



One Hartford Plaza, T-7-92  
Hartford, CT 06155  
Office (860) 547 5000

August 21, 2012

***SENT VIA CERTIFIED MAIL,  
RETURN RECEIPT REQUESTED***

Mark O'Brien  
Environmental Risk Services  
1600 Riviera Avenue, Suite 310  
Walnut Creek, California 94595

**Re: Alleged Policyholder: City of Benicia**

**Alleged Policies:** TXU 105380 (03/03/1983 – 03/-03/1984)  
Twin City Fire Insurance Company

928950 (1981) and GC-003865( 07/01/1984 – 07/01/1987)  
First State Insurance Company

57 LGX 151352 (03/06/1966 – 03/05/1967)  
Hartford Accident and Indemnity Company

**Alleged Claim:** Benicia Arsenal vs. United States Department of the  
Army by Environmental Protection Agency, CA

**Alleged Site:** Former Benicia Arsenal, Benicia California

Dear Mr. O'Brien:

Twin City Fire Insurance Company, First State Insurance Company and Hartford Accident and Indemnity Company collectively known as (hereinafter "The Hartford") acknowledges receipt of the above-referenced claim (hereinafter "Claim") in which the City of Benicia (hereinafter "Benicia") is seeking defense and indemnification for the alleged contamination of the property formally known as the Former Benicia Arsenal in Benicia California (hereinafter "Site").

The purpose of this letter is not only to acknowledge receipt of notice of the Claim, but also to request your cooperation and assistance in helping us determine The Hartford's coverage obligations, if any, for the Claim. First, if coverage is being sought in connection with the Claim under any policy other than the above-referenced policies, please immediately provide us with

any and all information about those other policies. Also, we request that you please kindly provide us with:

- The identity of any and all other insurance carriers which have been put on notice for the Claim, and contact information for said insurance companies.
- All documents relating to the investigation and remediation of the Site.

Additionally, while we are in the process of conducting our investigation, it is important that you immediately report the Claim to all insurance carriers that issued policies that may potentially apply to the Claim and provide us with the identity of and contact information for any such insurance carriers. We thank you in advance for your cooperation.

Neither this correspondence, nor any future communication should be deemed or construed as an admission that coverage is available for this Claim, or as a waiver of any rights, positions or defenses of The Hartford. Please kindly direct all future communications with The Hartford regarding this matter to my attention. Also, should you have any questions, please do not hesitate to contact me.

Regards,



Lisa M. Griggs  
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2710 Gateway Oaks Drive, Suite 150N  
Sacramento, CA 95833-3505

Ms. Heather McLaughlin  
Benicia City Attorney  
250 East "L" Street  
Benicia, California 94510