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Message from the Editor

Dear Friend,

This edition of your *California Casualty Connection* has the insider scoop on our enhanced Partner Relations department, recently formed with your needs in mind.

Our Good to Know section will give you tips on how to protect your family and property during this time of year—when the threat of unpredictable weather and wildfires is higher.

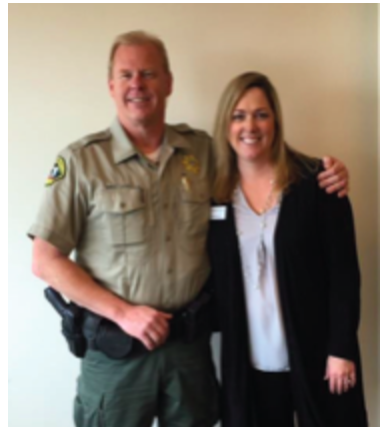
You will also find an important reminder about the benefits of renters insurance—protection often overlooked until it's too late.

From all of us—thanks! We are honored that you have chosen California Casualty for your insurance needs.

Mark Goldberg
Editor

P.S. To view this issue online, please [view here](#). A library of previous issues is [available here](#).

BEHIND THE SCENES



Field Marketing Manager Tami Phillips with Sonoma County Deputy Sheriff's Association President, Mike Vail

Partner Relations—Strengthening Our Affinity Roots

Our focus on providing quality auto and home insurance with excellent customer service comes from decades of working with associations and employer groups across the country. As a pioneer of affinity insurance, we are honored to partner with certain organizations and jointly deliver on a promise to protect you—their member/employee.

People who commit to making a difference for our communities deserve financial protection with the highest level of care, service, compassion and understanding... [which is why we exist](#).

To continue to fulfill our promise, California Casualty has realigned our Group Relations and Group Marketing departments into one unit. Our new Partner Relations team is putting even more emphasis on maintaining our business relationships. Acting as our primary brand ambassadors, Partner Relations will further align our organization with yours. In a world of one-size-fits-all insurance, California Casualty stands apart. We are staying true to our roots through our commitment to best-in-class products and services for members of the groups we serve.

Your local Field Marketing Manager will remain your personal contact for auto/home insurance issues or questions and continue to act as a valuable resource to you and your group by providing information, such as: tips on getting the most out of your insurance; ways to protect your family, vehicle and home; great "how to" ideas for your profession and how you can participate in our community give-back programs.

TAKEAWAY: Please be sure to introduce yourself or simply say hello to any California Casualty rep you see during a regular visit, conference, award ceremony, golf tournament or benefit fair. We look forward to getting to know you even better.

GOOD TO KNOW

Disaster Preparation

It's already been an above-average winter and spring for [fires](#) and [tornados](#) across much of the U.S. Climatologists warn that the summer and fall could produce more wild weather, wildfires and hurricanes. That's why it's essential that you make preparations now to reduce the risk to your family and property. The [Federal Emergency Management Administration](#) (FEMA) advises everyone to:

- Know your risk of flood, fire and wind
- [Reinforce](#) your home for storms
- Create [defensible space](#) from fires
- Make an [evacuation and communication plan](#)
- Build an [emergency survival kit](#)
- [Understand and review](#) your home insurance policy
- Complete a [home inventory](#)

Taking these steps before an emergency can make the difference in keeping you and your family safe this summer.

TAKEAWAY: Find a wealth of information for protecting your home at our resource page, www.calcas.com/resources.

CONSIDER THIS



The Importance of Renters Insurance

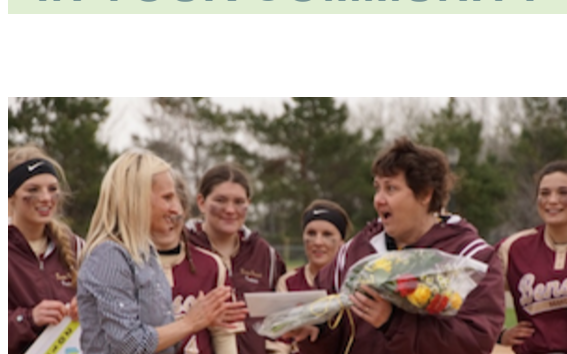
Whether it's your very first apartment or you've downsized, consider buying renters insurance. As many as two-thirds of those who pay rent have not purchased this valuable protection because they are under the misconception that it is too expensive or that their landlord's insurance covers their belongings. Here are five reasons you need [renters insurance](#):

