

**Auto • Home • Life**

Each time South Carolina Farm Bureau Mutual Insurance Company issues a new policy, a promise is made. For more than 50 years, the company and its employees have delivered on that promise, helping customers through difficult times and building an unshakable reputation as a company committed to doing the right thing. Our commitment to do the right thing also extends into the communities where our customers, agents and employees live and work. South Carolina Farm Bureau Mutual Insurance Company strives to be a good corporate citizen by providing corporate gifts to worthy organizations and by encouraging and supporting a spirit of volunteerism among employees. This *Corporate Responsibility Report* highlights the company's efforts to give back to those communities that have helped us grow to become one of the largest property and casualty insurers in South Carolina.

For the purpose of this report, community involvement includes financial contributions, sponsorships, memberships and volunteer hours and can be categorized into the following primary areas of focus: Safety, Health and Human Services, Education and Youth, Civic Responsibility, and Culture and Arts.

## SAFETY

South Carolina Farm Bureau Mutual Insurance Company is a member of the Institute for Business and Home Safety (IBHS), a non-profit group whose mission is to help communities prepare for and better withstand natural disasters such as hurricanes and tornadoes. As a member company, South Carolina Farm Bureau Mutual Insurance Company is proud to provide financial support to IBHS as it works to complete construction on a state-of-the-art loss prevention research and training facility being built in Chester, South Carolina. The lab is expected to be fully operational by mid-2010. Once completed, the facility will be used to identify and promote effective methods of property loss reduction and prevention. The work will provide an objective, solid foundation for public policy decisions such as enhanced building codes.

In conjunction with IBHS, South Carolina Farm Bureau Mutual Insurance Company sponsored the construction of the first Fortified...for safer living® homes built in Myrtle Beach. Fortified® techniques and construction materials raise a home's overall disaster-resistance above the minimum requirement of local building codes. Extra attention is given to areas especially vulnerable to harsh elements, including doors and windows, roof construction, and the foundation. Fortified® construction features include:

- Non-combustible and impact-resistant roof materials that also better withstand high winds;
- Windows, doors, and garage doors that have a higher design pressure rating;
- Connections that securely tie the house together from roof to foundation; and
- Securely anchored exterior structures such as carports and porches.

South Carolina Farm Bureau Mutual Insurance Company is also a sponsor of the IBHS Open for Business® program. Open for Business® is a disaster planning program that assists small business owners in both reducing their potential for loss should disaster strike and reopening quickly should they be forced to close. As a member company of IBHS, South Carolina Farm Bureau Mutual Insurance Company is able to provide the program, an estimated \$2,000 value, free of charge to policyholders that own small businesses. Through the online program, users can conduct a disaster/risk analysis and create a recovery plan. Thirteen different essential business functions are addressed in the recovery plan.

South Carolina Farm Bureau Mutual Insurance Company is also a member company of the Insurance Institute for Highway Safety (IIHS) and supports its efforts to make South Carolina's roads safer. IIHS is a non-profit research and communications organization funded by auto insurers like South Carolina Farm Bureau Mutual Insurance Company. The Institute conducts vehicle crash tests, which are often reported on by national media. IIHS publishes vehicle crash test ratings, which are used to assist safety minded consumers when purchasing a vehicle. Additionally, vehicle

manufacturers often make design changes to improve a vehicle's IIHS crash test rating. As a result, the Institute's work is helping make our vehicles safer while reducing injuries in crashes that still occur.

South Carolina Farm Bureau Mutual Insurance Company conducts an annual "SMV Safety Promotion," where slow moving vehicle emblems are given to qualified policyholders. The program advocates safely transporting farm equipment and machinery on public roads in South Carolina. SMV emblems and decals are provided free of charge to those policyholders with certain types of farm equipment. To date more than 200 SMV emblems and decals have been distributed.

## HEALTH AND HUMAN SERVICES

South Carolina Farm Bureau Mutual Insurance Company provides financial support to a number of organizations working to improve the quality of life for South Carolinians. Some of those organizations include the American Red Cross, American Heart Association, Boys and Girls Clubs of the Midlands, Camp Discovery (a therapy camp to help children with behavioral, emotional or mental challenges) and Palmetto Richland's Camp Kemo. The company is also a sponsor of the Columbia Urban League's Equal Opportunity Day Dinner and the South Carolina Chamber of Commerce's Diversity Appreciation Night.

## EDUCATION AND YOUTH

South Carolina Farm Bureau Mutual Insurance Company believes it is important to ensure young people understand how insurance works as a risk management tool, and the role it plays in our society. South Carolina Farm Bureau Mutual Insurance Company supports Junior Achievement of Central South Carolina as that organization works to educate kids about effective money management and the economies of life to inspire them to succeed in school, at work and in life.

Additionally, the company sponsors a number of youth sports teams throughout the state. South Carolina Farm Bureau Mutual Insurance Company recognizes the importance of investing in the communities where our employees and customers live and work. Youth sports teams offer an excellent opportunity to support our communities' youth as they learn valuable life lessons through team sports.

The company also sponsors scholarships at the University of South Carolina and Clemson University. The University of South Carolina scholarship is given to a rising junior or senior majoring in risk management and insurance at the Gamma Iota Sigma (a national collegiate insurance society) awards banquet. The Clemson University scholarship is awarded to a student in the College of Agriculture, Forestry and Life Sciences with a major in Agricultural Engineering or Agricultural Mechanization. A scholarship is also awarded annually to a student enrolled at Clemson in the College of Business and Behavioral Science.

## CIVIC RESPONSIBILITY

South Carolina Farm Bureau Mutual Insurance Company proudly supports its employees and sales producers who serve in the United States armed forces. In honor of the many sacrifices made by our military men and women, the company has adopted human resources policies that go above and beyond what is required by the Uniformed Services Employment and Reemployment Rights Acts Law. While serving on active or in-active duty, if an employee's military pay falls short of what they earn while on the job as a Farm Bureau Insurance employee, the company makes up the difference in pay during the employee's period of leave. Additionally, employees who are members of the military Reserve or National Guard are granted time away from work for training each year without sacrificing any accrued vacation time.

## CULTURE AND ARTS

The company recognizes the importance of the arts in not only making our communities more enjoyable places to live but also in educating our children. South Carolina Farm Bureau Mutual Insurance Company proudly supports the Palmetto Mastersingers.