Beginning in 1985, the life and health insurance industry was in the forefront of American business and other private sector institutions providing sorely needed resources in the fight against the AIDS epidemic. While its bottom line concerns — in terms of life and health claims — are obvious, the industry's continuing commitment to combat the spread of HIV and assist the afflicted stems in great part from the corporate public involvement culture of this business.

Since 1985, approximately $34 million has been allocated by member insurance companies of the American Council of Life Insurance and the Health Insurance Association of America as well as by the two trade associations themselves. These funds have supported both start-up AIDS education and prevention programs at the national level as well as community-based organizations promoting prevention and working on behalf of those infected at the local level. It is clearly a commendable record of corporate leadership.

The insurance industry has much at stake in the fight against AIDS/HIV, as does society as a whole. Like everyone, we entered the trenches somewhat late, but sooner than most. While we and the nation have much to do to wage the battle more effectively, the industry has amassed a record of contributions that cannot — and should not — be ignored.

The bottom line is that the life and health insurance industry, through the member companies of the American Council of Life Insurance (ACLI) and the Health Insurance Association of America (HIAA), has been and remains the largest contributor to AIDS projects and organizations in corporate America — and one of the top three in the entire private sector.

In 1985-86, ACLI and HIAI, acting at the direction of the industry's Joint CET Task Force on AIDS, contributed more than $1.8 million for education, prevention, research and services. Most of that amount — $900,000 — went to the American Red Cross for the major national public education program. The American Foundation for AIDS Research received $100,000 for a youth education program, for an AIDS education-in-the-workplace project and for research. The Sloan-Kettering Institute in New York and the University of Alabama in Tuscaloosa were awarded $160,000 for a joint study on the central nervous system effects of the AIDS virus.

An additional $100,000 was awarded to the Washington-based National AIDS Network (NAN) in its start-up phase to further its work as the umbrella organization for local AIDS service providers. The National Black Nurses Association and the National Coalition of Hispanic Health and Human Services Organization received $75,000 each to launch community-based education programs for minorities. The Whitman-Walker Clinic, Washington's AIDS service provider, received $47,000 for dental and medical equipment.

At the same time, a number of major companies were striking out on their own to provide leadership. Among these companies, five stood out in a list of "firsts" in the fight:

- Metropolitan Life funded the first national television awareness test on AIDS, becoming the largest corporate contributor to AIDS education in the country.
- Transamerica Occidental was the first insurance company to become a major funder of an AIDS service organization — AIDS Project of Los Angeles.
Pacific Mutual was the first company to produce a comprehensive AIDS guide for employees.

New York Life underwrote the first major TV ads on AIDS.

Allstate funded the first major national AIDS conference for American business.

Since then, the list of insurance companies making major contributions has been expanded to include companies such as The Prudential, Aetna, John Alden, John Hancock, Standard Insurance, Munich American, The Principal, Aid Association for Lutherans, Mutual of New York, Lincoln National, Northwestern Mutual, and UNUM, just to highlight a few.

The brochure, Teens & AIDS, was developed in 1986 by the ACLI and the HIAA working with the U.S. Centers for Disease Control and in consultation with school, health, religious, and AIDS-related organizations. Teens & AIDS was perhaps the first piece intended directly for young people themselves — as distinct from parents or teachers. It has been printed three times; well over 2 million copies have been distributed to youth groups and schools nationwide, and it continues to be used. Many life and health insurance companies have made the brochure available in their communities as a public service.

In 1987-88, the industry's Committee for Corporate Public Involvement approved a new program to provide matching grants for community AIDS education and prevention programs supported by member companies. In that two-year period, more than half a million dollars was allocated to local projects, particularly those of smaller and medium-sized companies and with a focus on minorities. Examples included the following:

- A Chicago program offering education, referral and counseling services for ex-offenders, about 90 percent of whom are black or hispanic.

