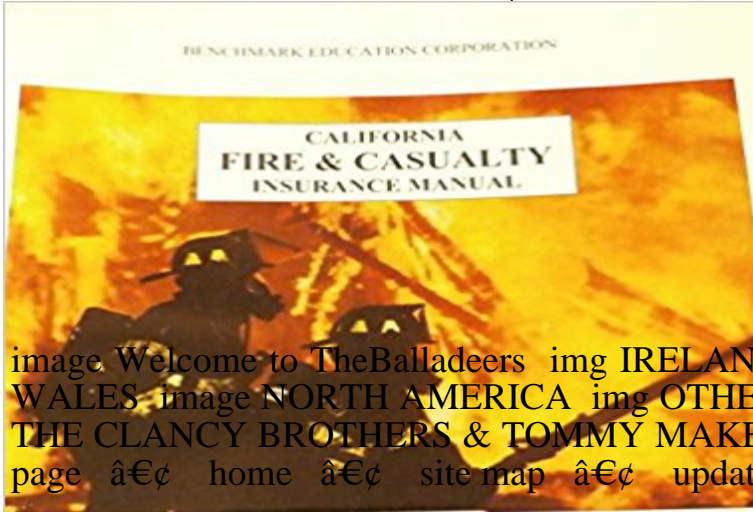


California Fire & Casualty Insurance Manual



This manual is designed to provide accurate and authoritative information in regard to fire and casualty insurance as practiced in the state of California.

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