



2020 COMMUNITY REPORT



At WCF,
we believe in community.



In addition to providing an excellent insurance experience to policyholders, WCF Insurance focuses on **building** relationships, **volunteering** in the community, and **providing** financial support to local charitable organizations and individuals in need.

EMPLOYEE VOLUNTEER PROGRAM

WCF Insurance's volunteer policy allows each full-time employee to use four work hours each month to serve in the community. Once each month, for the past 16 years, WCF has staffed the kitchen at the St. Vincent de Paul Dining Hall in downtown Salt Lake City. This year, we had to scale that back because of the COVID-19 pandemic, but employees were still able to get out into the community to help those in need at food banks, in charity walks, and in schools.

85 WCF EMPLOYEES
VOLUNTEERED MORE THAN
538 HOURS IN 2020 TO
40+ ORGANIZATIONS



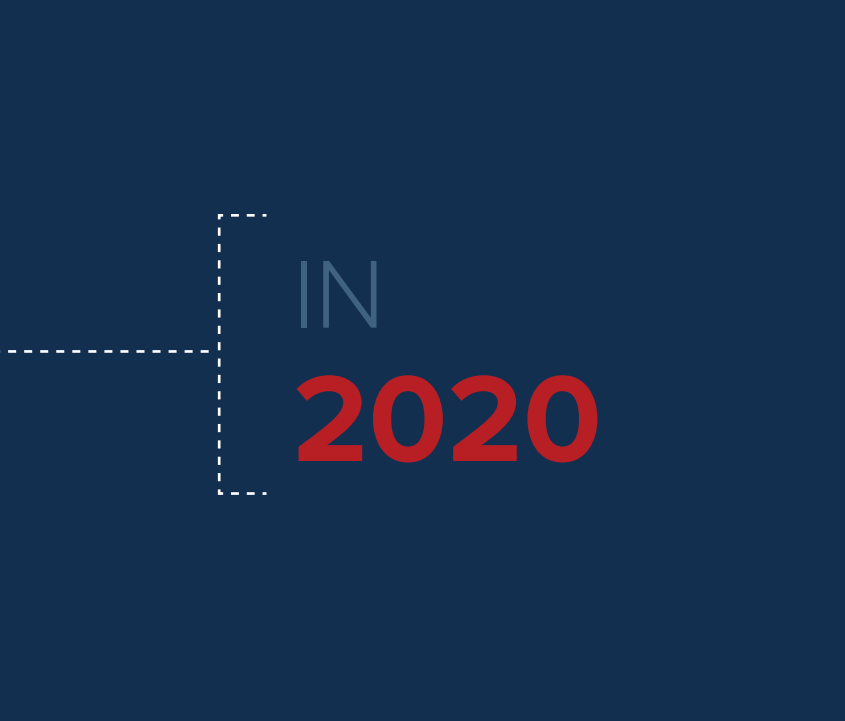
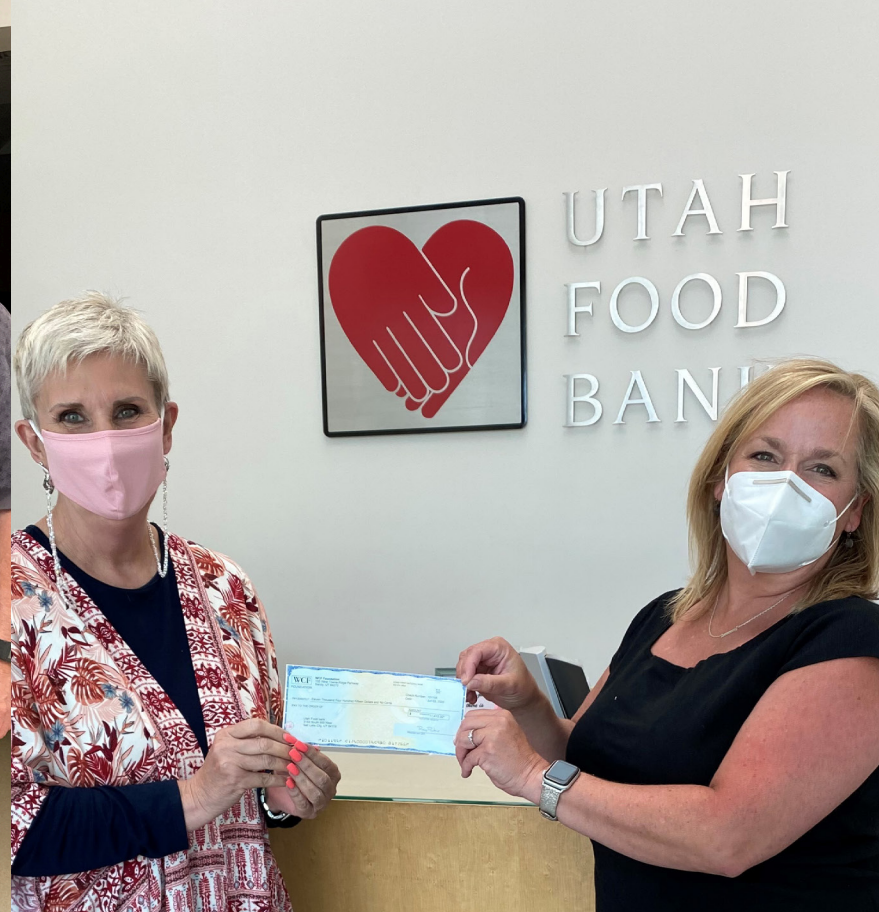
56 HRS
at schools



