



## MESSAGE FROM THE EDITOR

Happy Summer!

As you prepare for baseball games, road trips or just lying around the pool, we hope you find time to enjoy this California Casualty *Connection*.

Your summer edition includes: the story of a California Casualty executive who made it his personal mission to return a cherished vehicle to a customer, an explanation of important uninsured/underinsured coverage, and information about our \$5,000 DeWALT tools giveaway for first responders.

Stay safe this summer and thank you for trusting California Casualty for your insurance needs.



Mark Goldberg  
Editor

## BEHIND THE SCENES

### Living Up to Our Promise

From our affinity group relationships to our service and claims philosophy, it's our policy to do more for the people who give more. You've placed your trust in us, and it's an honor that we take very seriously. We are guided by the California Casualty Code, written a half-century ago, that dictates how we live up to our promises and put our customers first.

CTA member Joel Knox can testify about the personal touch California Casualty delivers. Joel has been insured with California Casualty for 42 years. Joel's father, also an educator, added him to the family policy when he was just a teenager. It was then that his father told him that California Casualty's service and personal touch were second to none. Now he understands first-hand what his father meant.

Joel's 1995 pickup truck was stolen from his driveway last year. Losing it nearly broke his heart. It was the perfect vehicle for transporting his 99-year-old mother to her many doctors' appointments because it was the only vehicle she could comfortably get into. Joel also used it to haul equipment for the sports teams he coached. He was attached to the truck and took excellent care of it.

Like someone who has a missing friend or relative, Joel spent endless hours searching his neighborhood and driving around town looking for his truck. He held out hope that it would be found and he could have his reliable transportation back. After a month, he reluctantly agreed to turn over the title to California Casualty in return for payment on his claim. Joel said, "I would have gladly waited longer in hopes of getting it back. It was the perfect truck to fill my needs at the time."

Nearly a year had gone by when Joel received a call from California Casualty alerting him that the stolen truck had been recovered

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### THE CALIFORNIA CASUALTY CODE

We are in business to provide service. Our goal is to provide the highest quality of service and protection at a reasonable price, commensurate with fulfilling obligations to our policyholders, employees, stockholders and claimants.

We must operate with complete honesty, both moral and financial.

We should offer our services only to those who are likely to measure up to our standards of quality on a long-term basis.

We should provide our customers with broad modern contracts and should fulfill not only the letter but also the intent of our contracts.

We have an obligation to determine the insurance needs of our customers and to fill these needs as completely as possible.

We must fulfill our promises to our customers and must not promise anything we cannot deliver.

We should strive to build long-term customer loyalty and give the utmost consideration to those who have demonstrated loyalty.

We have an obligation to train our people to enable them to provide superior service and to adhere to our high standards of performance. Our people have an obligation to accept training, learn their jobs, and work continuously to improve their performance.

Everyone in our company should be friendly, responsive, helpful, prompt, accurate, and conscientious—not only with our customers but with other employees, claimants, suppliers, and the general public.

Every person in our organization contributes to our reputation and should adhere to our highest standards both on and off the job.

A corporate resolution passed by the Board of Directors of Indes Underwriters, Inc., Manager of California Casualty, May 24, 1965, formalizing our company philosophy, standards, and obligations.

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and he needed to sign one more release form to allow it to be towed to a salvage lot, where it would be auctioned off. Joel raced to the impound area to find his vehicle a little dusty and dirty on the outside, but still in perfect condition. In fact, all of his stolen items taken with the truck that fateful night were still inside.

After sharing the sentimental value of the vehicle, he was given the okay from our Claims department to buy back his beloved truck for the same price the salvage company was going to pay for it. He was ecstatic.

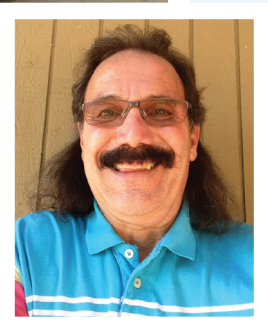
Unfortunately, it was easier said than done. Since it had been reported stolen, the truck was being held by the Merced Police Department, and Joel was no longer considered the legal owner. Bureaucratic paperwork issues were keeping Joel separated from his truck, and time was running short before it would be shipped off to the salvage lot.

That set Joel into panic mode. He made a final flurry of calls to California Casualty. Joel's tenacity got the attention of a manager, who escalated the information to Jim Kauffman, Senior Vice President of Claims. To Joel's amazement, he received a personal call from Jim Kauffman that evening. Appreciating Joel's situation and emotions, Jim drove two-and-a-half hours the next morning (on a Saturday) to meet with the Merced Police and personally deliver to Joel the paperwork needed to get the truck released from the police impound lot. Although the lot was technically closed, Mr. Kauffman's visit made things happen. That personal touch impressed the police sergeant,

who commented that he doubted his insurance company would do that for him.

It impressed Joel, too. "I was totally shocked and surprised that a high-ranking official of California Casualty would go out of his way, drive five hours on a weekend no less, to address my needs," said Joel. "It made me feel very important that they cared about me."

