The Insurance Industry’s Contribution to Community Development
Our Industry Cares

Our industry often writes checks in support of worthy causes, but it also puts shoes on kids’ feet, opens public libraries and provides school supplies – some of the programs featured in this issue.

Studies indicate that children who enjoy access to library services score higher in reading tests and enjoy higher literacy rates. The Hanover Insurance Group’s charitable foundation has been instrumental in enabling library transformations in the company’s hometown. The One City-One Library program has now opened three of four planned branch libraries in public elementary schools.

Fireman’s Fund was the financial services sponsor for the world premiere of Disney’s PLANES: FIRE & RESCUE, which took place at Hollywood’s El Capitan Theatre earlier this year. The company, understanding that funding challenges have left many fire departments without adequate resources, also presented a $25,000 grant to the Los Angeles Fire Department at the film’s world premiere.

The discomfort of cold and/or wet feet, or shoes that are too small, distracts from the ability to learn. Providing shoes through its Shoes 4 School (S4S) program, Ohio Mutual hopes to help raise kids who will have the knowledge, the passion and the ability to change the world.

Held every July, Horace Mann’s “Stuff the Bus” campaign has provided school supplies to students in need. The goal each year is to stuff a school bus full of donations in time for the coming school year.

With the health and wellness of community children in mind, the Utica National Foundation created the Utica National Kids’ Run in July 1989. Tens of thousands of children from around the country have participated in this free event over the years.

While many teen driver safety programs engage in scare tactics designed to frighten teens with the possibility of bad outcomes, State Farm’s Celebrate My Drive® program takes a unique approach. By celebrating with and encouraging new drivers as they earn their licenses, the company is working to combat the distracted driving behaviors that undermine teen driver safety.

And Westfield employees show how much they care throughout the year by partnering with Habitat for Humanity, Feeding America, Junior Achievement and Rebuilding Together, in addition to holding donation drives for school supplies, canned food and holiday gifts.

Also, like many others in this industry, I did my part to support the ALS association by taking the ice bucket challenge this past summer! As always, we’d love to hear from you.

Robert P. Hartwig, Ph.D., CPCU
President, Insurance Information Institute
Do you remember the day you got your driver’s license?
The anticipation of the test, the joy of passing it and the thrill of exploring the road ahead? For most teens, it’s a day they’ll never forget.

Getting a driver’s license is one of the greatest joys in life, but according to research conducted by the Children’s Hospital of Philadelphia, car crashes remain the number one killer of teens across North America. And the first year behind the wheel is the most dangerous.

As the nation’s leading auto insurer, State Farm® is committed to preventing teen crashes, reducing injuries and saving lives through an innovative, award-winning program called Celebrate My Drive®.

While many teen driver safety programs engage in scare tactics designed to frighten teens with the possibility of bad outcomes, Celebrate My Drive takes a unique approach. By celebrating with and encouraging new drivers as they earn their licenses, State Farm is working to combat the distracted driving behaviors that undermine teen driver safety.

Celebrate My Drive inspires new teen drivers to think 2N2: 2 eyes on the road, 2 hands on the wheel. From there, teens can enjoy the excitement of the road ahead and focus on where it will take them.

“Through Celebrate My Drive, State Farm is sharing the belief that safe driving is a lifelong commitment from the start,” said Public Affairs Manager Kelly Dunkerley. “We’re bringing communities together to rally around young drivers and encourage them to make safe driving choices every time they’re behind the wheel.

“The 2N2 message is gaining momentum and thousands of students, families and school officials have joined the conversation. We’re looking forward to putting the program into overdrive this year.”

Now in its fourth year, Celebrate My Drive offers millions of dollars in grants to high schools and a chance for teens to win two concerts featuring a chart-topping music artist to play for their schools.

In 2014, more than 3,300 high schools registered to participate in Celebrate My Drive across North America with 6.1 million safe driving commitments made online in conjunction with National Teen Driver Safety Week last October.

One hundred winning schools shared $3.25 million in grants and two grand prize winning high schools also won private concerts by Grammy-nominated The Band Perry for their students. Students at Wayne County High School in Jesup, Georgia, and Cascade High School in Cascade, Iowa, celebrated victories as grand prize winners.

