

Genshakai





Philippines 2014



China 2014

“Never treat another in a manner which would make them feel small; not anyone, not even yourself”



Haiti 2015

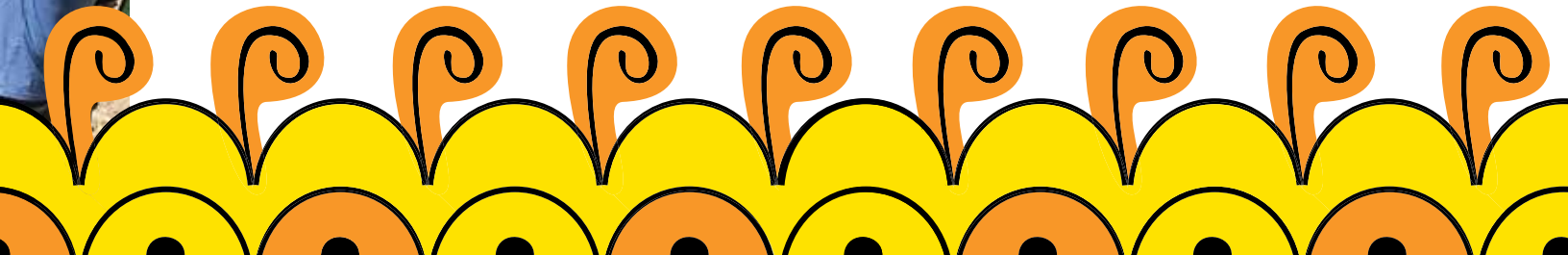




Genshai

Giving back to communities both locally and globally is important for USLI. We are committed to making a difference in the lives of others, whether that be financially, emotionally or mentally. On a global level, we work with our customers to raise funds for disaster relief, such as for victims of Cyclone Pam in Vanuatu or Super Typhoon Haiyan in the Philippines. We also give back on a more local level on a daily basis. From hosting children during Bring Your Child to Work Day or our annual Children's Holiday Party to helping children improve their reading level, we want to do our part to make the world a better place.

Our theme this year is Genshai, which means to never make another person feel small, including yourself. We incorporate this theme in everything we do, both in business and in our personal lives. With regard to philanthropy and community service, we want to build others up and reflect a positive attitude that will help them to move forward.





The Great Wall of China & Half the Sky

In 2014, several USLI community members and customers traveled to China to hike the Great Wall as well as Tiger Leaping Gorge. USLI made a donation per hiker to Half the Sky, a nonprofit organization that was created to enrich the lives of orphaned children in China. While in China, the hikers spent time visiting with the orphans at the China Care Home. It is the goal of Half the Sky to ensure that every orphaned child has a caring adult in their life and a chance at a bright future.

Hike



"Sometimes our light goes out but is blown into flame by another human being. Each of us owes deepest thanks to those who have rekindled this light."

– Albert Schweitzer



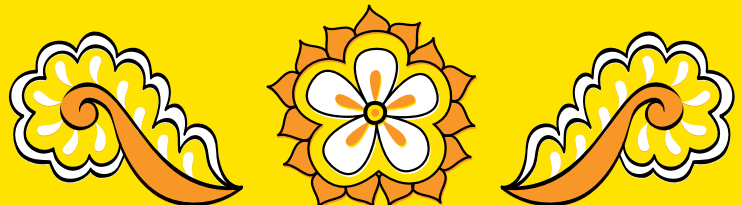
Reading STARS

USLI has participated in the Reading STARS program since the 2007–2008 school year. Reading STARS is a phonics-based program geared toward children that are not reading at grade level. For the past five years, our partner school has been John Jenks Elementary. In 2014, we added students from Paul Robeson Charter School in Trenton, NJ to the program.



“If you’re in the luckiest one percent of humanity, you owe it to the rest of humanity to think about the other 99 percent.”

– Warren Buffett



La Salle Academy Mentoring Program

Over several years, USLI community members raised and donated \$1.7 million dollars to La Salle Academy in Philadelphia. The money raised is the start of a long term sustainability plan which will allow La Salle Academy to continue its efforts well into the future. La Salle Academy is dedicated to educating children in grades 3 through 8 whose potential is limited by financial, social, academic or emotional challenges, and whose parents desire, but cannot afford, a Catholic education.



