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Message from the Editor

Dear Friend,

Fall is officially here. I hope you share my enjoyment of the cooler days and wonderful aromas that fill the air this time of year. As you sip on a pumpkin spice latte and prepare to rake up the leaves, here's a reminder to get ready for the changing weather ahead.

In this edition of the California Casualty Connection, you'll learn how we have bulked up the staffing of our insurance counselors to provide an exceptional experience for new policyholders. Also included are fall preparation tips to help protect your home, as well as vital information in case you think you've been affected by the major credit bureau breach. You will also see how California Casualty is providing relief to our Texas partners who were impacted by the fury of Hurricane Harvey.

As always, we are thrilled to share the season with you.

Mark Goldberg
Editor

P.S. If you missed previous editions of California Casualty Connection, we have a library [available here](#).

BEHIND THE SCENES

Growing our Advisor Team

For over 100 years, we've made it a priority to deliver on the promise to protect and support you – our policyholders. To meet a rapidly changing world of technology and new ways to connect, we've adapted our systems and manpower to serve you and others better.

One example is our "text to quote" program. Our advisors can now reach out with a text if someone indicates that's how they'd like to be contacted. It's an example of our effort to be more accessible.

We've also enhanced our tenured team of advisors to meet a growing need. Because so many of you have referred a colleague or peer to California Casualty, we've brought on board a new generation of enthusiastic consultants. They bring a fresh approach to providing the right coverage to the people you've shared your experience with.

"I like working for a great company that I can respect and enjoy," said Elizabeth, who is completing her first year with California Casualty. She loves helping members of the professions that we partner with, adding, "It's an honor to help others who give so much for their communities."

Robert, another advisor, said the best part about coming to work each day is "assisting first responders and American heroes to protect their valuable assets."

One of our veteran advisors, Lisa, enjoys the new energy. She is mentoring the recent hires just as others helped her. "I've seen many changes in the 20 years I've been with California Casualty. What hasn't changed is the core of putting our customers first, and that's a concept I'm thrilled to share," she said.

Our team is working together to give a quicker response with accurate, complete information. They are excited to walk others through the various auto and home insurance options that you have enjoyed.

When someone you refer contacts California Casualty, our excellent team of advisors is ready to help.



California Casualty's senior advisors, some of the 63 staff members ready to assist new clients

TAKEAWAY:

Refer someone new to California Casualty. Our advisors are ready to help at www.calcas.com or at 1.800.800.9410 option 2.

GOOD TO KNOW

Fall Home Preparation

Keeping your property well-maintained is the best way to avoid costly repairs and damage. The [Insurance Information Institute](#) estimates that winter-related damage causes over a billion dollars in insurance losses annually. Prevent your home from being a statistic; use this [checklist](#) to make sure it's ready for Old Man Winter:

- Have your heating system checked and cleaned
- Inspect ceilings, windows and outer walls for cracks
- Change air filters
- Check your pipes and plumbing
- Disconnect garden hoses and have sprinkler systems winterized
- Inspect your roof for wear or damage and clean the gutters
- Install weather stripping and caulk around windows and doors
- Seal up foundation and driveway cracks
- Check your fireplace and chimney for cracks or leaks



Other home prep that will make things easier in spring includes cleaning and storing seasonal outdoor furniture and flower pots, trimming trees and shrubs, fertilizing lawns and mulching gardens.

You also need to make sure your home is fire-safe. The [U.S. Fire Administration](#) advises that fall is the time to change the batteries in your smoke and carbon monoxide detectors, and replace any that are more than 10 years old.

Another vital preparation for any season is to review and understand your [homeowners or renters insurance policy](#).

TAKEAWAY:

Contact a California Casualty Customer Service advisor today for an insurance policy review at 1.800.800.9410, option 3, or service@calcas.com.

CONSIDER THIS

Protecting Your Credit

You might be wondering if you were one of the 150 million people whose credit is at risk after the breach of one of the three major credit bureaus. And, if you are, what can you do about it?

