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From Coast to Coast and Sea to Shining Sea

As you will read in this issue of Impact, insurers’ community programs are reaching people across the country, as well as in their own backyards. Fireman’s Fund’s Bucket Brigade program makes communities safer from coast to coast by providing equipment, training and educational tools to local fire departments. And Westfield is also protecting its citizens and preventing arson with the donation of arson investigative equipment to the City of Toledo.

The Insurance Industry Charitable Foundation’s (IICF) Volunteer Week jumped to the East Coast and drew more than 4,000 volunteers who worked hands on and side-by-side at schools, food banks, soup kitchens, parks and a variety of community organizations and charities. Even staff at the Insurance Information Institute got into the act by spending the morning reading and playing games with kids at The Children’s Storefront school in Harlem, New York.

For the second year in a row, Munich Re’s Eden Family Race/Walk, along with other fundraising activities, helped raise money for Eden Autism Services, a nonprofit organization that provides a range of services for children and adults affected by autism, including education, early intervention and employment and residential programs for adults.

We also feature an article on a variety of community efforts undertaken by GEICO, including its assistance in getting supplies to a bird sanctuary after the spring oil spill in the Gulf.

And State Farm sponsored its inaugural Sea to Shining Sea 63-day bike ride across the United States to show support for service men and women. The athletes test their physical limits and inspire people, disabled or not, to live active and enriched lives.

As always, we hope you enjoy these stories and welcome your comments.
Jody Martin, a Fireman’s Fund Insurance Company employee in Florida, knew she was doing a good deed when she nominated the Islamorada Fire Department for a grant to fund a new thermal imaging camera, but she never imagined how good of a deed it would turn out to be.

Early in 2010, members of the Islamorada Fire Department responded to a large fire in a commercial building. They brought their new thermal imager, which was donated by Fireman’s Fund with Martin’s help, to search for people who might be trapped inside. When they got to the top floor of the building, they noticed through the lens of the thermal imager that a section of the floor had fallen through. Firefighters say if they didn’t have the camera, they wouldn’t have noticed the missing floor in the heavy smoke, and they would have fallen through the hole into the blazing fire below.

“I feel really good that I work for the company that funded the equipment that prevented a terrible accident,” said Martin.

Many companies have programs that encourage their employees to volunteer in the community, but it’s not often a company has a program enabling its employees to directly save lives. That’s what the Bucket Brigade Program at Fireman’s Fund is all about. It’s the employee component of the company’s larger philanthropic initiative, called the Heritage ProgramSM, which provides needed equipment, training and educational tools to local fire departments.

Through the Bucket Brigade, every Fireman’s Fund employee is able to nominate a local fire department for a grant. A committee of employees and independent agents reviews the nominations and selects winners. Fire departments use the grant money to purchase everything from thermal imaging cameras and vehicle extrication equipment to defibrillators for sudden cardiac arrest victims and fire safety houses to educate kids.

“Our pride in this program goes far beyond the dollar amount given in grants; it lives in the countless letters, e-mails, and gestures of gratitude from the fire service and members of the community,” said Danielle Cagan, senior director of the Heritage Program at Fireman’s Fund. “We are able to provide firefighters with the equipment and training they need to save lives and keep each other safe so they come home to their families, and it’s rewarding to be giving back in such a meaningful way.”

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From seabirds to school supplies to shelter dogs, GEICO’s 24,000 associates around the country pitched in throughout 2010 to provide help when and where it was needed.

The spring oil spill in the Gulf was a monumental disaster for man and animals, and GEICO’s office in Lakeland, Florida, moved quickly to help the Suncoast Seabird Sanctuary get the supplies needed for the vast cleanup task that followed. Employees could have gotten together and written a check to send off to the Sanctuary, but instead they put out a call in the office for emergency supplies. Within a short time, employees had gathered two truckloads of cleaning materials — towels, sheets, dish detergent, toothbrushes, etc. — and sent the trucks rolling off to key locations along the coast.

In September, Marlton, New Jersey associates filled up 50 backpacks for local grade-schoolers through the Boys and Girls Club program. They raised money for the supplies and delivered all the bountiful backpacks to dozens of surprised and smiling students on the first day of school.