Joel believes that the 65-year relationship that CTA has with California Casualty made all the difference for him as a CTA member. The company listened to his concerns, treated him like family, and found a solution that made everyone happy. His experience is just another reason that Joel said he continues to recommend California Casualty to all his educator colleagues and friends.



**Joel Knox was able to get his coveted 1995 pick-up truck back after it was stolen from his driveway last year.**



#### TAKEAWAY:

California Casualty lives up to our promises. Let others know about the service you enjoy and share your stories on the California Casualty Facebook page, [www.facebook.com/CaliforniaCasualty](http://www.facebook.com/CaliforniaCasualty).

## GOOD TO KNOW

# Uninsured/ Underinsured Coverage Explained



**You have many choices when you purchase auto insurance. One of those choices is whether you want uninsured and underinsured motorist (UM/UIM) coverage. Many people opt to go without this protection, but they (and you) shouldn't. UM/UIM coverage is there to protect you.**

If you've ever been in an accident, you know the immediate, sickening feeling that follows. You also know how that feeling mounts when you start wondering if the at-fault driver has insurance-or enough insurance-to pay for YOUR damage or injuries.

If the person who caused the accident is uninsured or underinsured and can't pay for your medical bills, legal costs, property loss, and other incidental expenses like lost wages, the UM/UIM coverage on your policy would pay for these things.

Did you know that one in eight drivers don't have insurance? If one of them should hit you, you need uninsured driver protection to cover damage to your vehicle and any injuries to you or your passengers.

And of the other seven, many only carry the state-required minimum liability limits (some as low as \$15,000 per person with a limit of \$30,000 per accident and \$5,000 for property damage). If you were involved in a serious crash, without underinsured motorist coverage, you might be

stuck paying for medical and other bills that were more than those low limits. (Keep in mind the average new car or truck retails for about \$34,000, and the average three-day hospital stay runs around \$30,000.)

Next time you are driving, glance around at the next stoplight. It's likely one of the drivers in a nearby car or truck is an economic threat to you and the ones you love because they have inadequate or no insurance.

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

### UNINSURED/UNDERINSURED COVERAGE EXPLAINED

Pays out to you and passengers in your car



If you are involved in an accident with another driver who doesn't have enough coverage, or none at all, your insurance policy will pay for your family's and passengers' injuries.

The amount of coverage is typically aligned with the bodily injury liability that you selected.

### TAKEAWAY:

Check your coverage by contacting our Customer Service department for a policy review at [1.800.800.9410 option 3](tel:18008009410) or at [service@calcas.com](mailto:service@calcas.com).

## CONSIDER THIS

### Protect Your Pets While on the Road



It's now estimated that **68 percent of U.S. households** own at least one pet. One thing all pet-friendly families have in common: when you grab the keys, they wag their tails. Knowing your pets always want to go with you, California Casualty offers pet injury coverage free with every auto policy.

While your California Casualty auto insurance now covers vet bills associated with an auto accident, we want to share some pet passenger safety tips to help you avoid the heartache of an injured loved one.

- Travel with Fido in a crash-tested dog crate or safety harness
- Put Peaches in the backseat, away from the front airbags
- Take breaks every 2 to 3 hours to let Rover stretch and do his business
- Turn off power windows so Bella can't open or close them on her own
- Always have water on hand so Max has it when he needs it

You should also know that it's never safe to drive with dogs in your lap, to let them ride in the open area of a vehicle (such as the back of a pickup), or to leave them alone in your vehicle.

#### TAKEAWAY:

Pass along these pet safety tips to friends, family and coworkers.

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## IN YOUR COMMUNITY

### Help a First Responder "Choose Their Tools"

We all know how hard first responders work keeping our communities safe. Whether it's a raging fire, a terrible crash or criminal activity, first responders are there to stop the threat and treat those who are injured. Many also volunteer to coach little league teams, be scout leaders or run first aid classes. They are invaluable members of our communities, but they don't always get the thanks they deserve.



We are proud to support the men and women who put on a uniform and risk their lives for all of us. That's why California Casualty is offering to help them de-stress with the latest Work Hard/Play Hard sweepstakes. One lucky law enforcement officer, firefighter or EMT will win their choice of \$5,000 worth of DeWALT quality tools, saws, drills, compressors, generators and storage units.

Past winners of California Casualty's Work Hard/

Play Hard contests have received boats, motorcycles, personal watercraft and cash. Firefighter/EMT Ken H., the most recent Work Hard/Play Hard recipient, said it was wonderful to be recognized for his commitment to making a difference in people's lives.

Do you know a police officer, firefighter or EMT who needs their choice of tools to create wonderful projects or just burn off steam? Have them enter at [www.policefiregiveaway.com](http://www.policefiregiveaway.com). Maybe they will use their tools to take care of your project list.

#### TAKEAWAY:

Enter today! The deadline to enter the \$5,000 Choose Your Tools Work Hard/Play Hard sweepstakes is November 13, 2017 at [www.policefiregiveaway.com](http://www.policefiregiveaway.com). A winner will be announced in December.