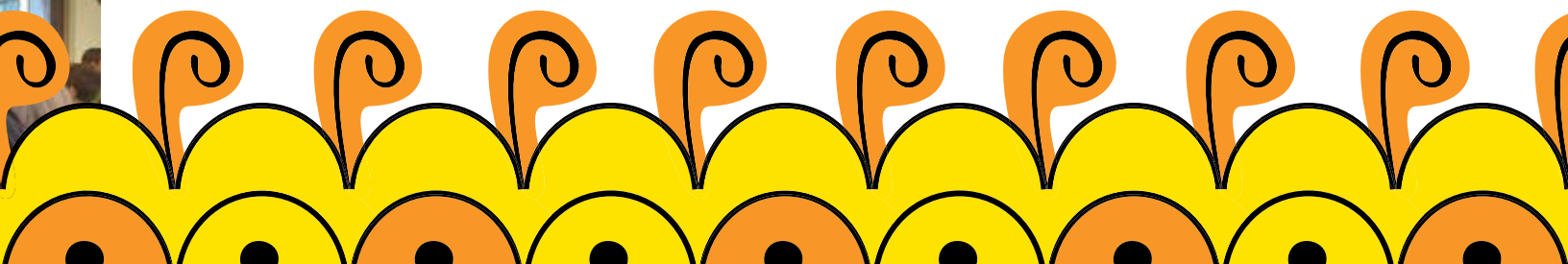




*“Problems
can become
opportunities when
the right people come
together.”*
– Robert Redford

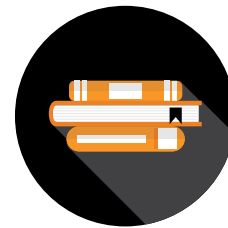
National Bring Your Child to Work Day

This annual event gives children the opportunity to participate in a variety of educational events with guest speakers while having a great time and learning about the insurance industry. Participants include children in our community, as well as those children active in our service program with La Salle Academy and our Reading STARS students.



Vanguard Vocational Program

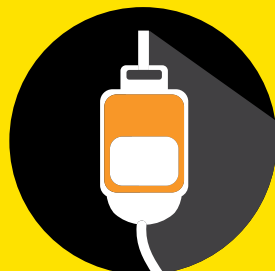
Since 2005, we have partnered with the Vanguard School in Paoli, PA as part of its Community Vocational Program. Vanguard serves children with Autism and Asperger's Syndrome. Students from the program come to our company two days per week for job training and coaching. Each student is assigned a coach and an assistant coach to guide them during their time here. The majority of our students have gone on to attend college or have secured gainful employment. Our coaches report having a lot of personal satisfaction from working with the students and helping them overcome the obstacles that might have prevented them from obtaining employment.



Blood Drives

Every year, our company hosts four blood drives in conjunction with the Red Cross. The drives are held at our facility between the hours of 7 a.m. and 12 p.m., and employees are given the time necessary to make a donation during the work day.

**Give
Blood,
Save
Lives**



**One pint of blood can
save up to three lives.**



**Every two seconds
someone in the U.S.
needs blood.**



**Blood cannot be
manufactured; it can only
come from donors.**

CARE² Fund



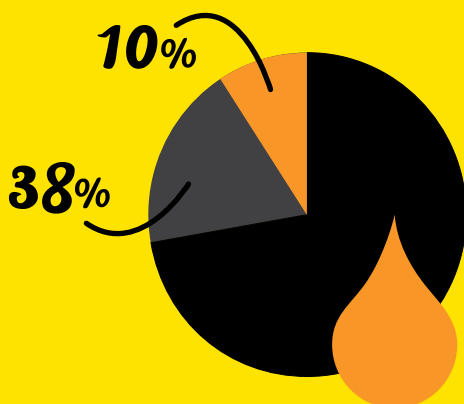
The CARE² Fund was established to give members of the USLI community the opportunity to request donations to charities or causes to which they have a personal connection. In 2012, the Fund was reorganized as a 501(c)3 charitable organization and renamed CARE² Fund at USLI Inc. This allows donors to the CARE² Fund to receive a charitable deduction for their contributions. In 2012, the mission of the CARE² Fund at USLI Inc. was expanded. The Fund now also serves as a portal for funds raised from the community to support causes selected specifically by the Company. This allows our community members to receive receipts for their charitable contributions.