September 11 and the national Day of Caring saw GEICO’s Tucson associates visiting local Veterans Affairs hospitals to deliver toiletries and other welcome items they’d collected for the patients. That day, a second group of Tucson employees headed in an altogether different direction and went to local animal shelters to deliver doggie shampoos. Associates in Virginia Beach went to the Norfolk airport USO and provided returning soldiers with a hearty welcome home. Others helped paint USO facilities.

GEICO associates were a big hit at Camp Wisdom in Texas where 200 middle school students attend Character Camp each June. The camp offers outdoor adventures to help develop leadership and team building skills. GEICO volunteers worked at the Craft Corral, where the students designed posters for the men and women overseas in the military. They also helped the children handle live animals at the Nature Station and taught outdoor sports at the Field Games Station.

And then there’s Koreena’s Angels. One GEICO auto damage adjuster in Austin could not just sit still when she heard that a neighbor’s young teen daughter was diagnosed with two forms of cancer. She contacted a fellow GEICO adjuster to help her build a website to keep family, friends and the local community updated. Koreena and her family were heartened repeatedly by the messages they saw on the site.

But that’s just a snapshot of GEICO associates’ good work and the GEICO Corporate Community Citizens national network. Other employees organized Daffodil Days to raise money for the American Cancer Society; hosted national Special Olympics events; reconstructed and repaired homes and town centers; collected desperately needed dollars for Haiti; walked in fundraisers for Big Brothers Big Sisters, MADD, cystic fibrosis and ALS; ran for Relay for Life; recycled for emergency helicopter Mercy Flights; delivered Easter baskets to children’s hospitals; and held silent auctions, bake sales, raffles, contests and poker tournaments for the Children’s National Medical Center in Washington, D.C.

Altogether GEICO employees scheduled upwards of 600 community events in 2010 and raised close to $1.5 million on their own. These dollars are separate from GEICO’s corporate Philanthropic Foundation contributions.

And wherever associates go in their

On the first day of school in September, the GEICO Gecko delivered 50 backpacks filled with school supplies for some New Jersey grade-schoolers through the Boys and Girls Club program.
Top left: The GEICO Gecko handed out recycled bags for Salisbury Zoo’s Earth Day event in Virginia. Top right: In Tucson, GEICO associates visited a number of local animal shelters to deliver doggie shampoos. Bottom: GEICO associates in Lakeland, Florida, moved quickly to donate supplies for the Suncoast Seabird Sanctuary’s cleanup task following the Gulf oil spill. Employees gathered truck-loads of cleaning materials and sent the GEICO vans rolling throughout the southeast. Photos courtesy of GEICO.
The City of Toledo has been hit by a string of unsolved arson incidents over the past year that have destroyed scores of empty homes, leaving officials frustrated and concerned; however, with the recent donation of over $20,000 of arson investigative equipment by Westfield Insurance to the city fire department, Toledo is on target to solve these crimes and get back on track.

Arson in Toledo has gone up at least 60 percent, according to Toledo Fire Chief Mike Wolever, “We were looking at some numbers that I just couldn’t believe when I first saw them. Our arson fires were going through the roof, so we brought on one other arson investigator.”

Although most of these arson crimes were initiated in vacant homes, Toledo fire officials have been on extreme alert as the fires can easily spread to occupied houses nearby, putting the people who live there at risk. Toledo residents had become afraid for their safety and with over 450 cases of arson this year alone, the problem has become a high priority issue.

Arson arrest and conviction rates average less that ten percent nationally, but as Chief Wolever stated, “This equipment donation will go a very long way to solving the problem that we have.”

The investigative equipment will help the Toledo Fire Investigating Unit (Arson Unit) improve its ability to investigate the crime of arson. More specifically, it will help investigators pinpoint causes, pursue criminal cases and share their findings with insurance companies working on the claims. The donation includes: three Nikon D5000 cameras, three Panasonic

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Volunteer Week Tradition Spreads Eastward from California

A tradition begun in California 13 years ago by a handful of insurance professionals jumped to the East Coast in 2010, drawing thousands and setting an industry record for volunteerism.

Volunteer Week—the October event organized by the non-profit Insurance Industry Charitable Foundation (IICF)—drew more than 4,000 volunteers who worked hands on and side-by-side at schools, food banks, soup kitchens, parks, and a wide variety of community organizations and charities.

