



A Member of the Tokio Marine Group

Frequently Asked Questions

1. What is the PHLY 80K Trees campaign?

PHLY 80K Trees is a partnership between PHLY and the Arbor Day Foundation to plant 80,000 trees in forests and communities across the U.S. that have been devastated by natural disasters.

2. Why is PHLY partnering with the Arbor Day Foundation to fund the planting of 80,000 trees?

Through the PHLY 80K Trees initiative, PHLY is aiding in the recovery of devastated forests and their surrounding communities and providing security to policyholders. Climate-related insurance losses from events like hurricanes, earthquakes, tsunamis, and wildfires average \$50 billion annually with losses reaching an all-time high of \$380 billion in 2011. In recent years, wildfires, storms, and other natural disasters have destroyed millions of trees across the country. Healthy trees provide habitat for wildlife, clean water for communities, and decrease the risk of flooding by increasing soil stability and reducing stormwater runoff in urban areas. More than one million acres are in desperate need of replanting according to the U.S. Forest Service.

3. Why has PHLY chosen to partner with the Arbor Day Foundation?

The Arbor Day Foundation is the largest nonprofit membership organization dedicated to planting trees with more than one million members, supporters, and partners. By planting trees today, we can ensure that future generations will have beautiful forests to enjoy. Since 1988, the Arbor Day Foundation has worked with numerous reliable and unique tree planting partners that help plan and carry out the planting of millions of trees throughout the world. To date, the Foundation has planted more than 48 million trees in our nation's forests.

4. How can I support the campaign?

- Agents/brokers: Go paperless by enrolling in direct deposit of commissions and paperless statements. For each new enrollment PHLY will plant 10 trees. For enrollment instructions, visit PHLY.com/gopaperless.
- Customers: Go paperless by enrolling in electronic billing. For each new enrollment PHLY will plant 15 trees. For enrollment instructions, visit PHLY.com/gopaperless.

5. How is PHLY choosing planting projects to support?

Projects are currently being solicited from state, federal, and county agencies across the U.S. through a Request for Proposal (RFP) process. The RFP has been sent to State Foresters throughout the U.S., as well as representatives at the U.S. Forest Service in Washington, D.C. These individuals have disseminated the information to agencies across the country working to replant public lands including:

- National, State, and County Forests
- National and State Parks
- National Wildlife Refuges

PHLY will work with the Arbor Day Foundation to compile a shortlist of potential projects that PHLY's funding could support, and PHLY's employees will then be invited to vote for two planting projects from that list.

6. Who is planting the trees?

The Arbor Day Foundation's on-the-ground partners typically contract professional tree planting organizations to physically put the trees in the ground. The U.S. Forest Service and others will work alongside the professional planters, inspecting and supervising the work as it takes place. The professional planting groups will spend weeks/months in the field, traveling from forest to forest, executing planting goals.

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