In 2014, a total of \$303,697 was distributed by the CARE² Fund. Under the original mission, \$70,500 was donated to 116 causes suggested by community members. For broader causes, \$233,197 was distributed: \$206,370 to Breastcancer.org; \$26,076 to Nothing But Nets. Support for these donations came from the company, our annual community fundraising events, proceeds from sales of **CARE2 Wear Gear**, and contributions from community members and customers.

Cyclone Pam



In March of 2015, Cyclone Pam hit the island nation of Vanuatu, causing extreme devastation. In an effort to assist the victims affected by the natural disaster, USLI worked with its customers to raise money for Global Giving, a nonprofit organization that provides disaster relief. Through the USLI CARE² Fund, we donated a total of \$5,000 for the cause.



Although an estimated 38% of the U.S. population is eligible to donate, less than 10% actually do each year.

Cited from American Red Cross

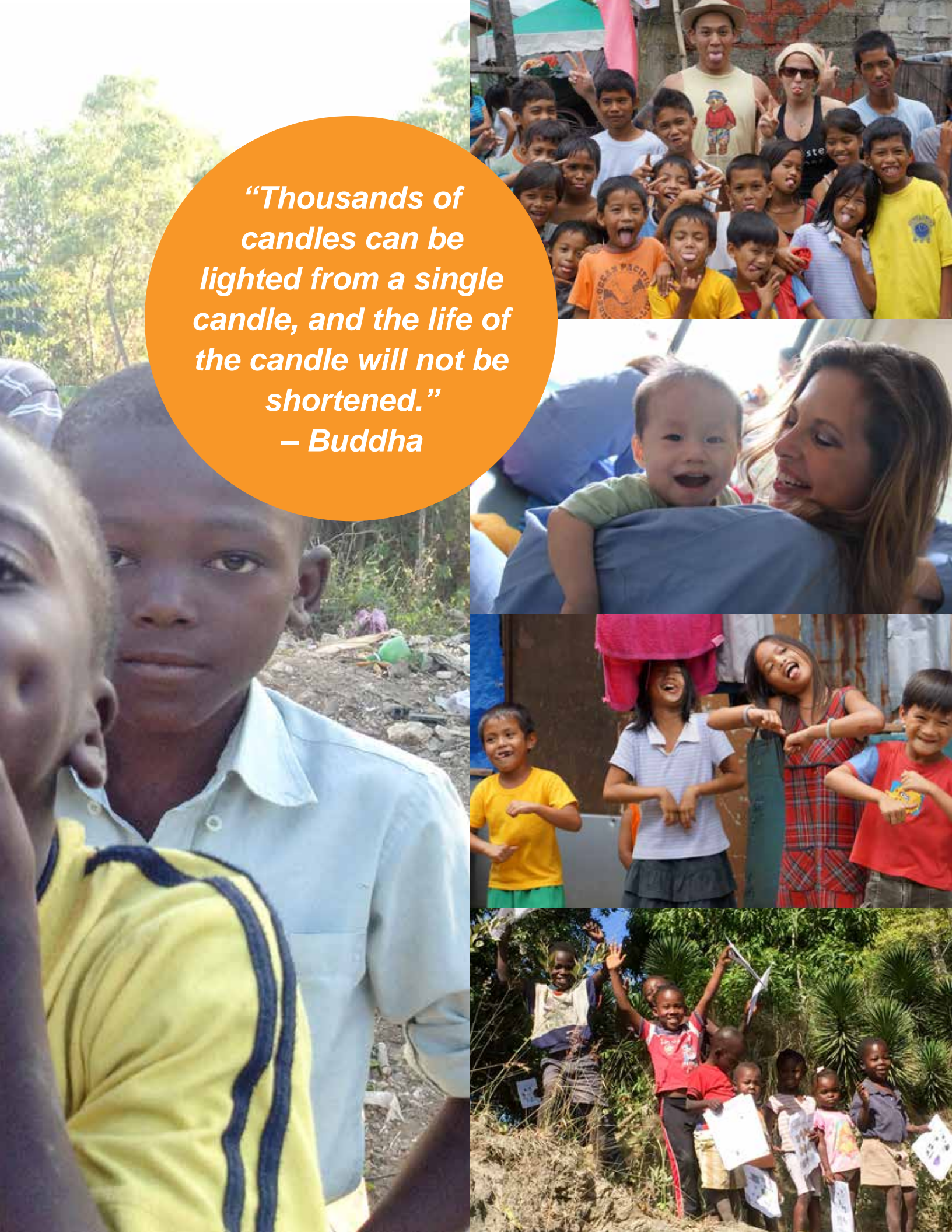
A group of children in a rural setting, with one child in the foreground covering their mouth.

