



California Casualty Reports Strong Financial Standing Insurer Fairs Well in Times of Financial Swings

Even in these times of volatile financial markets, California Casualty remains financially strong, secure, and sound. By staying true to our founding business philosophy and commitment to our customers, we continue a long history of protecting our policyholders through good times and bad.

California Casualty is a policy holder-owned company with a history that dates back to 1914. We've grown from 16 policies our founding year to over 290,000 policies today. Over the years, we've seen America go through its share of financial tides—including the Great Depression. In 2008, we remain strong as ever, celebrating 94 years of dedicated service to our customers and 54 years of experience serving the public service industry.

As a privately-managed company, California Casualty is not publicly traded. We have assets totaling over \$525 million, and strong financials to back every policy we issue. In fact, we have four times the capital needed to cover operational costs and protect our policyholders from underwriting, catastrophe, and investment risks. We are consistently rated A- (Excellent) from A.M. Best Company for financial stability, soundness, and operating performance.

We carry no debt on our balance sheet and have no liquidity issues. We adhere to a conservative investment philosophy that prohibits exposure to certain risks. For our valued customers, this translates to financial stability that weathers market storms. Since day one, we've maintained our commitment to fulfilling our obligations—financial and otherwise—to our policyholders, employees, and claimants.

California Casualty was founded on a core business philosophy and commitment to quality service that remain just as strong today. Our goal is to provide the highest quality of service and protection at a reasonable price. We continue to fulfill our promises to our customers, which includes not promising what we can't deliver.

In a time of economic uncertainty, one thing is certain: California Casualty remains true to its founding principles and maintains strong financial health. We are proud of our service record of helping Americans with their insurance needs since 1914. We look forward to maintaining our commitment of the highest quality of service and protection—now, and well into the future.

To learn more about your CEA endorsed auto and home insurance program or to obtain a no obligation quote, call toll-free 1-877-999-8954 or visit us online at www.calcas.com/cea.