Volunteers on both coasts totaled more than 20,000 hours of time spent pitching in, with additional hours still being counted. The weeklong campaign was originally a grassroots effort started in 1996 in the San Francisco Bay area.

“Helping communities through giving of one’s time, talents and experience is natural to the insurance industry,” noted Bill Ross, IICF’s chief executive officer. “The industry foundation helps to unite the industry and works to extend the reach across many communities where our employees live and work.

“Volunteer Week is the one time during the year when insurance employees from California, the Western U.S., and the New York tri-state area volunteer simultaneously. Volunteer Week allows and encourages everyone from the largest insurance organizations and brokerage firms to the independent agents and vendors of the industry to participate. In the future, we hope Volunteer Week will exist across every state,” said Ross.

IICF worked with non-profit agencies to find the volunteer projects (more than 190 on the East Coast and 290 on the West Coast) and offered them for sign-up online at the foundation’s Web site at www.IICF.org. Leaders formed and organized teams of volunteers within insurance carriers, agencies, brokerage firms, consulting firms, law firms and other industry-related companies.

“So many people in our industry want to, or already do, volunteer locally for needs they care about,” explained David Brinkman, chair of the IICF New York Division board and executive managing director of Aon Benfield. “Not only is volunteering a productive thing to do to help the community, it’s good for business because it develops leadership, teamwork and morale.”

Adam McDonough, chair of the IICF Western Division board and president and chief executive officer of Lockton San Francisco, was among the thousands of hands-on volunteers.

“Employees from Lockton served more than 1,700 meals to needy individuals and families in our neighborhood. It was very gratifying and very humbling. And it showed me again that volunteering in the community is valued by today’s workforce.”

Dozens of companies were represented by volunteers during the event. Included were workers from insurance companies such as ACE, Chubb, The Hartford, Tower Group Companies, Travelers and California State Compensation Insurance Fund; large brokerage firm such as The Sullivan Group and Heffernan Insurance Brokers; and local independent insurance agencies. Several companies have aligned their own volunteerism programs and grant-making with Volunteer Week. ACE, for example, held its “Global Day of Service” on October 22, during which 7,700 employees from 120 offices around the world worked on 200 distinct volunteer projects. Swiss Re moved its “Community Day” to be part of Volunteer Week.

Swiss Re supported its New York City team’s effort to build a playground by providing a grant to pay for upkeep of the playground. CSE Insurance Group, a regional carrier based in California, had a team of 13 employees serve at the Alameda County Community Food Bank. Using humor and teamwork, the volunteers bagged 2,500 pounds of carrots for distribution to the needy. Another team headed to a fire-damaged area of Oakland on a project to prevent the regrowth of burnable plants.

Lisa Tepper, regional president of Travelers, inspired her entire region to participate in Volunteer Week. Nearly 1,000 Travelers volunteers from five regional offices participated. “The par-
Volunteers from Swiss Re worked on a playground project as part of the IICF tri-state Volunteer Week event.
participation and enthusiasm that was shown across the region are proof there was an inherent desire to support the community and share our time, leadership and resources to help others,” said Tepper. “IICF Volunteer Week was the catalyst that we needed to make a difference in our community.”

“We are really just beginning. I truly believe that the volunteers and leaders of the IICF will stimulate the insurance industry to have an even bigger positive impact in the future,” added Tepper.

While the foundation’s support has traditionally come from the property/casualty segment of the insurance industry, in 2010 the foundation began to reach out to the life/health/benefits segments of the industry. The IICF’s Western division is the founding division. The New York division, formed in 2007, is based in the tri-state region of New York, New Jersey and Connecticut.

Founded in 1994, the foundation has contributed more than $16 million and 140,000 volunteer hours to hundreds of community nonprofit organizations. This year’s Volunteer Week will be held October 15-22, 2011.

Chubb employees volunteered at a food pantry in California during Volunteer Week. Photos courtesy of IICF.
An Event ‘Greater Than Ourselves’

Amidst a backbeat of economic bad news thundering through the media, Munich Re employees returned to an ancient remedy for solace—reaching out, instead of pulling back, and calling on the better “angels of our nature.”