What is

Genshai?

“As children, we were taught to never look at, touch, or address another person in a way that would make them feel small. If I were to walk by a beggar in the street and casually toss him a coin, I would not be practicing Genshai. But if I knelt down on my knees and looked him in the eye when I placed that coin in his hand, that coin became love. Then and only then, after I had exhibited pure, unconditional brotherly love, would I become a true practitioner of Genshai.”

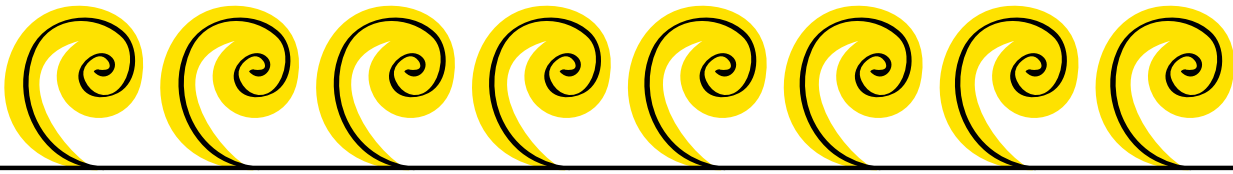
– Pravin



*“Thousands of
candles can be
lighted from a single
candle, and the life of
the candle will not be
shortened.”
– Buddha*

Nothing But Nets

We have partnered with the U.N. Foundation's Nothing but Nets campaign since 2006. Nothing but Nets provides bed nets for families in Africa; each bed net protects a family of four from malaria for over two years. Malaria is particularly devastating in Africa, where it is a leading killer of children. In fact, there are 10 new cases of malaria every second. Every 60 seconds, a child in Africa dies from a malaria infection.



Breastcancer.org

On a closer front, we also raise funds for Breastcancer.org located in Bryn Mawr, PA. Breastcancer.org is a nonprofit organization dedicated to providing the most reliable, complete and up-to-date information about breast cancer. Over the years, we have organized fundraising events such as Bake for Pink, kickboxing classes, a jewelry sale and more. In 2014, USLI donated 1 percent of all new business premium to Breastcancer.org during Breast Cancer Awareness month.



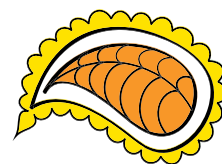
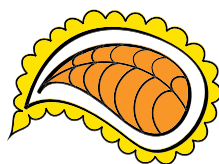


Cristo Rey High School

USLI began working with Cristo Rey in 2012 to assist with its start-up efforts and partnered with the Tiger Woods Foundation to create a Tiger Woods Learning Center (TWLC) at the school. Opening its doors in September 2012 to 125 ninth graders, this Philadelphia college-preparatory school provides a Catholic education to underprivileged high school students. The TWLC after-school learning program provides science, technology, engineering and math education to students who might not otherwise have an opportunity to delve into these subjects. The mission of Cristo Rey is to combine education with corporate work experience to set students up for success in college and the working world. USLI hosts several freshmen during the school year who rotate one day of work each per week throughout the year. The wages the students earn will go directly toward the cost of their education. This real job experience is an invaluable asset our people can provide to these students to take with them in preparation for their post-high school experiences. We also assisted in developing Cristo Rey's fitness center and designing the artwork for the bus that transports students to and from work and other outings.




