

The Facts* on Identity Theft

- First on the Federal Trade Commission's list of consumer complaints for 12 consecutive years.
- The number of victims in 2011 was 11.6 million—with a new victim nearly every 3 seconds!
- Consumer out-of-pocket cost averaged more than \$630 per victim.
- Total time spend to resolve cases averaged more than 33 hours per victim.

* 2012 Federal Trade Commission complaint data; 2012 Javelin Strategy & Research.

ID Defense services are a free benefit provided by:



Call 1.800.800.9410 for questions and to be connected to a fraud specialist.

For news on the latest Identity scams, streamlined access to internet resources and a wealth of preventative tips, check out California Casualty daily-updated educational web site at: calcas-idtheft.com

ALSO SEE SIDE 2, FOR A COMPLETE LIST OF SERVICES, INCLUDING OUR NEW SOCIAL MEDIA AND EMAIL COMPROMISE SERVICE ENHANCEMENTS.

522-IDD_Customer_8-13

Peace of Mind Included with Every Policy

When it comes to protecting your identity, look to the experts. We've partnered with **Identity Theft 911®**, America's leader in identity management and fraud education, to bring you **ID Defense**** at no additional charge when you become a California Casualty auto or home insurance policyholder. Since 1914 our highest priority has been providing our customers with superior service and tailored coverage at affordable rates. Chances are, we can customize an auto and home policy to meet your budget, needs and lifestyle. And you'll automatically have the peace of mind that comes with **ID Defense**.

Stopping Identity Theft Before it Happens—When to Call

Identity thieves are always finding new and unexpected ways to access and use sensitive information. Did you know that life events like the following are prime opportunities for thieves that might require fraud specialist assistance?

- You get married or divorced and want to change your name.
- Your two year old child receives a credit offer.
- You're slated for active military duty.
- A loved one dies, and creditors must be notified.
- You plan on moving or travel overseas.

There is no limit on the amount of time, service or assistance you receive from **ID Defense**. We encourage our customers to call us to be connected to a fraud specialist whenever a life change makes their personal information vulnerable. We believe early intervention is key to safeguarding your identity.

Protecting Your Good Name

ID Defense is free and automatic to every California Casualty policyholder and their household family members.*** We absorb the cost of this service as part of our ongoing dedication to protecting our customers in a time of rising identity theft. **ID Defense**, will save you money, time and frustration.

Your Personal Identity Protection Team

Many consumer companies like credit card providers offer fraud protection as part of your service, but oftentimes this is limited to reversing fraudulent charges and providing tips. ID Defense goes above and beyond, assigning you a personal fraud specialist who serves as your advocate, guiding you through the process, to resolve your situation and restore your good name.

** ID Defense powered by Identity Theft 911, is a complimentary service provided to all California Casualty program policyholders. This service is not an insurance product and does not reimburse your expenses or losses.

*** California Casualty ID Defense Services are available to a spouse and/or relative who lives in the household.



Proactive Services

When your personal data is compromised we can help you take preventative measures, such as placing fraud alerts, to help avoid identity theft.



Break-In Recovery

Stop thieves in their tracks after a home, auto or boat break-in with assistance from our fraud experts to prevent use of compromised personal data.



Resolution Services

Recover from account takeover or identity theft with unlimited assistance to fix issues, handle notifications and provide credit and fraud monitoring for victims.



Disaster Recovery

Recover following a natural disaster with ID and document replacement, access to financial institutions and communicating with family, friends or providers.



Document Replacement Services

Replace lost, stolen or destroyed documents and identification and get help notifying government agencies and providers.



Employment Identity Theft Support

Call us to give pink slips to criminals who build their identities, careers, and Social Security credit using your personal information.



Child Identity Theft Support

Invest in your children's future by asking us to help protect their identities now, before they're the victims of fraud or theft.

New Service Enhancements

ID Defense continuously evolves with new services designed to meet the emerging risks our customers face every day.



Tax Fraud Support

Cut through taxing red tape and secure your refund with our expert guidance after crooks steal your social security number and file in your name.



Email Compromise Assist

Thwart, detect and recover from email hacking. Plus, get help managing your identity and privacy in your online communications.



Financial Fraud Support

Reach out to us to protect your current and future credit from unauthorized account activity, account takeovers, and financial accounts opened in your name.



Social Media Compromise Assist

Get smart about managing your family's reputation on social networks.



Military Identity Theft Support

Protect your good name when you're defending our country. We'll work with you or an authorized relative to place an active-duty military fraud alert.



Phish Assist

Sidestep phishing scams with our detection and recovery support when crooks try to steal your personal data, online usernames, passwords and credit card data.



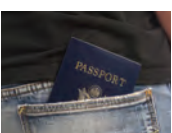
Medical Identity Theft Support

If criminals use your personal data to commit medical fraud, we help you heal your identity and get back on your feet.



System Protection Guidance

Protect devices—tablets, computers and smartphones. Our fraud specialists will provide industry rated resources and options.



Travel Identity Theft Support

Contact a fraud specialist to help replace your lost or stolen IDs, passports, visas and other documents no matter where you are on the globe.



Breach Assist

Respond swiftly, confidently and correctly when companies notify you that your data has been compromised.



Estate Identity Theft Support

Keep the identities of deceased family members safe with help from our fraud experts, so fraud doesn't come back to haunt you.



Assisted Living Fraud Support

Lean on us for guidance in power of attorney and legal guardianship matters to assist with identity management and resolving fraudulent misuse.