



# California Casualty

## A message from our CEO

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Our thoughts are with you and your loved ones, and we hope you are staying safe and well.

While others are making headlines with payback promotions, we're working day-by-day, one California Casualty policyholder at a time, to provide personalized savings solutions as needed. This has always been our approach. Since California Casualty was founded in 1914, we've dedicated ourselves to protecting American Heroes. We take that responsibility seriously and have always managed the company with the best long-term interests of our policyholders in mind. This isn't the first pandemic or disaster we've faced. Through the 1918 flu, World War I, the Great Depression, World War II, economic downturns and the oil crisis, California Casualty has been there - good times and bad, and we continue to be here for you today.

Right now, a new generation of American Heroes is on the front-line in the fight against COVID-19, people like you: educators, police officers, fire fighters, nurses, paramedics, doctors, families, and food service workers. We believe that it is you and your efforts that truly deserve the headlines. California Casualty is committed to serving you which is why I want to provide information on actions we have taken and ways you may be able to save money on your California Casualty insurance premium during the current situation.

We're helping our customers in several ways by:

- Adjusting mileage to reduce premiums temporarily for those who let us know they are currently driving less; average savings per policyholder are approaching 15%
- Deferring 100% of premium payments for two months when your income is affected with a "skip" payment option
- Waiving up to \$250 of the collision deductible for driving-related accidents occurring through May 15, 2020, to help those who remain on the front lines and are driving every day
- Covering insured vehicles when they are used for delivering meals, goods or educational materials for their "essential services" employer
- Continuing to provide free Identity Defense services, which are even more important while you're at greater risk with more online shopping

To explore cost-savings options for your policy, visit [www.calcas.com/coronavirus](http://www.calcas.com/coronavirus) or call our customer care team at 1.800.800.9410, option 3.

Our current conversations and forward-thinking business decisions are designed to give you - our loyal customer - the peace of mind, security and savings you deserve, one relationship at a time. While current claims costs are low, over time with lower gas prices and potentially less air travel, driving could be even greater than before. However, if claims costs continue to be low, then we'll be looking at additional ways to provide premium relief over the coming year. Thank you for being part of our California Casualty family.

Sincerely,

Joe Volponi, FCAS  
President & CEO  
California Casualty

*People who commit to make a difference for our communities deserve financial protection with the highest levels of care, service, compassion and understanding ... which is why we exist.*

