

## PROTECTING WHAT MATTERS MOST

In 1927, American Family Insurance founder Herman Wittwer had a dream. He didn't think it was right that Wisconsin farmers were paying the same for auto insurance when they weren't driving as much, especially during rough winters.

Herman believed those farmers deserved better, so he formed Farmers Mutual Automobile Insurance Company. It was his dream – one that's lasted 92-plus years and that's been reaffirmed by so many who followed in his footsteps at Farmers Mutual (and eventually, American Family Insurance).

His story – our story – provides some terrific perspective today, because we continue to live in unfair times. While our team was pulling this year's Corporate Responsibility Report together, highlighting our 2019 impact and investments, the 2020 COVID-19 pandemic arrived. The experience has made us all acutely aware of how many, before the pandemic and now, continue to suffer through no fault of their own.

For American Family employees and agency owners, this pandemic became our Herman Wittwer moment. It's been a chance to put our values and beliefs into action when our customers and communities needed us most – all while protecting what matters most.

Our commitment to deeper investments with deeper impacts has strengthened and broadened our corporate responsibility efforts.

In 2019, we began to work in targeted ways to support our communities, through talent recruitment and development, education and environmental sustainability – work that has continued into 2020. We provided customers with hundreds of millions of dollars in premium relief. And we've ensured our people are working safely while continuing to serve our customers.

At the same time, our country continues to see a deep-seated unfairness for people of color. They've suffered disproportionately because of societal inequities, not only during COVID-19, but throughout our nation's history.

Identifying and solving root causes of this suffering is complex. Doing so requires courage, compassion, innovation, honesty and accountability – traits that Herman displayed when he founded our company. I believe this work also requires people of privilege to stand up for – and with – our communities. To listen, learn and educate others.

***I believe businesses must stand up, too.***

At American Family, we want to serve our customers. We achieve this with the best talent, benefits and company culture. As a company and an enterprise, we also want strong communities that equitably serve *everyone*. All these things are rooted in our company strategy. They are connected. And they show we are committed to tackling problems weighing our society down – because it's good for our communities AND good for business.

We want to help fix the structural cracks that have deepened recently. We can and will do more. This work is hard, and for us, it is work in progress. It requires leadership, strong partnerships and many voices, and it's not something government can solve alone.

American Family Insurance is well equipped to do this work with diverse, committed and passionate leaders ready to jump in. From large corporations to small non-profits, to community groups and government agencies – we're ready to partner with those who share our urgency.

This moment in time is defining a generation, but the pieces were already in place. That's especially true for American Family. As you'll read in this 2019 report, what we've done in the past few months built upon our work in this past year and the year before that – all the way back to Herman's Wittwer's time.

This work reflects our values. It demonstrates American Family's support for our customers and communities. It's the right thing to do. And, I know Herman would approve.



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–JACK SALZWEDEL,  
Chair and CEO, American Family Insurance



Chair and CEO Jack Salzwedel speaks to enterprise leaders at the 2019 Leadership Rally.