This past summer, and for the second year in a row, Munich Re sponsored the Annual Eden Family Race/Walk in Princeton, New Jersey. A non-profit organization with offices in Princeton and Florida, Eden Autism Services provides a range of services to children and adults affected by autism, including individualized education, early intervention, employment and residential programs for adults, and outreach to those in the greater autism community.

To maintain its high quality care and services, Eden relies on the generosity of individuals and corporations. Opportunities to support Eden’s foundation were available at Munich Re over the weeks leading up to the run/walk. Tony Kuczinski, President and CEO of Munich Reinsurance America, Inc., headquartered in Princeton, encouraged staff members to not only participate in the money-raising activities that were planned, but take an active part in the race as a runner, walker or volunteer, all in the name of a cause “greater than ourselves.”

Penny Wars, raffles, event registrations and a blue jeans day contributed to make the efforts to support Eden a success. Thanks to the generosity of employees, Munich Re smashed 2009 totals by over $5,200. The final total donated by Munich Re staff members, in support of the 7th Annual Eden Autism Fun Run/Walk, was nearly $14,000. Besides that total, Munich Re Corporation added another $20,000, which helped boost the final overall amount raised by the event to a record $83,000.

The competition — coined Penny Wars — proved to be the most popular of the Munich Re fundraising activities outside the race/walk itself. Inspired by summer interns, who helped spearhead Munich Re’s involvement, the wars sparked employee enthusiasm and interest within the four buildings of the Munich Re Princeton campus, unleashing a spirit of competitiveness as the battle escalated. The object of the game is for each team to collect as many pennies as possible during the “war” while simultaneously “sabotaging” the other teams. To earn points, employees from each team put their pennies in their team’s assigned container. The team receives ten points for every penny in the container. Employees may put silver coins and paper currency into the containers of...
other teams. Each silver coin or bill reduces the number of points from that container by the amount of the coin. For example, a nickel reduces the opposing team’s points by five, a dime by ten, etc. The floor with the highest points per employee wins ultimate bragging rights and a trophy.

Teams were organized by floor and each floor strategized against one another to earn the most money. A small homemade trophy was even created as a spoil of the war and displayed in the main Munich Re headquarters building to help fan the flames on the frontlines, adding to the excitement and drama.

In fact, the war’s outcome was decided in the waning moments of the final Friday afternoon before the race. During the last hour, representatives from many floors strained to carry massive amounts of pennies to unload and be counted for their teams. But in the end, members from the winning floor broke through with a gigantic assault of nearly 15,000 pennies and planted their flag of victory at the top of the heap.

Paul Lupica of Munich Re Facilities, whose department was charged with tallying the thousands and thousands of pennies, said “A lot of fun was had by many people across the campus with this fundraiser. There were a lot of laughs and good natured kidding between the floors and buildings throughout the competition — all for a great cause.”

Two days later, after the smoke had cleared and the scent of the penny wars was already fading, hundreds of runners and walkers—including nearly dozens of Munich Re staffers, family members and friends—joined in the actual walk/run that climaxed the activities leading up to the big event. Speaking at the concluding presentation and closing ceremony Kuczinski stood back and reflected on all that had been accomplished.

“The selflessness of those who make up our organization never ceases to impress me,” said Kuczinski. “The teamwork, energy and enthusiasm exhibited time and time again in the service of others are truly inspiring.”

In a letter to Munich Re employees, Eden Autism Services President and CEO Thomas P. McCool joined in offering his appreciation that had resulted in raising the record amount of donations. Dr. McCool wrote that the success was due to the energy, commitment, resources and generosity of spirit found at Munich Re. Most importantly adding: “It is especially on behalf of those who cannot speak for themselves — Eden’s children and adults with autism—that I say how deeply grateful I am for your philanthropy.”

Interns at Munich Re count pennies collected during the company’s “Penny Wars.”
On Saturday, July 24, 17 wounded veterans from Iraq and Afghanistan, following a military order, rolled down a ramp at Neptune Park in Virginia Beach, Virginia, and officially completed their “mission.” As the riders dipped the front tires of their bikes into the Atlantic Ocean, they ended the State Farm®-sponsored 4,000-mile cross-country Sea to Shining Sea ride. The trek began in San Francisco, California, on May 22 when riders dipped their rear bike tires in the Pacific Ocean.