1. **Your landlord's insurance does not cover your possessions.** Their policy is for the building and ends where your interior walls begin. While the structure is protected, your items aren't.
2. **You own more things than you think:** couches, chairs, computers, TVs, beds, dressers, kitchenware, clothing, shoes, and more. Most people underestimate the cost of replacing those items if they should be stolen, destroyed in a fire, or damaged from a broken water pipe. Do you have enough savings to replace everything?
3. **You need liability protection.** Renters insurance pays legal or medical bills if someone gets hurt and sues after tripping at your place, or if your dog bites someone.
4. **Renters insurance provides the cost of meals and other expenses,** including another place to live (with no deductible), while your home is repaired/rebuilt after a claim.
5. **It covers items taken from your vehicle.** While car insurance covers your vehicle, renters insurance covers valuable property taken from or damaged in your car or truck.

Renters insurance averages [about \\$200 a year](#), less than a dollar a day. Policies from California Casualty also provide [free ID theft protection](#) from CyberScout, adding another layer of security in our modern world of data intrusions and online mischief.

TAKEAWAY: To find out how much renters insurance provides you, contact our team of Advisors at 1.800.800.9410.

IN YOUR COMMUNITY



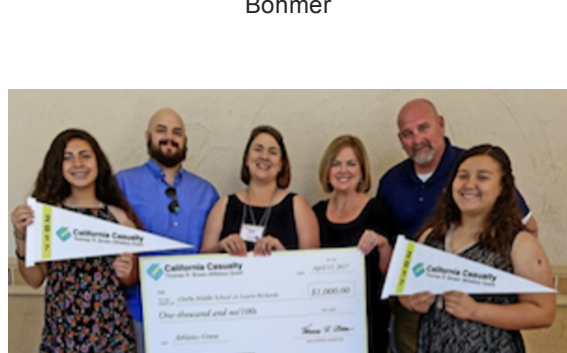
Benson High School (Minnesota) Softball Coach Barb Schwarz receiving the Thomas R. Brown Athletics Grant from Field Marketing Manager Juli Bohmer

Supporting Athletes Across the Country

Knowing that confidence and teamwork in the sports world translate to success in the classroom, California Casualty has provided over \$580,000 in Thomas R. Brown Athletics Grants to more than 500 public schools since 2011. This year, student-athletes at 79 public middle and high schools in 33 states received a total of \$83,000.

The 2017 grants will help:

- Provide new uniforms for Minnesota's Benson Public School's fast-pitch softball team
- Purchase direly needed uniforms and practice equipment for the George Washington Preparatory High School girls volleyball team in Los Angeles, California
- Replace torn and aged practice uniforms—that require athletic tape to hold them together—for the Rittman High School, Ohio football team
- Buy specialized equipment for the Berg Middle School Special Olympics track and field team in Newton, Iowa
- Fund the purchase of new uniforms for the volleyball team at Cholla Middle School in Phoenix, Arizona



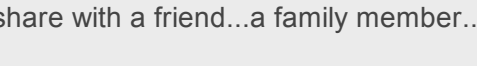
Cholla Middle School (Arizona) receiving a Thomas R. Brown Athletics Grant from California Casualty Field Marketing Manager Jill Strandquist

"California Casualty has been supporting educators for more than 65 years, and we understand the correlation between participation in sports and higher performance in the classroom," said Doug Goldberg, Senior Vice President. Statistics show that student-athletes have higher test scores and are much more likely to attend college.

The grant is named after California Casualty Chairman Emeritus Thomas R. Brown, an avid sportsman who believes in helping more students "get into the game." Qualifying schools will receive \$1,000-\$3,000 dollars to offset participation fees, provide new uniforms or purchase equipment to enhance player safety.

TAKEAWAY: If you know of a public middle or high school in financial need for their sports programs, have them apply for a 2018 Thomas R. Brown Athletics Grant at www.calcasathleticgrant.com.

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California Casualty Connection is published by California Casualty.

Headquartered in San Mateo, California, with Service Centers in Arizona, Colorado and Kansas, California Casualty provides auto and home insurance to educators, firefighters, law enforcement and nurses across the country. To learn more about California Casualty, or to request an auto insurance quote, please visit www.calcas.com or call 1.800.800.9410.

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