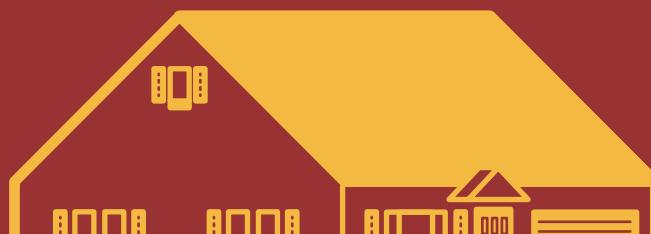
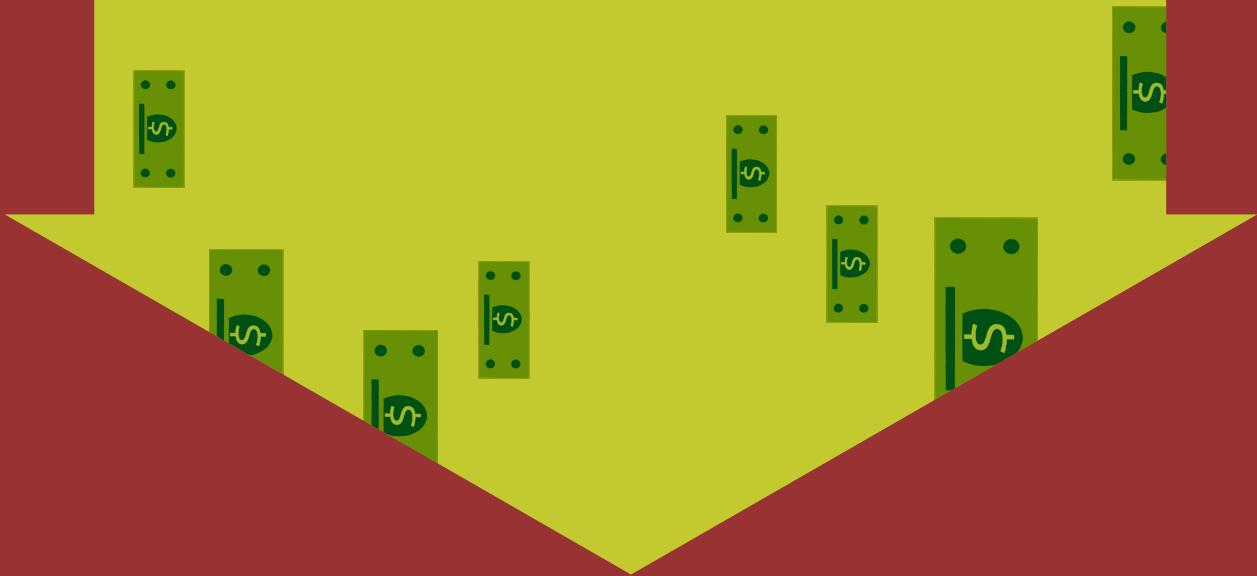


A Homeowner's Guide to **Lowering Home Insurance Costs** in California



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