“Celebrate My Drive was a great experience for our school,” said Austin Tanner, a student at Wayne County High School. “I’m so proud of our entire community for coming together

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Building Public Libraries to Bridge Schools and Neighborhoods

The Goddard Elementary School of Science & Technology in Worcester, Massachusetts, had gone without a staffed, fully-functional library for 12 years. Outdated books filled a well-worn room. There were no formal procedures for students to sign out books, and no paid staff. But, through an innovative public/private partnership, the school’s students, teachers, parents, and even the community at-large now have access to desperately needed library services at the newly named Worcester Public Library-Goddard Elementary School Branch — a public library branch located in the elementary school building.

As a major corporate supporter of the Worcester Public Library Foundation, The Hanover Insurance Group’s charitable foundation has been instrumental in enabling elementary school library transformations in the city The Hanover calls home. The One City-One Library initiative creates exciting opportunities for our schools and students to excel, while providing families with important resources that reinforce a love of books and learning, and helps make our community a better place in which to live, work and learn.

The Hanover Insurance Group has a long history of working with local partners to lead positive change in the communities where employees live and work — and places a special emphasis on the issues of education and youth, which it sees as the keys to building strong and vibrant communities.

The Hanover’s involvement in One City-One Library has spanned a $100,000 donation for infrastructure and hundreds of volunteer hours to transform the physical spaces and execute programs that engrain the libraries in their communities. At Goddard School of Science & Technology, that investment has contributed to a transformed oasis with over 9,000 children’s and teen books, 25 iPads, five computers, two electronic literacy stations, a SmartBoard and extensive interior renovations. Partner companies include local security system contractors who have helped with the installation of the necessary security systems and protocols designed to meet the needs of each individual building. University of Massachusetts Medical School, Harvard Pilgrim Health Care, local general and electrical contractors, paint companies and furniture stores are also involved. Library professional staff is being funded with payments-in-lieu of taxes by several of Worcester’s 12 colleges and universities.

Dr. Melinda Boone, superintendent of Worcester Public Schools, believes the focus and enthusiasm of the broad community partnership will help take literacy to the next level.

“My goal as superintendent is to connect every elementary school with access to library services and materials, while allowing principals and teachers to focus on strong literacy skills and grade-level reading.”

Some of the country’s leading economists have drawn a direct connection between investments in early childhood education to improved
graduation rates, better job skills, increased home ownership and reduced crime. Furthermore, studies have confirmed that having books at home is a clear predictor of reading and long-term academic achievement.

By offering access to the general public during off-school hours, Worcester’s new school-based public libraries provide local families with valuable resources to encourage reading and nurture a love of books at home. At the new Worcester Public Library-Goddard Elementary School Branch, for example, a community health information center, pre-school and teen reading sections and a regular schedule of events have created a vibrant hub of activity in the neighborhoods served. A recent Wednesday afternoon story time brought 80 children and adults to build a renewed appreciation for reading.

Early success is evident. In the initial year of operations, the first three school-based public library branches have loaned out 86,333 books and other items, hosted 1,288 class visits for 26,313 students, welcomed 115,547 patrons, and issued more than 1,500 new library cards. These results are exceeding expectations and fueling ideas to continue the positive momentum.

At the opening of the Goddard School library, Principal Kendall Grigg said, “Today is a great day for our school and our community. The idea of opening a public library in an elementary school is a shining example to our students of how much can be achieved with hard work, vision and great partnerships.”

That's a life lesson everyone can appreciate.
It was a brisk winter morning several years ago as Ohio Mutual president and CEO Jim Kennedy made his daily commute to the Home Office. Frost framed the corners of his windshield as he saw a group of children walking to school. Huddling for warmth, some wore coats and snow boots; others wore thin t-shirts and worn tennis shoes. The sight of these children made an impact on Kennedy, who decided that something had to be done.

“Kids can’t focus on learning when their basic needs are not met — when they are hungry or cold,” said Kennedy. “We saw a need in our community and decided we needed to step up.”

In response, Ohio Mutual developed a program in 2011 called Shoes 4 School (S4S), in an effort to help schoolchildren like the ones Kennedy saw that cold morning.