61 HRS
at the St. Vincent
de Paul Dining Hall



116 HRS
at food banks



WCF FOUNDATION

In 2020, WCF Insurance and the WCF Foundation donated more than \$3.3 million in humanitarian aid to charitable organizations and individuals in need. We strongly believe in giving back to the communities where we do business.

IN
2020

ADDRESSING POLICYHOLDER NEEDS DURING A PANDEMIC

As the COVID-19 pandemic hit, WCF Insurance recognized the financial impact it would quickly have on policyholders. In March, we offered alternative payment arrangements and modified cancellation policies. We expedited the distribution of our annual dividend two months earlier than scheduled to get much-needed funds into the hands of policyholders. On March 30, WCF distributed \$20 million—10% of 2019 Utah premium—to WCF Mutual Insurance Company customers.

WCF's safety team also created industry-specific COVID-19 safety resources and provided safety consultation services throughout the pandemic to businesses and local governments.

IN
2020



\$20M
distributed



10%
of 2019 Utah
premium

HOME OFFICE ERGONOMICS



Still committed to

**helping you safely work from home
and safely transition back to work.**

BE CAREFUL OUT THERE.

WCF INSURANCE

“The Mainstreet Grant monies were an **absolute godsend**. Now we might be able to actually get some much-needed sleep tonight knowing **we can pay our bills,**”

owner of Marinia's Country Café, Marinia Ellett, when funds arrived by mail on Friday, April 17, 2020.



COVID-19 COMMUNITY SUPPORT

During the initial onset of COVID-19, WCF Insurance made a commitment to strongly support our business partners and communities. In April, the WCF Foundation donated \$1 million to the Utah Governor's Office of Economic Development (GOED) to provide bridge loans to small businesses. For small businesses in rural Utah, the WCF Foundation donated \$500,000 to the Salt Lake Chamber with the Mainstreet Grant program. In April, the WCF Foundation made a \$100,000 donation to United Way of Salt Lake to support efforts with mortgage, rent, and healthcare assistance; \$40,000 to the University of Utah to help feed frontline medical workers; and a combined \$150,000 to the Utah Food Bank and Idaho Foodbank.

The WCF Foundation also reached out to many nonprofit organizations and provided additional funding to help them survive the pandemic.

