



Kathleen Savio



Randall Clouser

“100 Ways”

**An Interview with Kathleen Savio,
Chief Administrative Officer, Zurich North America Commercial,
and Randall Clouser,
Head of Distribution and Regional Management, Zurich in North America,
Zurich American Insurance Company**

EDITORS' NOTE Kathleen Savio serves as Executive Vice President and Chief Administrative Officer for North America Commercial. She is also Chief of Staff and Head of the NAC Office of the CEO. Savio previously served as Head of Communications for Zurich North America. Prior to this, she served as Marketing Program Executive with the Strategic Initiatives Group and has held various management and leadership roles in the Underwriting Technical Center, Corporate Marketing, and the former Diversified Products business unit. She is a member of the Z Zurich Foundation board and Chair of the Insurance Industry Charitable Foundation Chicago/Midwest Division. She holds a master's degree in communication and a bachelor's degree in speech communication from Illinois State University.

In 1996, Randall Clouser joined Zurich as Chief Executive Officer of Zurich Corporate Solutions. He then moved to Switzerland as the Group's Chief Marketing Officer and subsequently Chief Operating Officer and Head of the Growth Office. In 2008, Clouser returned to the U.S. where he has served as Zurich's regional executive in the Northeast region. Clouser earned a bachelor of science degree from the American University in Washington D.C. and a master's of science degree from the University of Pennsylvania. He is also a Wharton Fellow and was named a David Rockefeller Fellow for 2011.

COMPANY BRIEF Zurich Financial Services Group is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific, and the Middle East as well as other markets. It offers a range of general insurance and life insurance products and services for individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries. Founded in 1872, the Group is headquartered in Zurich, Switzerland.

In 1912, Zurich entered the U.S. market. Zurich in North America (www.zurichna.com) is the second-largest writer of commercial general liability insurance and the fourth-largest commercial property-casualty insurance company, serving the global corporate, large corporate, middle market, specialties, and programs sectors. Zurich's risk engineering services in the United States are provided by Zurich Services Corporation.

Zurich is celebrating its 100-year anniversary in North America this year. What are some of the charitable and community

initiatives that you are focused on as part of your 100-year celebration plans?

Savio: As part of our multifaceted anniversary celebrations throughout 2012, we've launched our “100 Ways Program”, which is our proactive, community outreach program designed to enable team-building projects, collaborative efforts, and skills-based volunteering throughout North America.

Employees in 32 offices are motivated to meet local community needs, not as a one-time opportunity, but to maintain momentum to serve throughout the year in a variety of ways. Volunteer leaders known as the Community Impact Team will help us deliver over 100 projects in our communities nationwide.

The “100 Ways” projects involve our employees, customers, and brokers in a variety of projects. Examples of projects completed in the first quarter involve collecting warm clothing and diapers to support children and families in need, and recycling cell phones to provide soldiers with telephone cards to stay in touch with loved ones.

Clouser: One of our managers started an “extreme couponing” project so the team could make their funds go further and fulfill the wish lists of a local domestic abuse shelter and food pantry. Supporting our local youth by coaching college-bound seniors in need and involving the local Boy Scout troop in a company awards program are coveted teaching opportunities for Zurich employees.

Our offices are excited to see who wins the \$25,000 grand prize for the charity of their choice by having the greatest participation by our anniversary on December 17, 2012.

Would you provide an overview of the charitable areas that Zurich supports?

Savio: In North America, we currently focus on three key areas: health and welfare of children in need; sustainable community development; and health and safety/disaster relief and preparedness. Within these focus areas, we support six national charities through our Zurich in North America workplace giving campaign and grants programs: St. Jude Children's Research Hospital; Make-A-Wish Foundation; Habitat for Humanity; United Way; American Cancer Society; and American Red Cross. We also support and promote insurance education opportunities through grants and sponsorships.

Through the Z Zurich Foundation, we seek to build long-term partnerships with select nonprofit organizations to bring about innovative and sustainable solutions to pressing social and environmental challenges. This means working with

partners in areas of common interest, bringing Zurich's insurance and risk management expertise to bear. Partnerships have been established with the globally active nonprofit organizations Practical Action, Rainforest Alliance, and the International Federation of Red Cross and Red Crescent Societies, where we focus on climate change, water scarcity, food security, and economic development.

How do you engage your employees in these efforts within North America?

Savio: At Zurich, community engagement comes in many forms: volunteer leaders known as giving coordinators lead the local efforts on our annual programs including A Time for Giving, the Holiday Giving Tree, and monthly fundraisers for our focus charities. Beyond the “100 Ways” program, many offices have a history of adopting local charities to volunteer on a regular or as-needed basis: teaching in Junior Achievement classrooms, rehabbing homes for Habitat for Humanity, and collecting and sorting for local food banks. Our Pro Bono Program that launched earlier this year has provided access to expertise for many local charities navigating legal issues such as applying for tax exempt status, creating HR handbooks, and reviewing contracts. In addition, many of our team members provide professional expertise in the areas of marketing, IT, strategic planning, and public relations; and we recently began a recognition program called the HelpPoint in the Community award. Employees can nominate a colleague who has demonstrated qualities of volunteer leadership and service for this award. Winners receive a grant to the charity of their choice in their name.

Kathleen, you chair the newly launched Chicago/Midwest Division of the Insurance Industry Charitable Foundation and Randy, you sit on the board of their NY/East Division. Would you highlight the work of IICF?

Savio: IICF is focused on helping communities and enriching lives by uniting the collective strengths of our industry to provide grants, volunteer service, and leadership. The foundation gives us a way to harness the energy and commitment of insurance and reinsurance companies, agents and brokers, and strategic partners in the industry to make a real difference.

Clouser: The NY/East Division has raised millions to support many deserving organizations. Our new Midwest Division is looking forward to making our first set of grants following our March 1st first-annual fundraising gala. We seek to support charitable organizations in the areas of health, education, and safety. ●