



CAL-VALLEY CONNECTION

Open Enrollment

We Offer Health Benefits To Our Clients

Now is the time to make your benefit changes! Let us show you how we can customize your benefits package and improve the benefit experience through enrollment platforms. Please reach out to our benefits department for an update on how we can assist you with your health insurance going forward.

Just a reminder, we offer all lines of employee benefits, including the following:

- Health Insurance (all carriers)
- HSA
- Dental & Vision
- Life Insurance
- Disability
- Cafeteria Plans
- Aflac
- EASE HR Online Platform
- Cobra Compliance
- And More!

Feel free to contact me directly for more information, along with any questions you may have, or contact our benefits department via our main line at 559-225-1300.

Jodie Bohner
Benefits Account Executive
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Max Performer Award

Cal-Valley Insurance is part of Marshberry Consulting Connect Network that consists of leading Insurance agencies throughout the United States. Each year, Marshberry grants a regional award, which is decided based on operational excellence, providing a high level of service, employee and customer satisfaction, along with many other factors.



We were nominated for this award earlier this year and we are happy to announce that Cal-Valley has been selected as the Western Region Max Performer Award winner! This is a great honor and we are so grateful for the hard work and dedication of all of our employees, along with the continued support of our partners and clients. Thank you all!

Truck Driver Appreciation

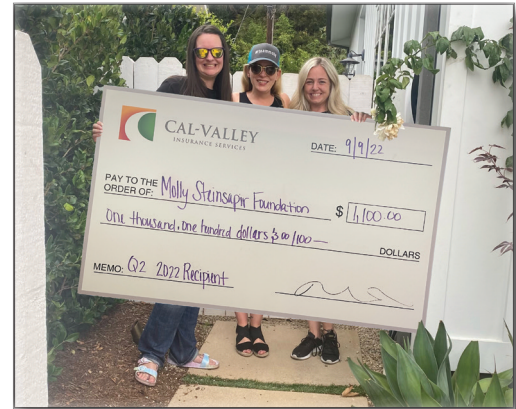
Truck Driver Appreciation Week was September 11-17 this year. We are so grateful for our highway heroes and we posted a video online showing our appreciation during that week. While we wanted to show our appreciation during that week, we really appreciate truck drivers all year long. We realize how demanding the job can be and the sacrifices that are made being on the road for so many hours daily. Thank you to all the men and women that travel the roads year round to keep the supply chain moving. We always appreciate everything that you do.

In case you didn't see it, click on the image below to view the truck driver appreciation video that we did a few weeks ago. Thanks again truck drivers, for everything that you do.



Quarterly Charity Update

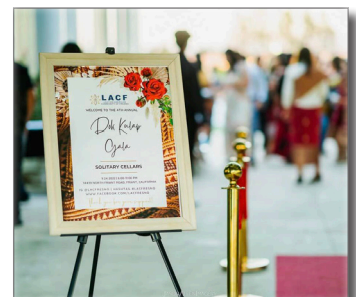
We recently presented a check to our second quarter charity, The Molly Steinsapir Foundation, for **\$1,100** and we are happy to have kept that momentum going and raised another **\$1,135** for our third quarter charity, Stone Soup Fresno.



We love to give back to these inspirational charities and this quarter we will be supporting our last charity of 2022, Angels of Grace. We have partnered with Angels of Grace before and they are an amazing organization. Angels of Grace provides a place of refuge and healing for foster children. They focus on the children's needs and search for loving foster families to enrich their lives. For more information about Angels of Grace, click [here](#).

LACF Annual Scholarship Fundraiser

Last month, many attended the Laotian American Community of Fresno (LACF) Dok Kulap Gala. The gala has become an annual tradition where the Lao community and supporters of the Lao community come together for a cause. These supporters reinvest and help shape the lives of Laotian youth and the community. Friends, family and local business owners were invited to the event, which resulted in over 400 guests in attendance, to show their support. Cal-Valley's Anusone Keochai is on the LACF board and helped coordinate the gala. Each year, she plans with the rest of the board, to deliver a memorable evening for the guests. Anusone stays involved with many organizations and charities, but she has been heavily engaged with LACF for many years. The gala was a great success and we look forward to next year's event.



How to Prevent Catalytic Converter Theft

A catalytic converter is a device found in vehicles' exhaust systems that converts environmentally hazardous exhaust into less harmful gasses. Though catalytic converters have been installed in every new vehicle since 1975, theft of these devices has skyrocketed in recent years due to the highly valuable precious metals they contain. The National Insurance Crime Bureau (NICB) found that the number of reported catalytic converter thefts increased from roughly 1,300 in 2018 to more than 52,000 in 2021. Thieves target these devices because they are easy to steal, they're highly valuable, and they're hard to trace. Since replacing a stolen catalytic converter can cost upwards of \$1,500, it's still important for vehicle owners to take preventive action to reduce the possibility of theft. The following are ways to minimize catalytic converter theft:

- **Install an anti-theft device.** Many manufacturers have developed anti-theft devices, such as steel plates that protect the underside of a vehicle or steel cable cages that make removal more difficult. Installing an alarm or a bright motion sensor light can also deter a thief.
- **Park in secure areas.** If available, vehicles should be parked overnight in a locked garage or in a well-lit, enclosed lot. When parking on the street, pick a well-lit area with plenty of traffic.

- **Paint the catalytic converter.** Using a hightemperature, fluorescent automotive exhaust spray paint on the auto part can create a visible deterrent to alert thieves to move on. Paint can also signal law enforcement and recyclers to look for etched numbers or identification marks.

- **Get the device etched.** Some police departments and muffler shops will etch a vehicle's identification number or license plate number onto the catalytic converter for free, making it harder for thieves to sell the part. Vehicle owners can also purchase an engraver's machine for a minimal cost at a hardware/do-it-yourself store.

- **Purchase comprehensive auto insurance coverage.** While having coverage in place won't prevent catalytic converter theft, it will help cover expenses if the part gets stolen. Keep in mind that purchasing only auto liability coverage will not cover theft.

Even with the proper insurance coverage, victims of catalytic converter theft may still have to wait for repairs due to parts delivery delays and repair shop backups. With such thefts on the rise, taking preventive action is the best way to avoid becoming a target. Contact us today for more risk management guidance.

The source material for this article was provided by Zywave.

CTA President's Dinner

The California Trucking Association (CTA) recently hosted their annual CTA President's Dinner at the Belmont Country Club. This event is held every year to honor the CTA State President. Ron Faulkner was honored as this year's state President and he has been involved with the CTA for many years. He has been active politically, attended numerous events and met with countless lawmakers in California. Cal-Valley has also been very active with the CTA for many years and Donna Ewy, from our office, helps coordinate these annual events. Many people were in attendance, including several employees from Cal-Valley. The evening also included a casino night theme to go along with the dinner and everyone had a great time.