- The creation of two hospices in Toronto and Springfield, Massachusetts, for people with AIDS. An insurance CEO spearheaded a drive to raise $250,000 from the insurance and business community for the Toronto hospice.

- A foundation in New Jersey for providing transitional residential care for children with AIDS until placed in foster care and providing training for foster parents in the care of pediatric AIDS patients.

- A drama group in Minnesota for developing and producing a play dealing with AIDS awareness and prevention, with a particular focus on minorities, including American Indians.

- A volunteer group in Cincinnati for the provision of support services for people with AIDS and general education and information for the public.

In 1989, through INSURE, the industry’s foundation, member companies of ACLI and HIAA contributed almost $2 million for a three-year program to make grants to community-based groups providing AIDS education, prevention or support services. Its board of directors included company CEOs and foundation officers as well as national AIDS leaders, including a person with AIDS.

Almost 100 separate grants were made under this Insurance Industry AIDS initiative from 1989 to 1991. Some of the projects were:

- Watsonville, California: $25,000 to Salud Para La Gente, a Hispanic community clinic, to start an HIV client care services project.

- Pensacola, Florida: $20,000 to Escambia AIDS Services and Education to help establish a community center for AIDS patients in northwestern Florida.

- Chicago and Oak Park, Illinois: $25,000 to Community Response, Inc. for residential and support services for people with AIDS.

- New York, New York: $25,000 to Community Health Project to bring preventive health information, screening and examinations to street youth.

- Rochester, New York: $10,950 to AIDS Rochester, Inc. to assist with a housing project for homeless people with AIDS.

- Houston, Texas: $12,479 to the Foundation for Interfaith Research and Ministry to provide AIDS education, training and counseling to area families with infants with AIDS.

- Salt Lake City, Utah: $23,954 to the Utah AIDS Foundation to help educate people at high risk for the disease throughout the state and to provide services to people with AIDS.

- Everett, Washington: $18,633 to North Puget Sound AIDS Foundation to deliver prevention-oriented information to males seeking anonymous encounters.
Currently, insurance companies are making contributions again to INSURE, this time for a new three-year program from 1992-94 for projects targeted to youth. More than $1.5 million have been pledged for this effort. The 1993 grants approved in October included the following:

- $75,000 to the Society for Seamen’s Children in Staten Island, New York, for an HIV/AIDS education program for pregnant teens as well as those who are parents.

- $75,000 to the Oasis Center, Inc. in Nashville, Tennessee, for a prevention and counseling service program for runaway, homeless and sexually-abuse teens.

- $75,000 to the Central Valley AIDS Team, Inc. in Fresno, California, for education and prevention services for incarcerated youth and gang members, the homeless, runaways.

- $74,410 to the Los Angeles Youth Network for a prevention, education and outreach program for runaway, homeless and sexually-abused youth.

- $69,539 to the Spokane (Washington) AIDS Network for a peer HIV/AIDS education program for teens in residential treatment centers.

- $68,000 to Planned Parenthood League of Massachusetts in Cambridge to expand AIDS education programs in youth treatment centers, and a new initiative to provide services for deaf youth.

- $36,518 to the Asian Association of Utah in Salt Lake City for a prevention and outreach program targeting Asian and Pacific Islander youth.

One other major contribution of the industry was its crucial role in helping establish the National Leadership Coalition on AIDS in 1987. Through the efforts and support of the Center for Corporate Public Involvement, a consultant arranged organizational meetings of major national business, labor, religious, health and other voluntary groups which culminated in the creation of this private sector response to the epidemic.

In short not only has the life and health insurance industry been in the forefront of the financial fight against the AIDS epidemic. It has also been an innovative, pacesetting corporate leader, recognizing early the awful dimensions of the disease and where resources were needed.

While the real heroes of the AIDS epic are those who have served the thousands of afflicted, the insurance industry need not take a back seat to any other institution in the country in its commitment to battle the disease and assist those most affected.