“No one is useless in this world who lightens the burdens of another.”
– Charles Dickens



Children's Holiday Party

Each year, we host a Holiday Party for the children of our employees. We also invite children from La Salle Academy, John Jenks Elementary and Philadelphia Families Forward. Each child is provided with a host, and the responsibilities of the host are to make the child feel welcome, show them around to the different activities and buy the child a gift that they will receive from Santa.





“Love is not patronizing and charity isn’t about pity, it is about love. Charity and love are the same — with charity you give love, so don’t just give money but reach out your hand instead.”
— Mother Teresa

Philippines Relief

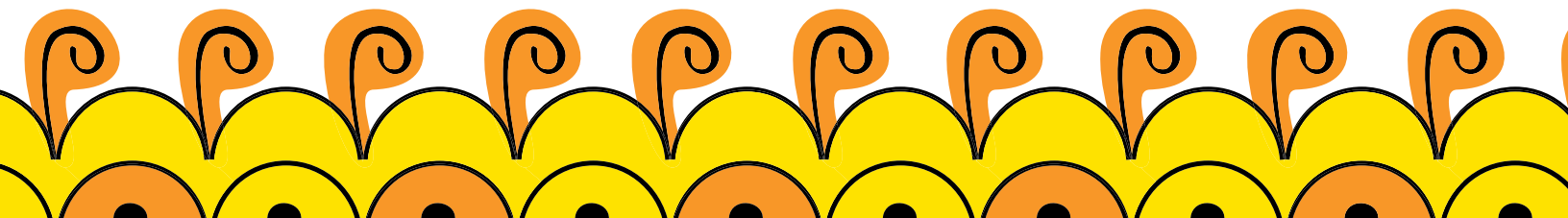


In November of 2013, Super Typhoon Haiyan struck the Philippines. In an effort to aid in the relief, USLI sent a group of community members to work with All Hands Volunteers, a group that responds to natural disasters all over the world, in March of 2014. Our people worked alongside volunteers from all over the world as well as Filipinos who were directly impacted by the typhoon. Tasks included rebuilding homes and preparing foundations for new homes in Tambulid and clearing debris to ensure safe living conditions. Our people had the unique opportunity to work with those affected by the disaster and see the resilience of the human spirit.



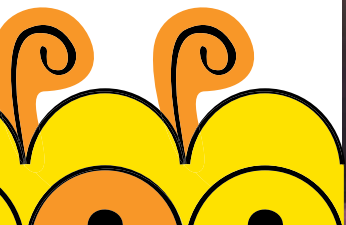
Haiti & Poured Out

In January of 2015, USLI sent 10 individuals to Haiti to work with an organization called Poured Out. Poured Out focuses on providing water filtration systems to families because over 50 percent of deaths in Haiti are caused by waterborne diseases. In two weeks, our group installed 41 BioSand Water Filtration Systems, which will provide 370 Haitians with clean drinking water every day, and over 820 gallons of water will be made daily from these filters. Our team did not only introduce clean water. Twenty-five Haitian people were able to work every day during those two weeks because of our group needing assistance. The unemployment rate in Haiti is over 40 percent.





*"If you light a lamp
for someone else it
will also brighten
your path."
— Buddha*





UNITED STATES LIABILITY INSURANCE GROUP
A BERKSHIRE HATHAWAY COMPANY

USLI aspires to be the very best insurance company for underwriting insurance for small businesses along with a select group of specialty products. We are committed to making a difference to our customers through well-designed products delivered with unparalleled speed, service and support.

A member of the Berkshire Hathaway family of companies, USLI is an A++ rated company that supports its products with financial strength and stability.

In addition to our innovative products, we provide a broad range of marketing assistance to our customers to help ensure their long-term success.

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