SPARKING A SUSTAINABLE FUTURE

The 2018 United Nations Special Report on Global Warming projects that, if global temperatures increase by 1.5 degrees Celsius by 2050, the world will experience potentially devastating environmental, economic and social impacts. It’s undeniable that human actions have adversely impacted our environment. At American Family Insurance, we recognize this fact. We realize that climate change puts our customers and communities at risk.

While catastrophic events present a real challenge, the insurance industry has a chance to lead. American Family is at the forefront of sustainable environmental leadership.

We continue to push forward in sustainable development, building on the Leadership in Energy and Environmental Design (LEED) certification we earned in 2017 for our Eden Prairie, Minnesota office. We opened our newest facility in 2018: Spark in Madison, Wisconsin. Spark was designed with a sustainable framework, including a green roof, 500-foot geothermal wells to reduce heating/cooling costs, and a rainwater-capture system to enhance our cooling system and reduce run-off.

We’re honing in on renewable energy, with a focus on solar energy production through our rooftop solar arrays on our national headquarters building in Wisconsin and our Eden Prairie office. We’ve ramped up our rainwater systems at Spark and in landscape management operations at several of our facilities. Our accommodations for electric vehicles at our offices are expanding.

We’re dedicated to a zero waste future, reducing the amount of waste we produce while increasing the waste we recycle and compost. Achieving a 10% waste diversion rate is the centerpiece of Our Dream of a Zero Waste Future. We achieved a 7.7% diversion rate in 2018 and plan to continue to increase that number.

At American Family, we consider our climate impacts in all we do and we are committed to addressing these challenges directly. We’ll continue to protect what matters most to our customers, employees, agency owners and to future generations.
Spark, American Family’s nine-story building in downtown Madison, is more than an office. It showcases our commitment to innovation, collaboration and entrepreneurship. Within this sustainable, agile, creative environment, we house an agency owner office, the American Family Institute for Corporate and Social Impact, Dreambank, a local entrepreneurial hub, StartingBlock Madison, and several business development, community investment and data technology departments. With the building’s innovative design, its forward-looking people and its positive impact, Spark supports our commitment to our values and culture: “Supporting entrepreneurs. Improving the environment. Investing in communities.”

“Spark, appropriately named, will be a catalyst for innovation and inspiration in our region. Spark also represents American Family’s values at work, as we help our communities look ahead and make bold moves of their own.”

—Jack Salzwedel, chair and CEO
The office tower was purposefully angled during design to preserve views to downtown and to lakes Mendota and Monona.

The building materials give a nod to the neighborhood, incorporating materials like terracotta/masonry, industrial/metal and organic/green.

An automated sunshade system operates by the time of day and daylight. Fixed horizontal and vertical shades allow for reduced energy system requirements.

A one-megawatt generator can operate at full capacity for 48 hours, providing reliable back-up generation when needed.

A 10,000-gallon container captures rainwater from the rooftop and reduces the need for city water to heat and cool the building, reducing the overall water footprint.

Thirty geothermal wells were drilled under the site and outside the building footprint. Each well is 500 feet deep. The wells reduce energy use by using the earth’s consistent temperature to cool and heat the building.

The project is registered for LEED v4.0 for core and shell. It is set to achieve substantial energy optimization goals.

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Spark is registered as the first fortified GOLD certified in the world, in partnership with the Insurance Institute for Business and Home Safety.

Native and drought-tolerant plantings were used on green roofs and in the pocket park, along with water conservation efforts. The irrigation system was eliminated.

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COMMUNITY
The American Family Community Investment Team, DreamBank, the entrepreneurial hub StartingBlock Madison, and the Institute for Corporate and Social Impact all reside in Spark.

INNOVATION
The building is being used to pilot technologies from room scheduling to individual comfort control and will continue to serve as pilot location.

WELL-BEING
A purified air system is designed to simulate the natural ionization process, controlling allergens and eliminating airborne particles.

WELL-BEING
All-gender restrooms, student bike storage, personal shower and locker rooms, and mothers’ rooms are provided for individual needs.

RESILIENCE
Personal connection to “place” provides a sense of belonging and purpose. That, in turn, fosters significance and meaning, supporting personal resilience.

RESILIENCE
Flexible, moveable walls along with a raised flooring system for access to power distribution allows the building to stay agile for its current and future needs.

SUSTAINABLE: DESIGN
All building fit and finishes were evaluated for their locally sourced, sustainable and healthy content. Sustainable products are used in many of our buildings and are an important part of our design process.

SUSTAINABLE: WATER
Purified drinking water is provided throughout the building. Low-flow faucets and toilets are specified for reduced water use.

HIGH PERFORMANCE WORKPLACE ENVIRONMENT
Terrazzo flooring and porcelain wall tile were chosen for their beauty and long-lasting quality.

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The sun shades raise and lower automatically, detecting the level of sunlight and heat. They provide a functional balance between comfort and energy savings.

