



MESSAGE FROM THE EDITOR

Happy New Year!

As we start the year with fresh resolutions and the excitement of things to come, we hope that you will find some inspiration in this California Casualty *Connection*.

Inside, you will get a glimpse at what makes our “family” so happy to help yours, why completing a home inventory is so important, and how to protect precious items, like your jewelry or fine art.

Thank you again for insuring with California Casualty, and here’s to 2018.



Mark Goldberg
Editor

BEHIND THE SCENES

We Love What We Do

The heart of our success as a fourth-generation, family-owned business is the dedication of the hundreds of people who work together to meet your insurance needs. Many of our employees have been with California Casualty for 25 years or longer, and they say the key to their longevity is that they love the “family feel” and appreciation for what they do.

While we work hard to provide the exceptional customer service you deserve, we also play hard – taking



time to celebrate our successes. We find a balance that helps keep us motivated and engaged.

Our Employee Activity Committees (EACs) were created to foster teambuilding fun at our local service centers, sponsoring days at the ballpark, zoos and contests and festivities at work to help coworkers enjoy time away from their desks.

Other annual highlights are the employee lunches served by CEO Beau Brown and other executives, and appreciation events where employees at their fifth, tenth, 15th, 20th, 25th and beyond anniversaries are recognized for their commitment to our customers. This is also when recipients of the company’s highest

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honors—the Carl G. Brown, Jr. Award of Excellence and the PRIDE in the Code Award—are announced, acknowledging staff whose actions have benefitted customers, the company, and colleagues while also giving back to their communities.



And, recognizing that volunteerism and philanthropy are important to many California Casualty employees, we are given the opportunity to come together to support charitable organizations like the American Heart Association Heart Walk, to gather toys, gifts and school supplies for programs that help disadvantaged families, and to volunteer for or donate goods to animal welfare shelters and agencies.

All this is at our core of working hard and playing hard so we remain energized to give you the extraordinary service we take pride in providing.



TAKEAWAY:

Learn more about California Casualty and how we give back at www.calcas.com/our-company or visit <https://mycalcas.com>.

GOOD TO KNOW

Why You Need a Home Inventory

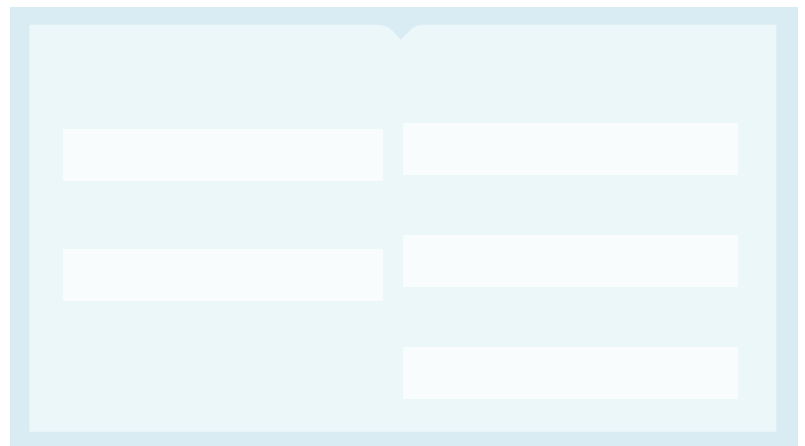


Here's an unsettling statistic – about half of us still have not completed a home inventory. Of those who have, 40 percent haven't updated it in many years. It's a resolution that we urge you to make.

Here's why: you've worked hard to make your house a home. Now it's time to create a record of everything you own. Trying to tally what needs to be replaced is not something you want to do in the event of a claim.

That's why a home inventory is so important. It provides a list of your property in case there is a fire, destructive storm or if someone breaks in and steals your valuable belongings. Without an inventory, many people have a difficult time pinpointing or recalling everything that might have been destroyed or taken. That could delay your claim or prevent you from getting full compensation.

Whether you choose to write everything down or use a video camera (like your phone), now is a great time to get started. Just go room by room and document:



Don't forget to take pictures of the exterior of your home from all sides (including the landscaping and any decks or porches), and everything in the garage, attic or basement (holiday ornaments, lawn and yard equipment, tools).

Completing your inventory will give you some peace of mind if the worst should happen.

TAKEAWAY:

Download an easy-to-follow home inventory checklist at insureuonline.org/home_inventory_checklist.pdf or use the one on the back of this month's *CONNECTION* newsletter sleeve.

CONSIDER THIS

Scheduled Personal Property Protection



Protect your new, high-value holiday gifts with scheduled personal property coverage. Often called a “floater,” this endorsement goes above and beyond your standard homeowners or renters insurance, covering the full value of items like expensive jewelry, fine art, antiques or collectibles.

The benefits of scheduled personal property insurance include:

- No deductible for a covered loss
- It pays the insured value of the item
- Protects against theft or loss of your precious items, including accidental damage from a ring falling down the drain and being mangled in the garbage disposal
- It comes at a reasonable price

TAKEAWAY:

Make sure your valuables are fully covered with scheduled personal property protection by contacting our Customer Service Department at 1.800.800.9410 option 3 or at service@calcas.com.

The descriptions of coverages in this article are summaries; please see your policy for the specific details.

IN YOUR COMMUNITY

Helping Others Throughout the Year

Helping others does the heart good. It’s more than just a saying; research shows the act of giving has numerous health benefits: improving your heart, lowering blood pressure, lessening depression and prolonging your life.

As we reflect back on 2017, California Casualty is proud of how we have helped the professions that we serve: educators, peace officers, firefighters/EMTs and nurses. A total of \$433,730 was given through a variety of awards, sponsorships, grants and programs that directly benefitted affinity groups and members like you across the nation. Some of the highlights included:

- **\$83,000** in Thomas R. Brown Athletics Grants to benefit high school and middle school sports programs
- **\$57,500** to relief funds that assisted educators, law enforcement officers and firefighters whose homes or apartments suffered damage or were destroyed by the Texas and Florida hurricanes and in California fires
- **\$30,000** as part of our commitment to Impact Teen Drivers and the Create Real Impact program to end distracted teen driving
- **\$26,700** in Academic Awards and Help Your Classroom grants to assist educators in funding classroom materials and projects
- **\$20,000** in the Promise to Drive Focused sweepstakes, in conjunction with the NEA and NEA affiliates, to promote safe driving
- **\$5,000** Work Hard/Play Hard first responder award
- **\$4,000** Nurses Night Out thank you grants

Various other amounts were donated to help with conventions, golf tournaments and other events put on by affinity groups we work with.

California Casualty employees have also donated resources and hundreds of hours of time to group sponsored events, such as benefit fairs and fundraisers. Staff at each of the company’s service centers also participated in activities to raise funds for cancer research, the American Heart Association, food banks, school supplies, holiday giving programs and food and comfort for homeless pets.

“The American heroes we work with give so much to help others, even in times of adversity, and we feel an obligation to say thanks by giving back in meaningful ways that let them know how grateful we are for all they do,” said California Casualty CEO, Beau Brown.

TAKEAWAY:

Read about how California Casualty gives back at our Newsroom page, www.calcas.com/newsroom.