

MESSAGE FROM THE EDITOR

Greetings!

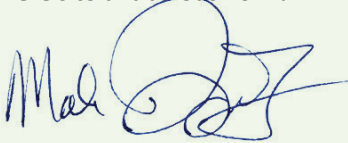
The New Year is here; a fresh start filled with endless opportunities.

This edition of *California Casualty Connection* offers you inspiration to make this year even better than last.

Inside you will find joyful ideas for charitable giving this coming year, five important insurance resolutions to help protect what matters to you, and a moving story about making a difference by investing resources to save the lives of others.

May you have new hopes, aspirations and resolutions for the New Year.

Here's to a fabulous 2017!



Mark Goldberg
Editor

BEHIND THE SCENES

Granting Happiness by Giving Back

Was one of your New Year's resolutions to give more through acts of kindness or charitable donations? If so, you are not alone! Did you know that science has shown that these gestures of generosity not only make the recipients feel good, but are good for the givers too? Coined as a "helper's high," the health benefits associated with giving include:

- Lower blood pressure
- Increased self-esteem
- Less depression
- Lower stress levels
- Longer life
- Greater happiness

Resource: health.clevelandclinic.org/2016/11/why-giving-is-good-for-your-health

As we reflect on the past year, California Casualty is on a helper's high over the many ways we helped the professions we serve: educators, peace officers, firefighters/EMTs and nurses.

California Casualty employees have donated hundreds of

volunteer hours and resources for various group-sponsored events such as benefit fairs, fundraisers and conventions. Staff at each of the company's service centers adopted families and provided gifts and food for the holidays and participated in activities to raise funds for cancer research, food banks, school supplies, and food and comfort for homeless pets.

They also rolled up their sleeves to give much needed blood for local blood banks, and took part in the annual 9/11 stair climbs to commemorate and support the families of the firefighters and first responders who gave their lives September 11, 2001.

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In addition, California Casualty gave more than \$373,000 through a variety of grants, awards and programs that impacted affinity groups and members across the nation. Here are some examples:

\$102,500 in Thomas R. Brown Athletics Grants given to 86 public high schools in 34 states to improve student-athlete safety, provide uniforms and equipment and help with participation in high school sports and athletics opportunities

\$75,000 to sponsor the California School Recognition Program, honoring the California Teachers of the Year and schools that achieved Gold Ribbon status for exemplary performance and learning

\$58,333 to the NEA Foundation for the annual California Casualty Awards for Teaching Excellence, one of public education's most prestigious awards

\$45,000 to Impact Teen Drivers to continue its efforts to end distracted teenage driving

\$26,500 in Academic Awards and Help Your Classroom grants to enable educators to purchase classroom supplies or supplement learning opportunities for students

\$15,000 for the Oregon Education Association Children's Fund, providing basics such as clothing, food, eye glasses and other necessities to Oregon school children and families in need

\$12,000 to the California Peace Officers' Memorial Fund to support its scholarship program for surviving spouses and children of peace officers who gave their lives in the line of duty

\$10,000 to the National Fallen Firefighter Foundation to provide financial assistance to families of fallen firefighters, and for the foundation's efforts to reduce firefighter deaths

\$10,000 Work Hard/Play Hard award to a Southern California firefighter/EMT that will help him pay college tuition for his three sons

\$5,000 to the National Volunteer Fire Council's Junior Firefighter Program, which provides resources and tools to fire agencies across the nation to help establish, expand and manage a youth participation program

\$5,000 sponsorship of the Washington Green Ribbon School awards, recognizing schools and districts in the state that have successfully implemented environmental principles and sustainability programs

\$4,000 in Nurses Night Out thank you grants for the extraordinary work health care professionals gave to patients and their families

\$3,000 in Nominate a Hero awards given to educators, peace officers, firefighters/EMTs and nurses who went above and beyond for others or their communities

\$2,500 in Academia Awards for Higher Education faculty and staff with ten \$250 campus book store gift cards to further their learning potential or show their school spirit

Giving our time and money to others tends to have significant implications for our individual well-being and that of our local communities and nation. Charitable giving is associated with higher levels of health and happiness, increased prosperity and strong community organizations.

TAKEAWAY:

We care about the groups we serve. Learn more about California Casualty's philanthropy and our company's core beliefs at calcas.com/in-the-community.





GOOD TO KNOW

Five Important Insurance Resolutions for 2017

As you start 2017, here are five insurance resolutions that will make you a savvy consumer, give you better insurance protection and save you time and money:

1. Read your insurance policies, and really pay attention to the fine print.

Now is a good time to become familiar with your policy terms and their meaning, such as “actual cash value” versus “replacement value.” Having a clear understanding of what is covered will give you better peace of mind should you have a claim.