Once the program concept was devised, a team of Ohio Mutual associates met with area school superintendents to determine how to most effectively help children in need of warm shoes. The group concluded that S4S should be managed by the school guidance counselors who work directly with the children.

Sharon Irvin, manager to the executive office at Ohio Mutual, oversees Shoes 4 School. She says the program was developed with two main priorities.

“First and foremost, we wanted to address the need of children in the schools,” said Irvin. “Second, we wanted to make sure that it was something that would be easy for the schools to implement. That’s why our team of associates and superintendents decided to use gift cards instead of purchasing shoes in advance. Gift cards are given to the guidance counselors, who can then purchase the right pair of shoes for the child.”

According to Irvin, the gift card system helps tailor the program for each child and also helps maintain privacy between the guidance counselor and the student. The planning committee set a condition that shoes should be purchased locally, if possible, to support local small business owners. The number of gift cards a school receives each year is determined by federal statistics that reflect the poverty level of each school’s student body.

Shoes 4 School was originally piloted in one school in Bucyrus, Ohio, Ohio Mutual’s hometown. Since the program’s inception, more than 400 pairs of shoes have been discretely distributed to students in four schools in Crawford County, Ohio.

“Each school is assigned a liaison (an Ohio Mutual associate). Our liaisons not only support the schools and ensure the proper number of gift cards are distributed; they also provide insights that help us measure the effectiveness of the program. We encourage regular feedback so we can continually improve Shoes 4 School,” said Irvin.

Kelly Ard, sales administrative coordinator at Ohio Mutual, serves as a liaison to one of the schools.

“The school has been extremely appreciative of S4S. They have told me that being able to help the kids would not be possible without donations like this from Ohio Mutual. It’s evident they are passionate about doing whatever needs to be done to make sure the kids have a chance at a good education without distractions. I know our Shoes 4 School program is definitely helping to accomplish that goal,” said Ard.

Holly Keller, a social worker at Buckeye Central Schools in New Washington, Ohio, agrees with Ard. She says the program is important because “there is nothing better than giving back.”

“The discomfort of cold and/or
wet feet, or shoes that are too small, distracts from the ability to learn,” said Keller. “There are a lot of programs that provide coats, hats and gloves, but nothing for shoes. Shoes 4 School fills a need that some don’t think of, yet is truly needed.”

Keller said her school plans to purchase approximately 30 pairs of shoes this year. Though the number of shoes varies by need each year, the response is consistently positive.

“One student recently gave me a hug and said it was his first pair of really good shoes. Many of our students have not had shoes that fit for a long time, or have had hand-me-downs for so long — for them, a new pair of shoes is a huge deal,” said Keller. “Our school district is truly thankful for each pair, and especially for the smiles we see when the kids have the shoes on their feet.”

Going forward, Irvin says that Ohio Mutual plans to continue, improve, and hopefully expand the program.

“I’ve enjoyed seeing Shoes 4 School grow,” said Irvin. “It’s really a team effort between our associates and the schools. I’ve kept all of the thank you notes and cards that we have received — they are a reminder of the real impact these shoes have made in these children’s lives.”

Todd Boyer, assistant vice president of Ohio Mutual’s Corporate Communications department, coordinates community initiatives and charitable efforts for the company. He says that Shoes 4 School is an ideal fit for the vision of Ohio Mutual’s corporate giving plan.

“Our corporate giving plan is designed to maximize our charitable impact,” said Boyer. “We strive to be as generous, as intentional and as focused as possible. While we are involved with larger efforts in our communities, Shoes 4 School is a strong demonstration of our values as a company.”

Ultimately, S4S is about the children.

“Our goal as a community is to raise kids who will have the knowledge, the passion and the ability to change the world,” said Keller. “This program changes their world — by simply providing shoes.”

Here are some of the some of the thank you notes sent to Ohio Mutual from children who received new shoes.
When your primary market is educators, it becomes second nature to take on causes that impact the daily lives of teachers. For instance, The Horace Mann Companies’ annual “Stuff the Bus” school supply drive helps an insurance company Founded by Educators for Educators® make a difference close to home.

Held every July, Horace Mann’s “Stuff the Bus” campaign has provided school supplies for 10 years to students in need in Springfield, Illinois, where the company is headquartered. The goal each year is to, quite literally, stuff a school bus full of donations in time for the coming school year. Horace Mann collects donations from employees and the community, and Springfield Public Schools District #186 ensures supplies reach those students who most need them.

