



Great News

CIG Delivers Enhanced Protection To Home And Auto Clients

In 2006 CIG released several major enhancements to our home and auto programs. Best of all, a majority of the enhancements were available automatically, at no additional cost to you.



For our homeowner policy clients, we now provide:

- Identity Fraud Coverage – We include Identity Fraud Expense Reimbursement coverage in every CIG Homeowners policy at no additional cost to you. We provide worldwide protection for you and your resident relatives for up to \$15,000 for certain expenses you incur should you become a victim of identity fraud, and there's no deductible. In addition, we offer unlimited identity fraud prevention and resolution assistance. For more information, visit us online at <http://cig.identityfraud.com> or call 1-877-404-3372.

continued on page 3 >

Community Spotlight

Employees, Business Partners, & Customers Share In 2007 United Way Success

Capital Insurance Group's business commitment is to provide exceptional service to our customers. It has been Capital Insurance Group's ongoing business philosophy to support and give back to the communities we serve. We have done this by sponsoring local community projects. One of the more effective ways in which to accomplish this objective has been to participate in the United Way's annual campaign. We believe the United Way ensures that charitable donations are used in our local communities. All of our employee donations and company matching funds are distributed to the local United Way where they live and work.

We have participated in many successful United Way campaigns in the past. Our goal has always been to increase the awareness of the United Way and its services as well as reinforce our corporate role in giving. In 2007, Capital Insurance Group along with some special friends took another step in demonstrating our commitment to the markets we serve during our annual United Way campaign. Through the generosity of some of our customers and trading partners, the results from this year's United Way campaign were exceptional.

Our corporate goal for employee giving in 2007 was set at \$21,000. Through the generous donations of some merchandise from several customers and business partners, Capital Insurance Group raised a record \$41,000 in charitable donations through employee giving and company contributions for this campaign year.

This year's campaign included the following business partners and customers: Bernardus Lodge, Carmel Mission Inn, and Quail Lodge, all from Carmel, CA, as well as the Su Nido Inn from Ojai, CA. Each partner donated elegant meal packages, hotel accommodations, and amenities.

During the 2007 United Way campaign, Capital Insurance Group contributed to United Way member agencies that provide everyday services, such as Meals On Wheels, Salvation Army, Big Brothers

We're Rated #1 In Customer Satisfaction



Consumer complaints are a key gauge of customer satisfaction. With only one justified complaint out of 137,701 policies, California Capital Insurance Company (Cal-Cap), an affiliate of the Capital Insurance Group (CIG®), was rated the customer-satisfaction leader among the 50 largest insurers in California providing both Auto and Homeowners policies to the general public, according to comparisons published by the California Department of Insurance.*

Customer satisfaction is the primary mission for CIG. Customer satisfaction criteria include reliability, stability, and customer response. With 108 years of experience, CIG has cultivated a reputation that translates to peace of mind for policy clients. It is our view that, given a bit more than 15 minutes to assess the total value of their insurance policy, consumers will choose the insurance package best suited for them on the basis of performance and presence, as well as price and promise. Assessing the total value of a policy certainly deserves at least the same amount of time and mindful consideration given to other financial instruments. In

continued on page 3 >

continued on page 3 >

CIG Pilot Adds Benefits To Insurance Coverage

You may be doing your best to ensure your family's safety and security, but you also know that life can be risky and unexpected events can and do happen. That's why you choose to insure the value of your car, home or business against the possibility of loss, damage or liability. Should something happen, you know you can rely on your policy to pay you for a covered claim.

But, if you're like most folks, when it comes to preventing an accident, disaster, or break-in from taking place—you probably find yourself pretty much on your own. Is there anyone you can turn to for help lowering your risks?

You might learn about safety and security choices from your neighbors or community organizations. On occasion, you may watch a helpful news story or documentary on TV, catch a tip on the radio, or read it in your local newspaper. The Internet is also a good source for information, but you may need to spend hours and hours before finding advice you can really use. You could find useful products from emergency kits to smoke detectors at a retail store, or turn to professionals for safety locks and security systems.

