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UNDERWRITING/MARKETING BULLETIN

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CALIFORNIA WILDFIRE HAZARD BULLETIN

The fire season has begun early and with a vengeance. Very low humidity combined with critically dry fuels have already resulted in several dangerous fires throughout the State.

We will be closely monitoring all fires and "red flag" areas to determine eligibility.

We want to remind you that all policies issued by LSI for risks in "brush/wildfire" areas contain a Wildfire Mitigation endorsement which enables us to cancel (mid-term) any policy when we determine the risk to be out of compliance with State of California Defensible Space regulations.

We urge you to visit the Cal Fire Website <http://www.calfire.ca.gov/> to learn about the resources that are available to your customers (not just LSI customers) and remind them that failure to adequately protect their properties can not only result in devastating loss, but unavailability of insurance coverage.

Please feel free to contact our underwriters for more information.

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