



A FAIRFAX COMPANY

# Corporate Social Responsibility

2020 Annual Report



Crum & Forster believes that Corporate Social Responsibility (CSR) is at the heart of doing good business. In fact, we believe in “doing well by doing good.” We are committed to supporting the communities where our employees live and work. Our programs demonstrate our passion for driving positive change among the diverse groups we serve through both charitable giving and community service and engagement.

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## A Message from our CEO

2020 was an unprecedented year – one in which giving back became more important than ever.

The global pandemic, coupled with significant social and political issues, underscored the need for programs that helped drive positive change through charitable giving and community engagement.

Through C&F Cares, our matching gift program and the employee-led **Charitable Impact Committee**, we encourage our people to be active in their local communities.

**Belonging@C&F** – an active Inclusivity Council and a variety of inclusion-focused Employee Resource Groups helps us gain the perspective of people across a broad range of cultures, backgrounds and experiences. Our goal is to embrace and celebrate diversity and inclusion. It's the right thing to do.

Our commitment to supporting our people and their communities is an important part of our culture – one that helps us adapt to the kind of changes we faced in 2020 and enables our people to succeed. As we know, we all have to do well to do good.

**Marc Adee**

Chief Executive Officer



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# Corporate Social Responsibility at C&F

Community, fairness and dedication to those we serve is core to C&F – to our stakeholders, employees, policyholders, producers and, importantly, the local communities and the many charities that we support.

Our Corporate Social Responsibility (CSR) programs demonstrate our passion for driving positive change among the diverse groups we serve – whether through corporate charitable giving, employee-driven philanthropic and charitable efforts, and active and engaged volunteerism in the communities where we live and work.

We also believe our outstanding colleagues are our greatest asset. Our mission to attract, retain and support diverse talent is representative of different life experiences and educational levels, genders, races, sexual orientations, cultural backgrounds, religions, and differing abilities and age groups.

**Belonging@C&F** celebrates our employees, and each and every day we strive to make this great place to work an even better one.

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Our mission is personified by our dynamic Employee Resource Groups (ERGs). These employee-led groups foster a diverse, inclusive workplace that is aligned with C&F's mission, values, goals, business practices and objectives. Our seven ERGs, which also serve to develop future leaders and enhance employee engagement, are:



Advocates for Black  
Equity (ABES)



C&F Pride



Differing Abilities



LatinX



Parent & Caregiver



Women Amplifying  
Value & Equity (WAVE)



Asian Pacific American



C&F is Gold Sponsor of the **National African American Insurance Association**, an organization whose aim is to create a network among people of color and others employed in or affiliated with the insurance industry. In 2021, through its employee-giving as nominated by ABES, C&F made a \$10,000 donation to the [All Stars Project](#) for its Development School for Youth and has participated in several of its workshops. Each of our ERGs is proud to sponsor organizations of their members' choosing, both through charitable contributions and volunteer efforts, which also translates into additional monetary donations.



In early 2021 WAVE donated \$10,000 to [SHE Wins Inc.](#), which primarily helps girls affected by inner-city violence. WAVE will be volunteering during the organization's Summer Leadership Academy, which will help girls with college preparedness, self-empowerment, mentorship, cultural immersion, social justice and community service.



Through WAVE, C&F is a corporate sponsor of the [Association of Professional Insurance Women](#) (APIW), an organization dedicated to encouraging women to embody the future of insurance through participation, progressive education and engagement with forward-thinking industry professionals.

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## Diversity, Equity & Inclusion

At C&F we value diversity, inclusivity and belonging. We recognize that each of our team members has different identities and bring forward unique perspectives, experiences and talents. We believe that when we amplify all voices, we enhance our ability to work together as productive teams and ultimately our success as an organization.

Through our partnerships with diverse non-profit organizations across the nation, we are committed to supporting our communities, as well as the future of Crum & Forster. In 2021, we are committed to creating an 18-month leadership development program with at least 50% of interns self-identifying as a diverse individual. We also will be working with our non-profit partners, many of whom serve the underserved, to create high school level immersion programs and mentoring.

### Inclusivity Council

Our commitment to the spirit of diversity, equity and inclusivity is underscored by the establishment of our Inclusivity Council, which is comprised of a diverse group of cross-divisional senior leaders who are passionate about and committed to furthering these efforts.

The mission of the Inclusivity Council is to foster an environment that encourages increased diversity across the organization, establishes and advances a culture of equity and belonging, and amplifies each employee's potential by making C&F a safe place for everyone.

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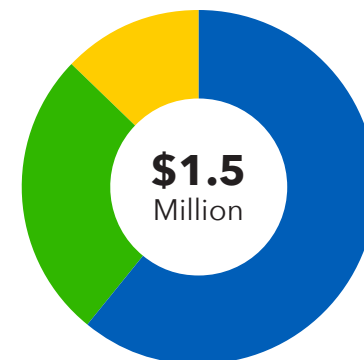
## Crum & Forster has made donations to organizations in 45 states across the U.S.