California Casualty's ID theft prevention and monitoring partner, [CyberScout](#), reports that this crime exposed extremely sensitive data: names, Social Security numbers, addresses and other personal information. They have provided [five steps](#) we all need to take to protect ourselves from this data intrusion:

1. Learn the facts about the breach
2. Find out if you were impacted at www.equifaxsecurity2017.com
3. Take advantage of Equifax's free monitoring and place a 90-day fraud alert with one of the three credit bureaus
4. Stay vigilant and pay attention to alerts from your monitoring service and act quickly if you notice any unusual activity
5. Contact an ID theft resolution provider

The [Federal Trade Commission](#) is also advising everyone to:

- Check your credit report
- Consider placing a credit freeze on your file
- Monitor your credit card and bank accounts closely
- Place a fraud alert on your files
- File taxes early to avoid someone filing with your Social Security number

The good news is that your insurance policies from California Casualty come with ID theft protection and resolution services from CyberScout.

TAKEAWAY:

Learn more about California Casualty's ID theft protection from CyberScout at www.calcas.com/identity-theft.

IN YOUR COMMUNITY

Helping Others In Their Time of Need

If you were affected by the terrible flooding in Texas, or donated to help those who were, California Casualty was with you. Knowing the physical and mental toll from the after-effects of Hurricane Harvey, we've responded with donations to help members of our affinity group partners.



California Casualty's Doug Goldberg (L) and Brandon Watson (R) presenting relief check to SFFMA Executive Director Chris Barron

California Casualty's Contribution Committee, comprised of representatives from its Advisory Board, approved a total of \$20,000 to:

- Provide Hurricane Harvey Relief to the State Firefighters' and Fire Marshalls' Association of Texas to give assistance to the many members who suffered flood losses to their own homes while helping to save others during and after the brunt of the storm
- Benefit members of the Texas State Teachers Association affected by the flooding
- The Peace Officers' Memorial Foundation's Harvey relief fund at the recommendation of California Casualty's partner, the Combined Law Enforcement Association of Texas, to assist approximately 1,500 law enforcement officers in the area

CEO Beau Brown was encouraged by the overwhelming support from across the country. "California Casualty has a bond with many in Texas who have been impacted by this terrible tragedy."

Our response is dedicated to helping you in your greatest time of need. Once again, California Casualty is laser-focused on assisting as firefighters slowly start turning the tide against some of the worst fires ever seen in California. We've mobilized our Service and Partner Relations teams to make personal calls to policyholders in the area, letting them know we care and are there for them. If you received such a call, you've experienced how our representatives help affected members start a claim or find important resources they may need.

The effort has included policyholders, including one who wrote, "I want to thank Karen, a California Casualty employee, who called to make sure I was all right because I live in Santa Rosa, California, the area affected by the wildfires. As for right now, we are fine....I was extremely touched that your company had someone reach out personally. I am beyond thankful for you all. God bless."

As residents are slowly allowed back into burn areas, California Casualty's Claims department is on the ground assessing damage and starting the slow process of helping our insureds put their lives together again. They are meeting with individuals and families at evacuation centers and hotels with checks for immediate living expenses and offering guidance on the path forward.

Knowing the tireless effort firefighters and first responders have put in saving lives and property, many California Casualty employees have volunteered at the Sonoma County Deputy Sheriff's Association office to feed the thousands of men and women putting their lives in danger for others. Our company has also donated food and a barbecue grill that can be moved to various locations to provide hot meals to first responders out in the field. Like you, we appreciate our first responders and all they do.

California Casualty will continue to provide resources for the communities and individuals affected as these deadly fires are contained and put out. We will have more details for you in the next issue of the *California Casualty Connection*.

TAKEAWAY:

The recovery effort continues in Southern Texas and donations can still be made through your preferred charity. You can find a [list here from Charity Navigator](#). A list of various ways to help the California fire victims and first responders can be found at www.fastcompany.com.

Follow California Casualty on social media and be sure to share with a friend...a family member...or a co-worker.

