

# DIVERSITY

*"If we cannot now end our differences, at least we can help make the world safe for diversity."*

**– John F. Kennedy**





***“Autumn teaches us a valuable lesson. During summer, all the green trees are beautiful. But there is no time of the year when the trees are more beautiful than when they are different colors. Diversity adds beauty to our world.” — Donald L. Hicks***



**One of USLI's 2016 themes is Diversity.** Accepting others for their differences is our first step; embracing others for their differences is our goal. We strive to have big hearts and a positive attitude that is contagious when others come in contact with us. We want to challenge ourselves and our community to look outside of our "normal" and meet people wherever they are.

This theme is especially important with regard to philanthropy and giving back. True success should never be defined as fitting in, but rather standing out and getting outside of our comfort zone by helping and accepting those who are different from us. Whether it's one of our annual activities, such as Bring Your Child to Work Day and Reading STARS, or newer initiatives, such as our investment in ending the water crisis in Haiti, we strive to focus on bettering the lives of others regardless of background, gender, race, social status and beliefs. True strength lies in our differences.

# Haiti Poured-Out

Every community deserves access to clean drinking water. In order to achieve this goal, Poured-Out seeks to provide clean water through various filtration techniques and educate communities in working and maintaining these units. In 2015, USLI joined this effort by sending 10 people to Haiti with Poured-Out to build water filters in the homes of Haitians who otherwise would not have access to clean water. In addition, we've made an ongoing commitment to make a greater impact in Haiti by encouraging our local community to join our efforts over the next 5–10 years. Moving forward, we will focus our efforts on building water houses by sending USLI people and local community members to Haiti starting in 2016. These water houses will provide clean water for local school children and hope for the local community. ■





*“Recognize yourself in he  
and she who are not like  
you and me.”*

— Carlos Fuentes



**2015 Impact/Results:**

In one week, our group installed 41 BioSand Water Filtration Systems, which make over 820 gallons of water daily and will provide 370 Haitians with clean drinking water every day. 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.



# Poured-Out



# La Salle Academy Mentoring Program

Over several years, USLI community members raised and donated \$2 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.



In 2011, we began a mentoring program with the 5th grade students at La Salle Academy in Philadelphia. There were 15 children in the program until 2013, when another 15 were added. Each child is assigned two mentors. The group meets at our office in Wayne, Pa., and volunteers are given time off of work to be in the program. The program has a large fitness component to help the kids be more active and make healthier food choices, but the main focus is on bonding and forming strong relationships between mentor and mentee. Our goal is to mentor the students into high school and hopefully beyond. ■



# Mentoring

# Year Up

Year Up is an organization that seeks to close the opportunity divide by providing urban young adults with skills, experience and support to empower them to reach their potential through professional careers and higher education. Year Up achieves this mission through a one-year intensive training program that provides low-income young adults, ages 18–24, with a combination of hands-on skill development, college credits and corporate internships.

USLI started working with Year Up in January 2015. To date, we have worked with 10 students from the program. ■

***“A book is a journey. Journeys need their voyagers, and voyagers require a diversity of scenes; experiences.”***

**— Pablito Greco**

# 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. ■



# Reading STARS

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# 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. ■

***“Never judge someone by the way he looks or a book by the way it’s covered; for inside those tattered pages, there’s a lot to be discovered”***

**— Stephen Cosgrove**



# Bri







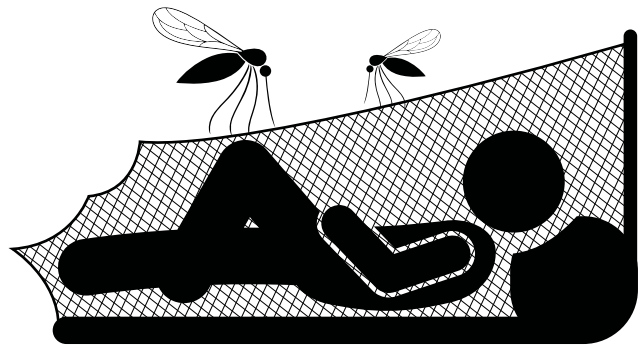
# Engaging Your Child to Work Day



***"It is time for parents to teach young people early on that in diversity there is beauty and there is strength." — Maya Angelou***

## 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. In 2015, we donated over \$28,000 to Nothing But Nets, which means 2,800 nets were sent to families in need. ■



## CARE<sup>2</sup> Fund

The CARE<sup>2</sup> 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 CARE<sup>2</sup> Fund at USLI Inc. This allows donors to the CARE<sup>2</sup> Fund to receive a charitable deduction for their contributions. In 2012, the mission of the CARE<sup>2</sup> 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 2015, a total of \$390,740 was distributed by the CARE<sup>2</sup> Fund. Under the original mission, \$73,500 was donated to 104 causes suggested by community members. For broader causes, \$314,590 was distributed: \$210,000 to breastcancer.org, \$37,500 to the Tiger Woods Foundation, \$28,036 to Nothing But Nets, \$25,000 for Nepal earthquake relief, \$9,054 to Toys for Tots and \$5,000 for Cyclone Pam relief on Vanuatu. In addition, the CARE<sup>2</sup> Fund made 11 "in memory of" donations totaling \$2,650 at the request of the company.

Support for these donations comes from the company, our annual community fundraisers, proceeds from sales of CARE<sup>2</sup> Wear Gear, and contributions from community members and customers. ■

# 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. ■

*"I think... if it is true that there are as many minds as there are heads, then there are as many kinds of love as there are hearts."*

– Leo Tolstoy

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## 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. ■



## Every Blood Donor is a Hero!

**The medical side effects of giving blood:**

1. Slight euphoria
2. Puffed up chest
3. Broad smile

**#givelife**

**#giveblood**



# 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 2015, USLI donated 1 percent of all new business premium to Breastcancer.org during Breast Cancer Awareness month, and ran an online auction to raise money. We donated over \$200,000 in 2015 through those efforts. ■



***“The difference between you and everyone else, is everyone else. And that’s a lot, so you should feel special.”***  
— Jarod Kintz

# Breastcancer





# 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. ■



.org



# Cristo Rey

# Children's



***"If man is to survive, he will have learned to take a delight in the essential differences between men and between cultures. He will learn that differences in ideas and attitudes are a delight, part of life's exciting variety, not something to fear."***

**— Gene Roddenberry**



# Holiday Party



## 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 and John Jenks Elementary. 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. In December 2015, we hosted a separate Children's Holiday Party for Families Forward at their shelter in Philadelphia. Sixty-five families enjoyed fun and holiday spirit with gifts from Santa, crafts and games. ■

***"Strength lies in differences, not in similarities" — Stephen R. Covey***

ASIA





# The Great Wall of China Hike & Half the Sky

In 2015, 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. ■

***“The complex mix of unique people rising from different identities, beliefs, education, gender, upbringing, point of views and ethnicity have unequal sense in their impact in other’s status, opportunities, resources, talents, skills and productivity. It is very good to live with cultural humility that complements competency and proficiency.” ~ an excerpt from If I Could Tell You”***

**— Angelica Hopes**



*"It's really important to share the idea that being different might feel like a problem at the time, but ultimately diversity is a strength."*

**— Carson Kressley**







**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.