## Charitable Giving

C&F is unwavering in our commitment to supporting the communities where our employees live and work. Our programs demonstrate our passion for driving positive change among the diverse groups we serve through both charitable giving and community service and engagement. Through our **Corporate Giving** and our employee-driven efforts that include our **Charitable Impact Committee (CIC)**, **C&F Cares** and **Volunteerism**, we demonstrate our longstanding culture of charitable giving. In fact, it's in our DNA! Our parent company Fairfax Financial Holdings Limited, since 1991, has made cumulative donations of nearly \$240 million to charitable causes.

In 2020, through our Corporate Giving, C&F Cares and CIC initiatives, C&F gave more than \$1.5 million, while our employee volunteers supported numerous local initiatives with more than 6,500 hours of service. In fact, over the past decade, C&F has given more than \$16 million and our colleagues have given nearly 46,000 hours of community assistance. We look to build on those efforts in 2021.



### 2020 Charitable Giving





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Below are some highlights from each corporate giving discipline:

**C&F Corporate Giving** – C&F firmly believes we have a responsibility to provide support to organizations where our employees live and work. Through a rigorous process, we identify entities based on need and location. To that end, **C&F donated more than \$900,000** to organizations across the country in 2020. Among the many organizations that C&F supported from a corporate perspective last year were:

- ▶ [Morristown Medical Center](#) (MMC), rated the number one hospital in New Jersey by *U.S. News & World Report* for three years in a row, is a nationally recognized leader in cardiology, orthopedics, nursing, critical care and geriatrics.
- ▶ [Tri-County Scholarship Fund](#), which provides opportunity for financially needy New Jersey children – without regard to race or religion – by offering scholarships to better, safer and values-based independent schools that help students reach their full potential.
- ▶ [Boys & Girls Clubs of America](#), a 160-year-old organization aimed at enabling all young people, especially those who need it the most, to reach their potential as productive, caring, responsible citizens. C&F supports multiple Boys & Girls Club locations across the U.S.
- ▶ [Morris Arts](#), an organization based on the belief that the arts are vital to the social fabric and economic prosperity of the area and act as a catalyst for social change to enrich the lives of everyone in the community.
- ▶ In lieu of holiday parties, C&F provided three \$10,000 donations to [Interfaith Food Pantry](#) (New Jersey), [Forgotten Harvest](#) (Michigan) and [Houston Food Bank](#) (Texas).

C&F is in the midst of a five-year, \$250,000 pledge to the Atlantic Health System's Morristown Medical Center, one that has played a vital role in supporting the hospital's initiative to add two floors to the Gagnon Cardiovascular Institute, as well as offer peace-of-mind to dozens of heart patients. As a result of the ongoing philanthropic support from the community, Morristown Medical Center – the number one hospital in New Jersey, according to *U.S. News & World Report* – has been able to add more than 55,000 square feet of clinical space, expand cardiac MRI capacity with a new scanner and establish 72 new private patient rooms. The donations also proved critical during the peak of the COVID-19 pandemic, as many of the new rooms were temporarily converted to handle the overflow of patients.



MORRIS COUNTY  
CHAMBER OF COMMERCE

Since 2016, C&F has been an active member of the Morris County (N.J.) Chamber of Commerce, working with the organization to develop and implement programs and business solutions within the county. C&F is also a member of the Chamber's Business Cabinet, a group of successful organizations that have a significant investment in the region, and which underwrites many of the Chamber's signature programs that promote, support and inform area businesses. Among those programs of which C&F is a proud sponsor is the Chamber's Young Professionals Forum, which provides members who are under 40 years of age a forum to cultivate relationships, develop professionally and support the community. C&F also participates on several of the Chamber's councils, including those related to Communications, Finance and Human Resources.



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**Charitable Impact Committee** – Bridging the gap between employees, the local communities and Crum & Forster’s corporate commitment to giving, the CIC is comprised of employees from various divisions and geographic locations across the U.S. within C&F, and focuses on providing donations to local charities and organizations that are in need of funding. The most exciting part about this initiative is that the nominations come from our valued employees. Through the CIC, this year **C&F provided \$200,000** to 17 organizations around the country, including:

- ▶ [Overflowing Hands](#), a North Carolina-based organization that gathers resources to serve the most vulnerable children of the world, helping communities in a special, personal way with 100% of gifts directly supporting children's programs.
- ▶ [Camp Lilac](#), a summer camp in Ohio for transgender and gender-diverse youth.
- ▶ [Sisters Network Dallas](#), a community-based organization made up of African American breast cancer survivors, who unite with other survivors’ communities and health care professionals in the fight against breast cancer.
- ▶ [Wishes Can Happen](#), an entirely donor-supported organization that grants wishes to children in Ohio who have life-threatening illnesses.
- ▶ [Friends of Hillsborough County Animal Services, Inc.](#), whose mission is to provide loving care for shelter animals, to raise funds for their medical care and, most importantly, to ensure that no shelter animal is ever euthanized for a treatable medical condition.