BE CAREFUL OUT THERE SAFETY GRANTS

WCF Insurance offers safety grants to qualifying policyholders to assist in funding workplace-safety initiatives for the prevention of injuries and promotion of workplace safety awareness. WCF matches funds up to \$1,000. Safety grant applications are accepted each year from January through May. In 2020, we were able to help 42 policyholders with their safety needs, 21 of whom specifically requested COVID-19-related assistance.

Apply at
wcf.com/safetygrant



42

grants funded



89%

of applications
were granted





LEGACY OF LEARNING

In 1990, WCF Insurance started the Legacy of Learning Scholarship Program to give educational assistance to spouses and children of workers who lost their lives in compensable industrial accidents while working for WCF policyholders. This year, we celebrated the program's 30th year. Legacy of Learning helps people realize educational goals that, because of the loss of a breadwinner, they might not have otherwise achieved. With the presentation of this year's 21 Legacy of Learning scholarships, WCF has awarded over 1,220 scholarships in excess of \$2.25 million since 1990.



SINCE
1990

DR. PAUL S. RICHARDS WORKPLACE SAFETY SCHOLARSHIPS

In 2020, as part of the Dr. Paul S. Richards Safe Workplace Scholarship Program, WCF Insurance awarded scholarships to graduate students at the University of Utah's Rocky Mountain Center for Occupational and Environmental Health. The program began in 1997 to help facilitate education and training of students committed to a career of keeping workplaces safe and protecting workers. Scholarships are awarded to graduate students in the fields of occupational medicine, safety and ergonomics, and industrial hygiene.

IN
2020


\$16.5k
in scholarship funds


16
scholarships
awarded





“I want to thank you all for your efforts recognizing our safety heroes. It was great to have something to celebrate! Thank you.”

Craig Payne, Safety Manager at Barney Trucking Inc.

SAFETY HERO

In August, the 2020 WCF Selection Committee chose five recipients for the Safety Hero Award, which provides employers and community leaders the opportunity to create and promote awareness about the importance of workplace safety. Employers nominate employees who promote a safe work environment by following safety rules and procedures.

Nominees are not required to be safety or health professionals. In fact, the award acknowledges and recognizes the safety and health contributions, participation, and impact from frontline employees in the workplace.

Nominators provide information to support the award nomination by describing an individual's achievements, contributions, or impact in workplace safety and health. Contributions in one or more of the following areas are considered: safety and health leadership, innovation in safety and health, teamwork promotion, and hazard identification and correction. This year's award recipients included employees from Rita's Fine Mexican Food Inc., McNeil's Auto Care, Barney Trucking, and Your Employment Solutions. We congratulate these companies for making safety a priority for their employees. To nominate a safety hero, go to wcf.com.

THE HISPANIC/LATINO FATHER OF THE YEAR PROGRAM

For the past 14 years, WCF Insurance has given awards to fathers in Utah's Hispanic community to help raise awareness about workplace safety and inform the community about workers' rights. The awards are community favorites and a way for WCF to show our dedication to and support of the Hispanic culture.

In July, the Selection Committee chose this year's Father of the Year, Boris Calderon, for his dedication to family and the community. His sons, 17-year-old Fernando and 15-year-old Rodrigo, nominated him for this special recognition. In addition to Father of the Year, WCF also recognized two additional fathers with the title of Exemplary Father.



“Our dad has taught us to never give up and that we always should follow our dreams; because of these things, and many more, we want everyone to know that he is our example and that we love him very much.”

Fernando and Rodrigo Calderon



VIRTUAL 5K

WCF Insurance employees joined together virtually on a Friday in September 2020 to run, walk, or bike a 5K. We didn't let COVID-19 dampen our resolve to get outside for a good cause. Each participant paid a \$25 registration fee, which they got to designate to one of three charitable causes. Everyone then received a T-shirt, a race bib, and a medal to participate in the virtual event. Together, we raised \$2,700 and had a great time.

