

August 29, 2016

To: Participating Companies in the California FAIR Plan  
Attention: Chief Executive Officer or California FAIR Plan Designee  
Subject: Brush Areas

We have received questions regarding the identification of Brush Areas as defined by the Insurance Services Office (ISO). The only source we are aware of for defining these areas is ISO/Verisk, which can be found by following this link <http://www.verisk.com/insurance/underwriting/property/wildfire-risk.html>

The use of Brush Areas as defined by the Insurance Services Office (ISO) is found in California Insurance Code 10094.2. which reads: "Notwithstanding subdivision (c) of Section 10095, the facility shall, pursuant to regulations adopted by the commissioner, provide for a method whereby insurers who voluntarily write basic property insurance on risks located in areas **designated as brush hazard areas by the Insurance Services Office (ISO)** will, to that extent, be proportionately relieved of the liability to participate in a plan adopted pursuant to this chapter." emphasis added.

Sincerely,



Jinal Patel  
VP - Finance