*“Thank you for making possible another day, week, and month of meals for those facing food insecurity. You have truly made a difference in the lives of so many and thanks will never be enough.”*

– Chandler Ellis, Executive Director,  
Overflowing Hands

*“Your grant in the amount of \$5,000 will allow us to give 50 students a desk of their own that could make it possible for future doctors, lawyers, scientists, graphic designers, teachers, social workers or even the future President of United States to have a place to study at home.”*

– Robyn Frost, Executive Director,  
The Massachusetts Coalition for the Homeless

*“Your generosity will help support local programs providing survivorship support and breast health education in our community.”*

– Zolean Bruner, President,  
Sisters Network Dallas

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**C&F Cares** – The C&F Cares program enables our employees to continue supporting the 501(c)(3) organizations that are the most meaningful to them. We support our employees' generosity by providing a strong company match to both employee giving and charity hours up to \$10,000 per calendar year. Through this program, in 2020 **our employees personally donated more than \$420,000** to nearly 700 causes, among them:

- ▶ In October, the [West Coast Wildfire Giving Opportunity](#) raised **\$9,750** (after corporate 2-to-1 match) for five wildfire-fighting organizations chosen by our employees.
- ▶ In November, many C&F offices held virtual [Thanksgiving Giving Opportunities](#) and together donated **\$8,118** (after corporate match) to food-related organizations.
- ▶ In December, the [2020 Holiday Giving Opportunity](#) raised more than **\$45,000** (after corporate 2-to-1 match) for 20 food-related organizations across the nation.



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**Volunteerism** – Even during a year in which the nation felt the impact of a global pandemic, and the quarantines and travel restrictions that came with it, we were still able to provide much-needed volunteer support to local communities where we live and work. C&F believes it brings personal joy and satisfaction to participate in the many and varied community and charitable activities that interest our employees.

- ▶ Since 2011, our colleagues have donated close to 46,000 hours of community service – including more than 6,500 in 2020!
- ▶ In December 2020, 250 employees participated in our Hearts of Hope “[Paint with a Purpose](#)” project. Decorated hearts and messages of hope were distributed to 10 senior facilities within our communities, helping lift spirits during the holiday season.
- ▶ Dozens of employees in multiple locations participated in holiday gift drives, including [Family Promise of Morris County](#) (Morristown, NJ), [180 Turning Lives Around](#) (Eatontown, NJ), Akron worked with [Toys for Tots](#) (Akron, OH), [Boys & Girls Club of Ada](#) (Ada, ID).
- ▶ Nine offices participated in socially distanced drive-by food drives.

*“There is something magical that happens when people ‘paint with a purpose’ solely for the benefit of someone else, people they may never meet.”*

– Judith A. Pedersen, Executive Director and Founder  
Hearts of Hope Foundation



## Thanksgiving 2020 Highlights – C&F in Action

December 7, 2020

While our Thanksgiving celebrations may have looked different this year, **what hasn't changed is C&F employees' commitment to supporting their local communities.** As you may know, food banks and pantries across the nation have been working overtime since the onset of COVID-19, and food insecurity is at an all-time high. Check out some of the fundraising drives, both in-person and virtually, that our offices arranged to help their neighbors in need!

The Home Office (Morristown, NJ) held a socially distanced food drive for the [Interfaith Food Pantry](#), which is committed to ending hunger and to supporting self-sufficiency. This year, the Interfaith Food Pantry was able to provide 2,000 turkeys and trimmings – a record.



Morristown, New Jersey

On the coldest day of the month, the Morristown HR team accepted and sorted donations outside the office. Thanks to local employees, an entire SUV was filled with vegetables, cranberries, gravy, stuffing and more – they even received a few turkeys!



Centennial, Colorado

The [Centennial, Colo.](#) office collected donations for the [Food Bank of the Rockies](#), whose mission is to help families thrive by efficiently procuring and distributing food and essentials to the hungry. This Thanksgiving, the Food Bank of the Rockies was able to provide nutritious meals to thousands of families in Colorado and Wyoming.

The [Glastonbury, Conn.](#) office held a drive-by food collection for [Hands on Hartford](#) and their Backpack Nutrition Program food drive. The Backpack Nutrition Program provides 230 children's backpacks full of child-friendly, easy-to-prepare food to take home for the weekend – as free breakfast and lunch are not available because schools are closed. The executive team in Glastonbury helped unload donations from employees' cars – and all told – the Glastonbury office donated 581 pounds of food!



