



OFFICE OF THE GOVERNOR

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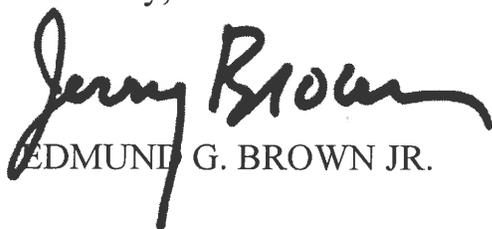
California Earthquake Authority

On behalf of the state of California, I would like to commend the California Earthquake Authority on its 20th anniversary of operations.

The California Earthquake Authority began providing residential earthquake insurance in December 1996 in order to stabilize the California insurance market following the devastating Northridge earthquake. In lowering insurance rates for homeowners, the California Earthquake Authority allows residents to choose insurance policies that meet their own needs and budget.

By promoting long-term community resilience through risk education, loss mitigation and insurance protection, the California Earthquake Authority continues to help Californians in preparing for and recovering from earthquake losses through an exemplary public-private partnership.

Sincerely,


EDMUND G. BROWN JR.