According to Paul Wappel, director, community relations, and chairperson of Horace Mann’s Community Relations Council, the idea for “Stuff the Bus” came from employees who, while accustomed to assisting educators across the country with their insurance needs, wanted to do something to help teachers in their own community.

“Supporting the educational community is something that’s in this company’s DNA,” said Wappel. “So, it makes sense for us to do outreach programs like ‘Stuff the Bus’ for the teachers in our own backyard.”

As the results from a 2013 Horace Mann Educator Advisory Panel survey on funding for classroom supplies indicate, the need for school supplies is a national concern. According to the survey, 53 percent of educators questioned reported recent cuts to school supply budgets, and 90 percent use their own money to fund supplies. Of that number, 77 percent spend more than $100 per year out-of-pocket. The Educator Advisory Panel consists of more than 1,500 educators from across the country (predominantly public K-12 teachers) who are surveyed periodically by Horace Mann on a variety of educational issues.

“Our research clearly indicates funding for classroom supplies is an increasing concern for educators,” Wappel said. “If we do something to help alleviate this worry of coming up with enough school supplies for the classroom, particularly in the hometown of our headquarters, then hopefully we’re enabling teachers to focus more on what they do best — teaching our children.”

Wappel said Horace Mann’s “Stuff the Bus” campaign runs internally for a couple of weeks during which employees are encouraged to bring newly purchased school supplies to work and drop them off in donation.
bins. The campaign concludes with a one-day community outreach promoted by local media outlets.

“On the last day for employee donations, we load up everything onto a bus provided by the school district,” Wappel said. “Then, we park it on the lot of a large retail store where we hold our community-wide event, usually on a Saturday. Once we’ve made our best effort to stuff the bus, Horace Mann volunteers deliver the donated items to the school district’s warehouse.”

As a member of Horace Mann’s Community Relations Council, Holly Orr, manager, financial controls, helped collect last summer’s “Stuff the Bus” donations and deliver them to the district. “I have visited some schools with high poverty levels and have seen firsthand how scarce resources can be,” she said. “The children in these schools don’t have many opportunities to feel special. Even though someone’s contribution may only be a backpack or a notebook, these things can really help children understand other people are thinking of them, and if I can help in any way brighten their day through volunteering, it is well worth it.”

Wappel said this year’s “Stuff the Bus” campaign was the most successful one to date. “This was the first year we expanded our program to accept cash donations from employees, and it really made a huge difference,” he said. “The campaign has really become a rallying point for employees every summer as the school year approaches.”

Springfield Public Schools Superintendent Jennifer Gill said Horace Mann’s annual school supply drive helps fill an important need in her district. “Getting school supplies in the hands of each and every student in our district is essential to a successful start of the school year,” Gill said. “Horace Mann’s leadership in hosting a ‘Stuff the Bus’ campaign closes that gap for students across our system.”

And thanks to Horace Mann’s generosity, Superintendent Gill said more teachers in her district can focus on ensuring all students in their care start the school year on a level playing field. “By giving students the tools and supplies they need, teachers can concentrate on teaching, and students can focus on the important task of learning,” she said. “We applaud Horace Mann and their continued support for educational outreach.”
The Utica National Group Foundation was formed in 1988 in New Hartford, New York, just before Utica Mutual Insurance celebrated its seventy-fifth anniversary. While the company had always been a good corporate citizen in the region regardless of the economic climate, the formation of this foundation allowed the company to expand its philanthropic endeavors. In the quarter-century-plus since then, the Foundation has made grants totaling more than $6 million to hundreds of agencies and projects in Central New York and the regions where the company has offices.

The Utica National Group Foundation pays particular attention to requests that support the healthy development of children and families and that address the root cause(s) of social problems. With the health and wellness of community children in mind, the Utica National Group Foundation created the Utica National Kids’ Run in July of 1989 in conjunction with the world-renowned Boilermaker 15K and 5K Road Races in Utica, New York.

