 150 percent matching grant, by all accounts an unusually high percentage for a company-wide program. "There are needs everywhere," said LeVan, "and we're all asked to find those needs and help meet them with the support of the company."

Corporate conscience. Local teamwork. Personal generosity. With these three complementary approaches, Argo really is a company that gives where it lives. ▲

A Commitment to Disaster Recovery

Westfield Insurance Foundation presented a \$75,000 check toward disaster recovery efforts to the West Virginia Voluntary Organizations Active in Disaster (VOAD) earlier this year at the State Capitol in Charleston, West Virginia, to help families move back home as soon as possible.

The southern area of West Virginia was devastated by a massive flood back in June 2016 and the lives of many people are still disrupted yet today. "Westfield is committed to disaster recovery because we know these efforts take years and are typically underfunded," said Ed Largent, Westfield Insurance President, CEO,

Board Chair and Foundation Chairman. Westfield Insurance has a deep relationship with our agents and customers in West Virginia. When the flooding occurred, the Foundation made it a priority to assess opportunities that support the needs that remain long after the waters recede and the nation turns its attention to current news.

Westfield partnered with West Virginia's statewide chapter of VOAD, who works with local member organizations such as Habitat for Humanity, food banks and religious-based disaster response organizations.

This grant focuses on "Winter Warmth for WV." The majority of the grant is for the costs of

Photographed are Westfield representatives from West Virginia and headquarters, along with agency and industry partners: Arthur Krenzel Lett Insurance Group, Associated FUIG, Dyer Insurance Group, BB&T Carson, Garlow Insurance Agency, Inc., Independent Insurance Agents of West Virginia, Jim Lively Insurance, Mountain State Insurance, Thornburg Agency, Waters Insurance and the West Virginia Insurance Federation.



Photos: Westfield Insurance.



professionally installing donated HVAC systems for approximately 20 families whose homes were damaged by the flood. A new HVAC system will

keep homes warm and dry to minimize further ongoing damage. The cost of installation runs approximately \$3,000 per home and many other families remain in need. A portion of the funds will assist with increasing administrative capacity for WV VOAD staff, as they work across the state with member organizations to address unmet needs throughout 2017.

Westfield Insurance Foundation focuses its charitable resources in ways that mirror the services that Westfield and our agency partners provide every day, which is why disaster recovery is one of our priorities. It's an extension of the fundamental role that insurance plays in stabilizing families, businesses and communities when the unexpected occurs.▲



Financial Education

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finance topics to gauge how financially secure they feel.

In mid-April COUNTRY Financial CEO Kurt Bock conducted a national satellite media tour to discuss the latest Index findings and discuss the gap between how Americans feel about their financial situation and the actions they say they are taking to secure their financial future. Bock

sought to bridge that gap with some information on simple steps anyone can take.

“Our research shows that over half of Americans don’t feel they have the understanding of their retirement and savings that they need. So I think that it’s important for all of us to have that talk with ourselves in terms of what our short-

term goals are, our long-term goals are, and then start constructing plans,” Bock told FOX 12 News in Portland. “Planning is not just for the wealthy; planning is for everyone.”

The interviews aired on 24 television and radio stations through the U.S., including in Portland, Phoenix, Denver, Kansas City, Chicago and Memphis. ▲

Village

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collegian, graduate from college this year with a degree in multimedia journalism. He attended Northwest Missouri State with a football scholarship and continued support from BHGH of KC. Damon continues to mentor Randle and even helped him get a suit for his first job interview.

“BHGH taught me structure and discipline. It was the little things like cleaning up and talking to people at fundraising events that taught me the skills I needed when I got to college,” Randle explained. “The staff and board members are always there for me. They helped me get my first car, groceries when I came home from college and, of course, advice when I needed it.”

While staff and board members mentor and help the boys, the volunteers expose the students to new experiences. Volunteer groups work on projects like landscaping and painting, and volunteer tutors help the boys achieve academic success. Lockton has donated more than \$20,000 to the organization

and encourages Associates to volunteer.

“It takes a village,” Johnson said. “The boys have an incredible brotherhood and watch out for each other.”

Lockton Associates Carly Thompson, Jim Gleason and Robert Stringer have become a part of the village that helps the brotherhood succeed through the Fifty for 50 campaign. The Associates take turns tutoring the boys in math and science each week. All three Associates found out about the opportunity when Lockton sent an email encouraging Associates to volunteer. The trio went through a long interview process to ensure they are well suited to help the boys academically.

Stringer, a Data Analyst with Lockton who also holds a Ph.D. in physics, was eager to use his academic background to help the students with math and science.

“I like to inspire them to think that math and science are interesting and not scary,” Stringer said. “I

know some of them come from challenging backgrounds, and it is good to show them examples of someone who has made it into a successful professional life.”

Thompson explains that she wanted to tutor because the feeling of not knowing something is all too familiar. Patient tutors helped Thompson overcome her academic hurdles in college, and she is happy Lockton encourages her to help the boys overcome theirs.

“I was helping one of the boys study for a science test and later that week I found myself anxious to find out how he did,” Thompson said. “You definitely get to build a relationship and watch them progress.”

The student successfully passed his test and Thompson hopes to continue tutoring at BHGH of KC in future semesters.

“It is easy to get caught up in the hustle and bustle of life, but to know I have this commitment really makes me feel present. I am happy Lockton can offer that,” Thompson said. ▲