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Workplace design matters at American Family. We intentionally design our offices and workspaces to enhance the well-being of our employees and reflect our sustainability values. In 2018, we applied for LEED v4.0 certification for our newest building in Madison, Spark, and we advanced our LEED v3.0 progress on our remodeled East Regional Building, also in Madison. Both of these initiatives have demonstrated our commitment to growing our portfolio of LEED-registered and certified projects.

In moving forward with these and similar projects, we’re continuously incorporating advanced and sustainable building techniques while also reusing our sourcing for finishes and furnishings. In all construction and remodel projects, American Family looks to reduce pollutants, recycle and repurpose older furnishings and incorporate energy-saving design.

We have a dual goal of enhancing employee well-being. We’ve created workspaces with moveable walls, varied lighting, adjustable-height desks and treadmill workstations. We bring in natural light, plants, and accessible outdoor spaces. These environmentally sustainable business operations positively affect our customers, communities, employees, agency owners and natural environment. What’s more, they make our workspaces more welcoming in ways that go beyond paint color and chair choices. We welcome people to healthy, engaging environments, allowing them to bring their best to work for our customers and communities.

Adaptive design at the Institute in Spark creates functional and open spaces for the community and employees.
SUSTAINING OUR ENVIRONMENT

At American Family, we recognize our connection to the environment. Our goal is stewardship of our energy and land resources to benefit a sustainable future for our employees, communities and customers. From creating new native prairies and controlling invasive species to management of water use and erosion issues, we’re having a positive impact on the communities across the country.

Land management
Set in a beautiful area of Madison, our National Headquarters is home to a small parkway prairie, a butterfly garden and an oak savanna, with 22 acres of restored and preserved habitat. Six years ago, a drought in the state thwarted plans to create an additional 15 acres of native Wisconsin prairie, spurring a multi-year project to bring the area back to health. In 2018, we proceeded with our final year of sustainable agricultural practices on the soon-to-be prairie land, including no-till planting of soybeans to add nitrogen and reduce seeds in the soil. This will prepare us for the seeding of the restored native prairie.

Erosion control
On our St. Joseph, Missouri campus, we modified vegetation density over four acres in 2018 while planting and pruning desired native species and ground cover to stabilize soil and reduce erosion. The result has renewed these areas while increasing visibility and safety, for drivers and pedestrians. Stabilizing water runoff, erosion control and stormwater pathways is a key component to creating healthy landscapes at all American Family facilities. On our St. Joseph campus, erosion control became a top priority in 2018 to stabilize a stream bank that could have undermined a nearby road. The work to create overflow flood plains and construct a protective retaining wall has reduced risk to the land and the transportation route through campus, benefiting employees, customers and visitors.

Invasive species control
Our sustainable land management strategy at American Family is focused on a healthy outdoor environment, both for our office campuses and the nearby communities. Part of that effort is controlling invasive species that affect our beneficial native plant species while threatening to spread into adjacent areas. We made significant progress in controlling the emerald ash borer in 2018 at both our national headquarters campus in Madison and our Denver campus, using two approaches: removing highly-infected trees and proactively treating others to protect against the insect spread. In Eden Prairie, the target of our invasive species eradication efforts was buckthorn, which spreads easily and can overwhelm other plant growth. Our efforts to control the plant have helped diversify our landscaped environment while also protecting adjacent areas from this invasive species.

OUR DREAM OF A ZERO WASTE FUTURE

American Family is committed to minimizing our impact on the environment by reducing the amount of waste we produce, while increasing the amount of waste recycled and composted. Achieving a 90% waste diversion rate is the centerpiece of Our Dream of a Zero Waste Future.

Corporate commitment
We focus on reducing, reusing and recycling various products to remove our landfill waste. In 2018, American Family:

- Achieved a 76% diversion rate for our National Headquarters and Madison-area facilities.
- Reduced our use of high-grade white paper by 71,031 pounds.
- Recycled 953 tons of total waste.

American Family Insurance Championship
With roughly 65,000 attendees at this PGA Senior Tour event, the American Family Insurance Championship creates an annual opportunity to show our sustainability commitment to thousands of golf fans, both on the course and through media events.

We work to ensure the American Family Insurance Championship is a zero waste event. We are proud to say that the 2018 American Family Insurance Championship diverted 93% of waste from the landfill.

- Food waste is composted, and pre-consumer waste is sorted and donated.
- Converted yard trim of cardboard, plastics and aluminum is sorted and recycled.
- Construction wood and metals are recycled, and carpet waste is repurposed.
- Solar-to-energy is our method for any waste that can’t be reused, donated or recycled. This material is sent to an incineration facility where it is burned and converted into energy.

To make this a green event, we hosted more than 80 volunteers from the community who opened nearly every bag of waste generated at the tournament and sorted contents into the various waste streams. It is because of the hard work and support of our volunteers that this event was such a success.