During the 63-day journey, when the road ahead may have seemed endless, the riders endured and conquered many constants. There were constant weather issues, from snow to thunderstorms to 100-degree heat. There were constant physical tolls. There were constant efforts to keep their spirits up and focus on the goal ahead. There was a constant, indomitable State Farm presence. From the Pacific to the Atlantic, across the desert and over the mountains, with every turn of every wheel, State Farm was there.

“State Farm sponsored the 63-day bicycle ride across the United States to show support for service men and women and their commitment to Indomitable Spirit, Unshakable Pride Mark Historic Ride.

Fans greet the State Farm “Sea To Shining Sea” riders as they pass through northern Nevada.
being there for our country,” said Mike Davidson, chief agency and marketing officer, State Farm. “Several riders used specially designed bikes on the ride, providing living proof that disabled Americans can accomplish feats most people only dream about.”

The Sea to Shining Sea team of exceptional athletes test their physical limits and inspire people, disabled or not, to live active and enriched lives.

A group of employees followed the riders in State Farm-branded vehicles. More than 100 agents and employees organized welcome ceremonies, provided snacks and beverages and hosted lunches and dinners for the riders. State Farm agents across the country also served as community coordinators — providing local information, helping with logistics and route planning, and rallying folks to turn out to celebrate the riders along the way.

During the ceremonies marking the end of the Sea to Shining Sea bike ride, State Farm presented a $100,000 check to Habitat for Humanity. The donation will fund accessibility features in Habitat for Humanity homes for veterans.

During the trek, the cyclists traveled 3,687 miles; ascended a combined total of 110,470 feet of elevation; visited 12 states, plus Washington, D.C.; reached an altitude of 11,312 feet, as well as sea level on both coasts; consumed approximately 10,000 bottles of water and 6,000 bottles of Gatorade plus 350 pounds of bananas and grapes at more than 500 water stops; and stayed in 53 hotels where they left behind cell phones, wallets, keys and spare legs — but no luggage.

“It’s a long ride across America and a sustained show of support and encouragement will help motivate these riders as they make the arduous 4,000 mile trek,” said Joe Formusa, senior vice president, State Farm. “And thanks to our relationship with Habitat for Humanity, now participants in this ride will be able to leave behind a legacy that helps disabled veterans for years to come.”
If you are unfamiliar with the streets of Harlem in New York City, it still would not take you long to find The Children’s Storefront school — all you have to do is follow the sounds of the laughter and the children at play.

The Children’s Storefront is an independent, tuition-free school committed to providing a comprehensive education to children with varied academic strengths from preschool through 8th grade. Its work is grounded in the conviction that every child deserves the opportunity for an excellent education. The Children’s Storefront works in partnership with families and community members to prepare children academically, socially and emotionally for further education, empowering each child to reach his or her potential. The school inspires the imagination, creativity and love of learning inherent in all children while promoting the values of hard work, mutual respect and service to society in a structured, joyful environment.

On a beautiful tree-lined street, children are laughing, dancing and playing around before the bell rings to mark the start of the school day. On this day they will have some special visitors — volunteers from the insurance industry who are taking part in Volunteer Week, sponsored by the Insurance Industry Charitable Foundation (IICF).

A team from the Insurance Information Institute (I.I.I.), led by Justin Shaddix, web and media producer, was assigned to read and play games with preschoolers. “I saw the Volunteer Week as a good opportunity for I.I.I. folks to work together to do something positive for others,” said Shaddix. “Volunteering is a great way to leave your comfort zone and make a difference in the community. Often times the experience benefits volunteers as much as those they serve.”

Andréa Basora, vice president, digital communications; Diane Portantiere, director of administrative services; Alba Rosario, information specialist; and Jeanne Salvatore, senior vice president, public affairs, spent time teaching the kids about numbers and counting by playing games. Then the whole volunteer team and the kids gathered around as Shaddix read the book “Pinkalicious” about a girl who turned pink after eating too many pink cupcakes and had to visit her pediatrician. The kids had heard the tale before, but they turned story time into an interactive session, with a lot of laughs, by regaling everyone with their own stories of how many cupcakes they could eat, the kinds of cupcakes they like and their personal experience at their doctor’s office.