“Participating in the Utica National Kids’ Run during Boilermaker weekend allows children of all abilities the chance to try a road race, many for the very first time,” said Doug Robinson, Utica National Group Foundation President. “As we see the same kids coming back year after year until they are old enough to participate in the longer Boilermaker 5K event, we feel that the Foundation’s mission has been well fulfilled.”

The Foundation has served as the sole sponsor since the Kids’ Run inception where there were 200 participants between the ages of four and twelve. Tens of thousands of children from around the country have participated in this free event over the years with 1,800 partaking in 2014. It is expected that there will be just as many kids taking part in the July 2015 event as well.

The Utica National Kids’ Run is organized through a large volunteer force of over 200 each year. Co-chairs Dennis Brenon and Jon Perry lead a group of employees, retirees, family members and friends to put on a safe, fun event for the kids. The event takes place on the grounds of Mohawk Valley Community College, where the Health and Wellness Expo and Packet Pick Up for the Boilermaker Road Race take place.

Many volunteers have been involved with the event for more than a decade, including Utica National Insurance Chairman of the Board and CEO Doug Robinson and President and COO Richard Creedon. Robinson is the official starter and Creedon assists in organizing the refreshment tent, greeting each of the finishers as they complete the course.

“We are fortunate to have such dedicated volunteers who have participated in the event every year,” said Utica National Group Foundation Chair Bernard Turi, who is also a volunteer at the event. “The co-chairs of the Utica National Kids’ Run spend a lot of their personal time in the months leading up to the event to make sure everything is organized for a safe experience that enhances our local community and makes a difference in the lives of these kids. We couldn’t be more proud of our employee and retiree volunteers who make this all happen.”

Throughout the years, the kids have had the privilege of running with some famous athletes and celebrities including four-time Boston Marathon and New York City Marathon champion Bill Rodgers, Olympic marathon gold medalist Frank Shorter, New York City Marathon champion Kathrine Switzer, Miami Marathon wheelchair race winner Hermin Garic, and Biggest Loser season 14 winner Danni Allen.

Each child gets an event T-shirt when he or she registers for an event. The distance of the course is determined by the age groups. Children with special needs (ages four to sixteen) complete a quarter-mile course as do the four to six year olds. Kids who are seven and eight years old complete a half-mile course. Kids nine and ten move up to a three-quarter-mile course and the oldest kids at eleven and twelve years of age complete a full mile.

When the kids have completed their event, they enter the refreshment tent where they get water, snacks and a participant gift. They are then reunited with their parents or...
guardian. The area around the tent is festive, with mascots from local sports teams, face painting and clowns making balloon animals.

The Utica National Group Foundation and the employees at Utica National Insurance are making a positive difference while promoting the importance of health and exercise each summer. The Utica National Kids’ Run will be held on Saturday, July 11, 2015 in Utica, New York.
Fireman’s Fund, the leading insurer of Hollywood films for more than 100 years, was the financial services sponsor for the world premiere of Disney’s animated feature PLANES: FIRE & RESCUE, which took place at Hollywood’s El Capitan Theatre on July 15, 2014.

PLANES: FIRE & RESCUE is a new adventure-comedy about second chances, featuring a dynamic crew of elite firefighting aircraft devoted to protecting historic Piston Peak National Park from raging wildfire. When world famous air racer Dusty (voice of Dane Cook) learns that his engine is damaged and he may never race again, he must shift gears and is launched into the world of aerial firefighting. Dusty joins forces with veteran fire-and-rescue helicopter Blade Ranger (voice of Ed Harris) and his courageous team, including spirited air tanker Dipper (voice of Julie Bowen), heavy-lift helicopter Windlifter (voice of Wes Studi), ex-military transport Cabbie (voice of Captain Dale Dye) and a lively bunch of brave all-terrain vehicles known as The Smokejumpers. Together, the fearless team battles a massive wildfire and Dusty learns what it takes to become a true hero.

Fireman’s Fund understands that in reality, funding challenges have left many fire departments without adequate resources. As part of the Heritage Program’s 10th anniversary, Fireman’s Fund also presented a $25,000 grant to the Los Angeles Fire Department at the film’s world premiere on July 15.

“We were thrilled to join with Disney to award the $25,000 grant highlighting our commitment to supporting firefighters for safer communities,” said Lauren Bailey, vice president of entertainment insurance at Fireman’s Fund. “It is an honor to help support the true heroes like those...
at the Los Angeles Fire Department who put their lives at risk every day to help save others.”