Let's face it. Even with these resources at your disposal, it's difficult to know what to do, what works, and whom to trust. You probably wish you had one truly reliable expert to turn to...to help you answer your questions, to help guide you to good decisions, to assist you in finding effective protection products and services.

In all likelihood, you wouldn't expect your insurance company to be the one to step up and guide your protection efforts — but guess what? CIG is ready, able and willing to help you make your car, home and business safer and more secure. To stay by your side. Continuously.

CIG has embarked on a pilot program designed to provide policy clients access to a valuable array of safety and security benefits...at no additional cost or coverage required.

A sample of CIG policy clients agreed to become members in The Protector Network.SM As members they get access to helpful services, products and information covering everything from making their home safe for kids to preventing auto theft.

The pilot phase will include a study of how membership will be used to address real concerns, including fire, theft, water damage, injury prevention, legal issues and the protection of valuables and equipment.

CIG hopes to learn whether this approach is effective in reducing risk. By adding continuing benefits to its excellent coverage, the company believes it can add value to its insurance coverage and excellent claim services.

The Protector Network pledges to help CIG policy clients:

1. Prepare for, prevent and deter unexpected incidents and mishaps.
2. Defend assets from preventable damage or loss.
3. Avoid and reduce risk exposure.
4. React in time to avert or minimize loss due to in-progress emergencies.
5. Reclaim or restore lost or damaged property.

If the pilot program proves to be successful, you can look forward to CIG expanding the program into your area soon.

Great Picnic Recipe Pasta Salad



Ingredients:

- 2 jars quartered, marinated artichoke hearts (drained, 13 oz.)
- 1 bag tri-color corkscrew pasta (12 oz.)
- ¼ cup chopped green pepper
- ½ cup chopped red onion
- 2½ cup sliced mushrooms
- ¼ cup shredded parmesan cheese
- 6-8 oz. Wishbone Italian Dressing
- garlic powder and pepper for taste

Boil pasta until *al dente* (firm to touch, about 10 minutes). Layer in the ingredients and mix well. Serves 15.

Important Contact Information

To Report a Claim:

Call 1-800-986-9974

CIG

Phone: (831) 233-5500

1-800-682-9255 (Toll Free)

Fax: (831) 647-8649

Mail: Post Office Box 3110
Monterey, California 93942

CIGville

E-mail: CIGville@ciginsurance.com

Mail: 9400 Double R Boulevard
Reno, Nevada 89521



New! Arizona Business

CIG is expanding its business services offered in Arizona. The following are currently available:

- Businessowners
- Commercial Auto
- Light Artisan Contractors
- Hotel
- Restaurant

...more coming soon.

To contact a CIG agent in Arizona, please go to our website and access our CIG Agent Locator page.



> continued from page 1

We're Rated #1 In Customer Satisfaction

a competitive policy-decision environment, it should be our role to urge consumers to get the biggest "bang for their buck," and a big component of that analysis is customer satisfaction.

CIG is uniquely positioned to deliver the overwhelming value consumers are really looking for. We offer the "whole package" for Homeowners and Auto insurance — highest customer satisfaction, competitive rates and combo discounts, value-added features, rapid-response services, and personalized service from our select expert agents. Looking ahead to 2007, CIG is preparing to add yet more value to our industry-leading customer-satisfaction rating.

Thank you for allowing CIG to serve as your insurance provider and protect your investments. Our goal is to stay by your side. Continuously.

*Source: The California Consumer Complaint Study - 2005 was published by the California Department of Insurance. It compared justified complaints received in 2004. CIG rates as the lowest in complaints based on consolidated statistics for both 50 top Auto and 50 top Homeowners insurers selling to the general public.



> continued from page 1

Employees, Business Partners, & Customers Share In 2007 United Way Success

Big Sisters, and the Food Bank.

The Company held a silent auction for employees to bid on hotel packages, free dinners, tours, merchandise, and entertainment packages. The response was overwhelming.