“The staff at The Children’s Storefront were all very energetic and welcoming and the students were a cute bunch,” added Shaddix. “Getting to play with blocks and read funny stories to a group of eager smiling faces makes for a great morning.”

The team all agreed that they would love to go back again.

“As a board member of the IICF in New York, it was great to get out and spend time with some of the young students at The Children’s Storefront,” said Salvatore. “The school was impressive and the children were delightful. I also had fun and I now plan to carve out more time in 2011 to get involved in volunteer activities.”
Safer Communities

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“As a company, we believe it is important to raise awareness of the needs of local fire departments,” said Mike LaRocco, president and CEO of Fireman’s Fund. “Supporting the fire service means safer communities for all of us, and that’s our ultimate goal.”

Carol Svendsen, a Fireman’s Fund employee in Illinois, knows this all too well. In March 2009, she nominated her local fire department, the Shabbona Volunteer Fire Department, for a grant so they could purchase a new automatic external defibrillator for victims of sudden cardiac arrest.

After Shabbona received the donation, firefighters responded to an emergency at Tom Greenwell’s house. He was suffering from a heart attack. Paramedics used the new defibrillator to shock Greenwell’s heart and he is alive today because of the defibrillator purchased with Svendsen’s grant.

Following the heart attack, Greenwell and Svendsen became friends. After all, Shabbona is a small town. But they didn’t become friends because of the heart attack. In fact, initially, Svendsen had no idea her grant saved Greenwell’s life and he had no idea the new defibrillator was because of her.

“The first time I saw her, after finding out she’s the reason they have the defibrillator, I said, ‘I owe you one big thank you,’ and she said, ‘you don’t owe me anything,’ and gave me a great big hug,” said Greenwell. “I don’t know how to explain it but I now look at Carol in a whole new way.”

The sense of community and pride that is built through this program is tremendous. By empowering its employees to support their local fire departments, Fireman’s Fund demonstrates its commitment to employees and their communities’ safety.

Since 2004, Fireman’s Fund has donated more than $26 million to more than 1,500 fire departments across the country.

Preventing Arson

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Toughbooks 30, three sets of evidence markers, a Canon Mini DVD camcorder, an HP Photosmart C5500 scanner and two TLV Sniffers that monitor flammable gas vapors.

“Gas sniffer devices will help us determine if there are accelerants. Cameras will help us identify burn patterns and take pictures, and sometimes the arsonist sticks around until the firefighters are on scene, so we may be able to get a picture of them as well and use the equipment for evidence collection on the scene,” said Chief Wolever.

“Westfield is proud to be part of a positive initiative being taken by the City of Toledo to better protect residents and taxpayer dollars, as well as deter arson activity,” said Steve Jarrett, special investigative unit leader at Westfield.

He continued, “If this helps officials find just one person and stops one fire, it’s worth it. If we can keep someone from losing their life or their home, it’s worth it. This is an important part of our investment in the community.”

Westfield was made aware of Toledo’s ongoing battle against arson through its local independent agents and the Ohio Department of Insurance.

“I feel fortunate to have been able to facilitate Westfield Insurance and the City of Toledo as they worked to find a solution that would benefit the citizens and policyholders of Toledo,” said Jeannie Hylant, principal at the Hylant Group of Toledo. “This wonderful gift of investigative equipment from Westfield to the Toledo Fire Department will allow them to do what they do best — protect the citizens and property in our community.”

A result of months of discussion between city leaders and Westfield, the donation showcases Westfield’s commitment to work in partnership with the communities it serves to improve safety and support revitalization.

Both Mayor Mike Bell and Fire Chief Mike Wolever were pleased.

“The public/private partnership is extremely important to me. I have been saying since I was elected that the government can’t do everything by itself. We need to reach out to those who can help, and this is a great example,” said Bell.

Westfield presented the investigative equipment on November 9 at the City Hall.

Most of the equipment will be used to expedite the investigative process so that cases will be solved faster, which will go a long way to helping citizens of Toledo sleep better at night. In the business of peace of mind, Westfield recognized the unique opportunity to help out a community dealing with a large number of suspicious fires and, in addition, has issued a challenge to other businesses to step up and make a donation of any kind to help the city during these challenging economic times.”