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Just as C&F's commitment to the communities in which we live and work is part of our DNA, so too is C&F's focus on our employees, the company's most important and valuable asset. We are deeply invested in the health, wealth and overall welfare of our colleagues and their families.

Through our **C&F Health and Wellness Programs**, the company offers a wide array of employee-focused resources to support both physical and mental well-being, education and training and work/life balance, many of which were enhanced during 2020.

Our high-touch **Employee Assistance Program** provides our employees with the support they may need to resolve issues affecting their health, well-being, family life or job performance. With access to personal health advocates and free counseling sessions, our employees are better equipped to manage day-to-day challenges and sudden critical events. The company provides these free services to all employees and their extended families through [Health Advocate](#), a national patient advocacy and assistance company.

2020 was a year in which we helped our employees navigate the transition from working in one of our more than 35 client-facing offices around the country, to working from home. During this time of unprecedented upheaval, C&F, through its **Flexible Workplace Program**, supported both the personal and professional lives of our more than 3,000 colleagues so they would be well-positioned to continue seamlessly providing our clients the superior service they have come to expect. This was also the right thing to do for our employees and their families. This highly successful initiative will remain in place post-pandemic.



**All employees are eligible – and encouraged – to participate in such initiatives as:**

- ▶ **Expanded mental health services.** In response to the COVID-19 pandemic, we enhanced our mental health services offerings, adding virtual telemedicine visits for behavioral health issues and expanding the number of FREE counseling sessions under our Employee Assistance Program to five per employee.
- ▶ **Coaching programs.** Available to employees enrolled in any one of C&F's comprehensive medical programs, this program provides confidential assistance with smoking cessation, stress management, weight loss, hypertension and diabetes, to name a few. There is also a Healthy Maternity Program for employees, in which they receive free pregnancy resources and ongoing nurse support, plus they can earn up to \$150 in incentives.
- ▶ **Nutrition initiatives.** C&F is committed to helping our employees meet their wellness goals of losing weight and eating healthier by offering a discounted price and a 50% company subsidy to Weight Watchers® online resources and virtual meetings.
- ▶ **Physical activities.** We encourage employees to stay active and move more with access to free Fitbits, team activity challenges and new virtual group exercise classes.
- ▶ **C&F's Parent & Caregiver ERG.** This group offers an employee network for parents and caregivers to share experiences and stories and support each other socially. All of our ERGs – ABES, C&F Pride, Parent & Caregiver, Differing Abilities, LatinX, WAVE and Asian Pacific American – celebrate and provide support for our diverse talent, which is representative of different life experiences and educational levels, genders, races, sexual orientations, cultural backgrounds, religions, differing abilities and age groups.

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Since 2015, more than 160 colleagues have taken advantage of C&F's **Tuition Reimbursement Program**.

Since its inception in 1976, the **Crum & Forster Scholarship Program** – in partnership with the National Merit Scholarship Corporation – has provided academic recognition and financial assistance for college undergraduate studies, **totaling \$1.85 million**, to more than 250 children of our employees.



**C&F was recognized by these leading organizations for our employee-focused programs:**

**American Heart Association 2020 Workplace Health Achievement – Silver Level** – for our implementation of quality workplace health programs and a culture of health best practices

**2020 Aetna Inspiring Change Bronze Level Well-being Award**, for C&F's strong commitment to providing workplace wellness resources, programs and support for employees

**The Dave Thomas 100 Best Adoption Friendly Workplaces 2020**, which recognized C&F for having a robust adoption assistance program. C&F continues to expand its overall parental benefits by providing qualifying mothers, fathers and/or domestic partners (regardless of gender) with up to 12 weeks of leave paid at up to 100% of actual base salary to care for and bond with their newborn or newly placed child, including adoption and/or foster care.

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Crum & Forster (C&F) provides market-leading property, casualty, accident & health, and specialty insurance solutions. Bolstered by an “A” (Excellent) financial strength rating from A.M. Best, we are a true underwriting company, with nearly a 200-year history of helping our customers manage risk with laser-focused expertise, integrity and discipline.

Fast-moving and responsive, we are fueled by teams of professionals who bring deep knowledge and talent to the broad array of markets we serve. Our people are empowered to problem-solve with you and make smart, swift and bold decisions. We work efficiently so you can too, and are continually investing in digital tools and technology to enhance service, convenience, and efficiency for all our stakeholders.

Our commitment to our valued customers and diverse distribution channels is underscored by our proactive engagement, meticulous attention to detail, and service, all designed to exceed expectations. You can count on C&F to be forthright and transparent as we precision-underwrite solutions that fit your needs and demonstrate that your partnership is our priority, year after year.

**“A” (Excellent)**  
A.M. Best, 2020

**\$3.1 Billion**  
Gross Premium Written\*

**97.5%**  
Combined Ratio\*

\*As of December 31, 2020