"It is always rewarding to see our people step up and give unselfishly to serve a greater good," said Peter Cazzolla, CIG President and CEO. "I am thankful for the unending capacity our people demonstrate to strive to help make life better for others. Our appreciation and gratitude go out to all of our employees, customers and business partners who contributed to make this year's United Way Campaign a truly rewarding experience."

> continued from page 1

CIG Delivers Enhanced Protection To Home And Auto Clients

- 200% Extended Replacement – We increased our optional Extended Replacement coverage from 150% to 200% of your home's insured value. Under this coverage if a home is totally destroyed by fire or another covered loss, we'll pay up to 200% of the Dwelling limit to rebuild it. Some restrictions apply so make sure your home is properly protected. Call your CIG Agent for a checkup.
- Specific Personal Property – You now have greater protection for select categories of your personal property. Your policy automatically includes additional coverage for money (\$1,000), jewelry (\$10,000), silverware (\$10,000), and credit card, fund transfer card, and forgery protection (\$10,000) at no additional cost to you.

If you're a CIG Auto policy client, we now provide:

- Express Road Service – Express Road Service is an enhancement to and part of our Towing coverage. Express Road Service provides 24/7 roadside assistance for your vehicle(s). Benefits include towing for up to a radius of 100 miles, delivery of gas, free locksmith services, and more.
- New-Car Replacement Coverage – We now provide replacement coverage for any total loss to new vehicles that are no more than 12 months old and have been driven less than 15,000 miles. Although this endorsement is only available in California at this time, we plan to introduce this feature in other states during 2007.
- Transportation Expenses – We increased the optional coverage for transportation expenses to \$50 per day and a maximum payout of \$1,500.
- Nevada Multi-Policy Discount Increased – Nevada Auto policy clients now enjoy a 25% discount on their auto policy when insuring both auto and home with CIG.

If you don't currently insure your auto or home with CIG, it's time you gave us a try. Call your local agent for more information about lowering your rates.



California Capital Insurance Company
 Nevada Capital Insurance Company
 Eagle West Insurance Company
 Monterey Insurance Company

PRSR
 Standard
 U.S. Postage
PAID
 Marina, CA
 Permit No. 33

In this Issue:

- ✿ United Way Campaign
- ✿ CIG is #1 in Customer Satisfaction
- ✿ New Benefits for Insurance Owners
- ✿ New Services in Arizona
- ✿ Enhanced Protection for Home and Auto
- ✿ Pasta Salad Recipe
- ✿ Win Free Gas



CIGville ♦ 9400 Double R Boulevard ♦ Reno, Nevada 89521

C.I.G.ville



Building Community Through Informative Communication

Issue No. X

www.cigville.net

Spring 2007

WIN FREE GAS!

You could help shape the future of the insurance industry! We're looking for your suggestions on how we can improve our pilot phase of The Protector Network. Submit your suggestion and your name will be entered into a random drawing to win a \$25 gas card. **In order to qualify, you MUST submit your entry by May 15, 2007 and include:**

- **Your name**
- **Your address**
- **Your CIG policy number**
- **Your suggestion for The Protector Network**



Incomplete entries will not be processed. Only one entry per household will be accepted. Agents, their employees, and employees of CIG are not eligible for this contest.

E-mail your entry to CIGville@ciginsurance.com or mail to: CIGville
 9400 Double R Boulevard
 Reno, Nevada 89521

Congratulations to our most recent winners:

- Richard Kvancz, *Springville, CA*
- Larry Hamilton, *San Jacinto, CA*
- Alden Jewel, *Yuba City, CA*
- Karen King, *Redding, CA*
- Yue-Hong Suto, *Pleasanton, CA*
- Lura Lee Morrison, *Gardnerville, NV*
- Mary Ellen Graham, *Calabasas, CA*
- Labib Mikhail, *Palmdale, CA*
- Pasteur Yuen, *Los Gatos, CA*
- Dolores Munro, *Lodi, CA*