2. Make sure you have adequate protection with each of your policies—auto, home and/or renter’s.

Check that your liability limits and chosen deductibles align with your budget now and in the event of an unexpected claim. Saving money on your premium now may mean paying more out of pocket later.

Don’t forget renter’s insurance. Your landlord’s policy does not provide you protection, and renter’s insurance is relatively inexpensive for the coverage it provides.

3. Itemize your belongings with a complete home inventory, updating as needed.

Making a list outlining what you own will help you determine the appropriate amount of insurance coverage needed and speed up claims.

It will aid in identifying the items that should be repaired or replaced if the unexpected happens—allowing you to get your life back to normal sooner. An inventory also helps you determine the more valuable items that should be covered through a Scheduled Personal Property rider.

4. Think about recent events at home or in your life, and ask about policy discounts.

Have you had a ticket drop off of your driving record, has your child made the honor roll, or have you installed an alarm system in your home? If so, now is the perfect time to take advantage of the savings you deserve.

5. Take a step back and think of the bigger picture.

Insurance doesn’t end with auto and home. Umbrella, Flood and Earthquake policies are just a few additional ways you can protect yourself and your family. Getting the right size coverage for your lifestyle can make a world of difference for years to come.

TAKEAWAY:

Just a few steps can get your insurance in shape. You can learn about more valuable insurance resolutions to make at mycalcas.com/2015/12/11-insurance-resolutions-you-should-make.

CONSIDER THIS

Get a New Year's Policy Review



The New Year often brings new things. Has something changed in your life—you got married, you completed major home improvements, bought expensive new electronics or have a new young driver in the household?

Get a policy review today. A California Casualty advisor can help find discounts you may not know about. They will help make sure that you have enough liability coverage and that any new additions or purchases are adequately protected.

TAKEAWAY:

Our Customer Service department is ready to help. Contact them at 1-800-800-9410 (option 3), or service@calcas.com.

Familiarize Yourself With Our ID Defense Program



Every California Casualty policyholder receives access to an ID Defense program free of charge. Our partnership with CyberScout, formerly IDT911, provides you with one-on-one expert guidance to avoid ID theft and to help resolve the issue if your identity is stolen. The program also provides credit monitoring, credit reporting and fraud monitoring.

Did you know you are most vulnerable during certain life events and transitions? The easiest way to prevent identity fraud is to stay ahead of identity thieves.

TAKEAWAY:

To learn more, please visit calcas.com/identity-theft today.

IN YOUR COMMUNITY

California Casualty's Sherry Hanacek Is Committed to Keeping Teen Drivers Safe

The New Year should be filled with joy and promise. That's why California Casualty helped found Impact Teen Drivers (ITD), a nonprofit committed to addressing the number one killer of teens today—automobile crashes. The majority are caused by inattentive driving.

Since its creation in 2007, the nonprofit has reached more than 2 million students across the United States with peer-to-peer focused education.



This fall, California Casualty Oregon Field Marketing Manager **Sherry Hanacek** was invited to bring the Impact curriculum to Liberty High School in Oregon's Hillsboro School District for their Risk and Risky Behaviors training for 500 sophomores at the school.

"This turned out to be one of the most profound experiences in my career—knowing that we could give these students an evidence-based program at the beginning of their driving careers that could in fact save lives," said Sherry.

"The experience was incredible!" wrote health instructor **Laurie Jenkins**. Laurie added that "The content perfectly matched our curriculum as it reinforced... reducing risk behaviors that lead to unintentional injuries."

In November, Sherry had the honor of presenting a \$1,500 award for best video in ITD's 2016 Fall Create Real Impact contest to **Miles (Milo) Kent-Pettit** at Lane Community College. Milo said the contest hit home for him, admitting he would often text while driving in the past. "It was really dangerous," he said. "I take precautions now." You can watch Milo's entry, "Gluv B4 U Go," at createrealimpact.com.

Beau Brown, CEO of California Casualty, put it best, "The importance of this contest can't be overstated. While insurance can replace a mangled vehicle, we can't replace a teenager's life. In a split second, everything for that family changes forever; it's a terrible tragedy that no one should endure."

If there's a student in your family, the next Create Real Impact contest begins in early February, running through the first week of April, with awardees announced the last week of April. Entries will be taken at createrealimpact.com.

TAKEAWAY:

Learn more about Impact Teen Drivers and the important work they do at impactteendrivers.org.