NEUROWEEK

Neuroweek is an annual, week-long fundraising campaign organized and executed by WCF Insurance employees for pediatric care provided by Neuroworx, an outpatient physical therapy clinic focused on rehabilitation for individuals experiencing paralysis from various neurological conditions. The week features several fundraising opportunities for employees, members of the community, and sponsors, such as a golf tournament, a family movie night, chance drawings, and a field day. All proceeds raised through Neuroweek go directly to benefit Neuroworx's mission.

IN
2020



20+

employee volunteers



\$48_k

raised



100_s

of volunteer hours

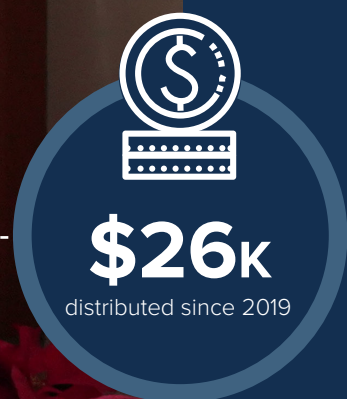




2019 Season of Care

SEASON OF CARE

WCF Insurance is often a vital part of the recovery process after someone is injured in a workplace accident. In 2019, we started a new claimant giving program called Season of Care to take it one step further. Through Season of Care, we provide financial help to families during the holidays who have lost loved ones in workplace accidents during the past year. WCF provided funds for 13 families who lost family members in 2020.



IN
2020

VOLUNTEERING THROUGH A PANDEMIC

In addition to company volunteer efforts, some WCF Insurance employees found other ways to support more causes close to their hearts. From sewing masks for nonprofit organizations, to donating platelets, to clearing weeds, to giving food donations, employees could be seen spreading good throughout their communities.



I donated food items to Mill Creek Elementary School's food pantry. I followed up by asking the principal what other supplies they needed and plan to go back with additional supplies.

— Lisa, Claims



I donate platelets at the Red Cross once a month.

— Curt, Claims

As events coordinator for the Sandy Rotary, I organized a community improvement project with the Jordan River Commission to dig up the invasive thistle weed growing along the Jordan River. The Commission provided all the needed tools. It was hard work, but very rewarding. We were able to maintain our distance as we worked because we worked on a large area. It was great to see the patch we cleared out.

— Brenda, Sales and Distribution

Being in the high-risk category and unable to volunteer in person, I made a financial donation to the Fourth Street Clinic, which helps homeless Utahns improve their health and quality of life by providing quality healthcare and support. For many of Utah's homeless, Fourth Street Clinic is their first and only chance at a diagnosis and/or ongoing treatment. It is a major partner in ending homelessness, promoting community health, and achieving across-the-board healthcare savings.

— Valerie, Underwriting

Earlier in the pandemic, I donated money to a group in Lehi, Utah, that normally sews clothing. They used up all their fabric supplies making masks for the children's hospitals and they wanted to buy more fabric for making masks for the Navy and more hospitals. They just kept sewing and sewing.

— Katie, Underwriting



I made several hundred medical grade masks for Project Protect and coordinated efforts in my neighborhood for others to be done.

— Cathy, Claims



Since March, I've been making and donating masks to Sewing for Lives. I have sent masks to my family in Idaho, Texas, several friends here locally, a volunteer fire department in Georgia, a VA hospital in the Bronx, the Navy in San Diego and North Carolina, and surgical centers in Colorado, Blanding, and the Four Corners Navajo Nation area. I've now made over 1,000 masks!

— Janet, Claims

I have spent several hours each month working with the local chapter of the American Heart Association as the chair of the 2021 Go Red for Women campaign, which so far has included recruiting an executive leadership team and lots of outreach to potential donors. We are also reviewing our plan for the event in case we need to pivot from an in-person celebration to a digital experience.

— Cindy, Claims



WCF INSURANCE