“We are proud to serve the community and appreciate the generous support from these organizations,” said James Featherstone, Interim Fire Chief of the LAFD. “This grant will greatly increase firefighter safety and effectiveness.”

Funded by Fireman’s Fund Insurance Company, this Heritage Program grant is part of a nationwide philanthropic endeavor, which is celebrating its 10th anniversary this year. Founded in 1863 with a social mission to support the fire service, Fireman’s Fund today awards grants to fire service organizations for life-saving equipment, firefighter training and community education programs. Since 2004, Fireman’s Fund has awarded grants to more than 2,100 different organizations totaling more than $31 million — including more than $9 million in California. Independent insurance agencies and brokers that sell Fireman’s Fund products are able to direct these grants to support the fire service.

To learn more about the Heritage Program and the rich history of Fireman’s Fund, visit firemansfund.com/heritage, firemansfundtimeline.com. ■

A check was presented to the Los Angeles Fire Department at the red carpet event.
The insurance industry provides customers with peace of mind and a promise to help rebuild their lives when a catastrophe occurs. It’s a noble profession, and it comes as no surprise that the people who work in the insurance industry are caring individuals.

In 2014, more than 1,000 Westfield employees gave time and money to worthy causes in the communities where they live and work—clearly demonstrating how WeCare® (Westfield Cares) and how important giving back is to Westfield’s culture.

Each fall, employees are provided the opportunity to donate to four employee selected nonprofit partners. The American Cancer Society, American Heart Association, Foodbanks and United Way are each beneficiaries of the donations made by employees.

Employee donations are directed to their home zip codes, and as a result, 51 communities across Westfield’s operating territory benefited from the campaign in 2014. Doubling the positive impact made by these donations, Westfield Insurance Foundation matches every employee donation dollar for dollar.

Nearly 700 employees volunteered for corporate sponsored activities in 2014. Westfield’s partners for volunteer work include Habitat for Humanity, Feeding America Foodbanks, Rebuilding Together and Junior Achievement.

A formal Volunteer Time-Off Policy grants all employees one full business day each year to volunteer for a nonprofit partner. As a result, employees volunteer across the 31 states in Westfield’s operating territory. Westfield also looks for ways to partner with its independent agencies to build relationships while improving the communities; more than 100 agency employees volunteered this year.

On October 8, 2014, 123 employees volunteered on-site at Westfield’s headquarters to paint wall trim and build five picnic tables for soon-to-be homeowners, in partnership with Habitat for Humanity of Summit County, which serves the greater Akron, Ohio, community.

Supported by Habitat staff, employees worked together in small groups for 45-minute continuous
shifts, completing a full day’s worth of construction on future homes for local families. The activity was a great way to accommodate larger departments and build camaraderie among employees. In addition to the employees’ time volunteering, the Foundation made a donation to cover the cost of materials and staff associated with the day.

To show appreciation of employees’ personal volunteer efforts, Westfield honors those individuals who annually volunteer at least 25 hours to a qualifying nonprofit with grants to the organizations. In 2014, the organizations where 44 different employees devoted more than 3,500 hours received grants ranging from $250 to $500.

Throughout the year, employees respond to identified needs in local communities through donation drives. The largest efforts include school supplies, canned foods, coats and holiday wish lists. ■

Above: Volunteers from Westfield and HUB International pose with the cans they sorted throughout the day at the RoadRunner Food Bank. Left: Westfield volunteers paint wall trim for a Habitat homeowner at Westfield’s headquarters.
Taking the Challenge

Over the summer, more than $100 million was raised for the ALS Association, the only national non-profit organization fighting Lou Gehrig’s disease. Thanks to the “Ice Bucket Challenge,” which went viral, more than 3 million people, including many celebrities, took the challenge and/or donated to the cause.

Of course, the Insurance Information Institute’s own celebrity, President Bob Hartwig, wanted to join the challenge and contribute to the cause. Hartwig took the challenge during the work day and was lucky that it happened to be warm outside. He challenged all the I.I.I.’s staff and some industry organization heads to also take the challenge.

Photos courtesy of Insurance Information Institute.