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### Message from the Editor

Dear Friend,

I hope the joy of the holiday season warms your heart as it also brings the optimism of a new year. Here's to ending the year on a positive note and looking ahead to all the new things 2018 will offer. With thoughts of gingerbread and holly, we bring you this final 2017 issue of the California Casualty *Connection*.

For many, it's been a tough year and we've included an update of how California Casualty has been there for people affected by unprecedented firestorms. In addition, in this issue you'll find steps for how to best recover from a disaster, learn why opting to go paperless offers flexibility no matter the situation, and read details about California Casualty's dedication to end distracted driving to make the roads safer for you and your family.

Here's to a Happy New Year, and all good things in 2018.

Mark Goldberg  
Editor

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

## BEHIND THE SCENES

### California Casualty is There for You

Some say the true test of an insurance company is how it responds to a catastrophe. Our latest tests have come with the unprecedented fires that consumed huge areas in California this fall. They included the blazes in Napa and Sonoma counties in October that destroyed 8,400 structures and took the lives of 40 people, and the devastating fires from Ventura to Los Angeles in December that blackened thousands of acres, reducing hundreds of properties to ash.



Santa Rosa destruction photo courtesy of CalFire

Within hours after both disasters, California Casualty's Partner Relations Field Representatives and Customer Care Specialists sprang into action, making more than 1,000 personal calls to check on the welfare of policyholders in the affected areas. Those we called were surprised and impressed that their insurance company was calling them to make sure they were okay.

One policyholder said that she couldn't say enough about California Casualty, adding that the demonstration of concern made her feel safer. Another 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."



Photo courtesy of L.A. County Fire Department

A Southern California first responder stated, "I may be evacuated tonight and also get called out on duty. Thank you for letting me know that someone cares."

**Susan Frantz**, who helped organize the calling effort, said she and her team felt like they made a difference for so many customers.

Beyond offering a caring voice, our employees were able to start the claims process for those who needed help. Knowing that the road to recovery can be long and involved, California Casualty Claims adjusters are offering their personal touch—doing what it takes to help our policyholders start the process to repair and rebuild.

#### TAKEAWAY:

Share your California Casualty experience by visiting <https://www.trustpilot.com/review/calcas.com> and adding your review.

## GOOD TO KNOW

### Steps to Recover from Disasters

2017 will go down as one of the worst years for disasters. As we've seen, the wrath of hurricanes, tornados and fires can be unpredictable. Even the most prepared are at the mercy of Mother Nature's fury.

With that in mind, here are important things to do if you are impacted by a disaster:

1. Secure your property from further damage or theft.
2. Keep a copy of your insurance documents in a safe place and contact your insurance company as soon as possible to get help with temporary living expenses and other essentials.
3. Keep receipts and document evacuation and other expenses so your insurance company can reimburse you.
4. Contact creditors, banks or appropriate agencies to report important documents such as Social Security cards, tax returns, birth certificates, credit cards or banking papers that have been scattered or destroyed.
5. Check credit reports often to make sure nobody is using your personal information.
6. Contact or visit the FEMA disaster recovery centers in your area, [www.disasterassistance.gov](http://www.disasterassistance.gov).

You can also take advantage of low-interest recovery loans from the [Small Business Administration](#) (which provides assistance to homeowners and renters), capitalize on [IRS disaster tax relief](#) and extended filing dates, and seek help from private sources, such as the [American Red Cross](#), [Salvation Army](#) or any professional organizations you belong to.

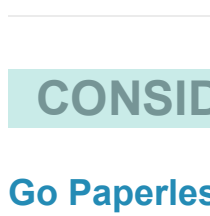
When repairing or rebuilding your property, the [Better Business Bureau](#) advises you to be wary of "fly-by-night" work crews, contractors and home inspectors who pressure you to pay up front for repairs or ask you to sign over your insurance check.

#### TAKEAWAY:

California Casualty is ready to help you when you have a claim. Contact our Claims department 24 hours a day at [www.calcas.com/claims](http://www.calcas.com/claims) or call 1.800.800.9410 option 4.

## CONSIDER THIS

### Go Paperless for Convenience and Ease



Have you considered the convenience of opting to Go Paperless with your California Casualty policies? Whether you're on vacation, traveling to a conference or have a question while away from home, Go Paperless makes it easy to access, review or make changes to your insurance policies.

Keep in mind, many people in disaster areas often lose their insurance documents; those choosing the paperless option are able to quickly log in and print the important paperwork they need.

Going paperless saves time, paper, and makes it easy to manage your insurance needs while eliminating the stacks of documents at your home. You will also receive emails notifying you when new documents and bills are available to review in your online account.

#### TAKEAWAY:

California Casualty has made it easy for you to Go Paperless at [www.calcas.com/go-paperless-new](http://www.calcas.com/go-paperless-new).

## IN YOUR COMMUNITY

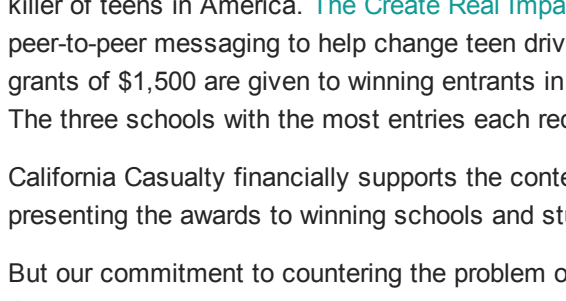
### Dedicated to Making Roads Safer for You and Your Family

How often have you seen someone not paying attention while driving past you? We all know how dangerous it is, but the situation persists. It's such a large problem that the [National Safety Council](#) has issued a call to action for a coordinated effort to help get Americans concentrating when behind the wheel and get on the right road to reducing traffic deaths.

It's a cause that California Casualty has been involved with for over a decade. In 2007, we were a founding partner of [Impact Teen Drivers](#), a nonprofit formed to battle distracted driving, the number one killer of teens in America. [The Create Real Impact](#) contest is part of Impact Teen Driver's mission to use peer-to-peer messaging to help change teen driving behaviors. Twice a year, grand prize educational grants of \$1,500 are given to winning entrants in the categories of art, creative writing, music and video. The three schools with the most entries each receive \$1,000. In all, \$30,000 is awarded annually.

California Casualty financially supports the contest and our Partner Relations Field team takes part in presenting the awards to winning schools and students.

But our commitment to countering the problem of inattentive driving doesn't stop there. California Casualty created a recent initiative to recruit educators to help with the effort.



An emotional Christy receiving her prize from California Casualty Field Marketing Manager Rachel Quist

Knowing that educators are great role models for students, and that they understand the terrible reality when a child is injured or killed in a preventable crash, California Casualty enlisted the NEA and its affiliates to urge members to take a pledge to drive focused for the chance to win a Ford Focus. More than 76,000 teachers, administrators and educational support professionals took part in the "Promise to Drive Focused" sweepstakes.

At the conclusion of the year-long campaign, Christy Clark-Weese, a Colorado health and physical education instructor, was chosen in a random drawing as the grand prize winner. Christy said taking the pledge spurred her to have a conversation with her own children about the dangers of inattentive driving.

Initiatives like Create Real Impact and the "Promise to Drive Focused" sweepstakes help to make the roads safer for all of us and are a couple of the many ways California Casualty gives back to the groups we serve.

#### TAKEAWAY:

Learn about Impact Teen Drivers, its mission to end distracted driving by teens, and how you can help at [www.impactteendrivers.org](http://www.impactteendrivers.org). If you know a student aged 14-22, have them enter the Create Real Impact contest at [www.createrealimpact.com](http://www.createrealimpact.com).

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

