

A special note to our policyholders in California:

When I consider the reports from Cal-Fire or news outlets, and the uncertainty in the voices of our members in affected areas as we have reached out to check on them and their families, words fail to provide comfort or assistance. To our members and their agents who are living through these unimaginable fire catastrophes, I want to share with you the actionable steps we are taking to assist you.

First, we have been calling members that may have been in harm's way since the fires started. Thankfully, many have reported an encouraging status. We are grateful and hope that will not change, however we are here in the event something does. Others have not been as fortunate and have indicated a loss of everything as these historically destructive fires have advanced into communities without respect for property, or more tragically, life.

I want to be clear--Oregon Mutual won't just stand by to assist you; we have sent a team into the area to meet with our agents and policyholder members in order to assess their needs and make sure the promises we have made with every policy are kept. I have personally deployed our Vice President of Claims to the affected areas to make sure that during these difficult days, we are at our best. Although important, this is not just about paying claims. This is about helping those who have trusted Oregon Mutual to understand we care about their safety, to assist in their recovery, and to ensure they have the resources to do so within policy limits. I want them to know that on behalf of Oregon Mutual, we offer our thoughts, prayers and concerns without limit.

If you are an Oregon Mutual Insurance Member (policyholder) please contact us if you have not already been contacted, or if you need to update your location, contact information, or status. We can be reached at: 1-800-934-3809 or 503-560-0826 after regular business hours.

May the rage of these storms be stilled to a whisper and those affected find some peace in the calm. We stand ready to help.

Sincerely,

Steve Patterson President & CEO

**Oregon Mutual Insurance Company**