

To: Alexis Campbell(alexis@trademarkia.com)
Subject: U.S. Trademark Application Serial No. 97119966 - CALI AGENT 222 - 2017054
Sent: August 26, 2022 11:24:00 AM EDT
Sent As: tmng.notices@uspto.gov

Attachments

[screencapture-www-collinsdictionary-com-us-dictionary-english-agent-16615266036181](#)
[screencapture-www-insureon-com-real-estate-business-insurance-agents-brokers-new-york-16615270025241](#)
[screencapture-www-thehartford-com-business-insurance-midsize-real-estate-16615270669961](#)
[screencapture-www-yelp-com-search-16615271186991](#)
[screencapture-ali-usc-edu-blog-the-slang-and-sayings-of-californians-16615271627751](#)
[screencapture-www-latimes-com-california-story-2022-06-01-love-it-or-hate-it-the-nickname-cali-has-a-surprisingly-long-history-16615272278241](#)
[screencapture-theflatbkny-com-united-states-is-cali-a-nickname-for-california-16615272566041](#)
[screencapture-www-abbreviationfinder-org-acronyms-cali_california-html-16615272973431](#)

United States Patent and Trademark Office (USPTO) Office Action (Official Letter) About Applicant's Trademark Application

U.S. Application Serial No. 97119966

Mark: CALI AGENT 222

Correspondence Address:
ALEXIS CAMPBELL
LEGALFORCE RAPC WORLDWIDE, P.C.
446 E SOUTHERN AVE
TEMPE AZ 85282 UNITED STATES

Applicant: Stormborn Tango, Inc.

Reference/Docket No. 2017054

Correspondence Email Address: alexis@trademarkia.com

NONFINAL OFFICE ACTION

The USPTO must receive applicant's response to this letter within six months of the issue date below or the application will be abandoned. Respond using the Trademark Electronic Application System (TEAS). A link to the appropriate TEAS response form appears at the end of this Office action.

Issue date: August 26, 2022

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issue(s) below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

SEARCH OF USPTO DATABASE OF MARKS

The trademark examining attorney searched the USPTO database of registered and pending marks and found no conflicting marks that would bar registration under Trademark Act Section 2(d). 15 U.S.C. §1052(d); TMEP §704.02.

SUMMARY OF ISSUES:

- Disclaimer Required
- Explanation of Mark's Significance Required

Real estate management services; Real estate financing services; Real estate agency services; Real estate title insurance underwriting services; Insurance brokerage services; Insurance consultancy; Life insurance brokerage; Real estate brokerage; Insurance consulting in the field of life insurance

Disclaimer Required

Applicant must disclaim the wording "CALI AGENT" because it is merely descriptive and primarily geographically descriptive of applicant's services.

The wording "AGENT" merely describes a function and feature of applicant's services. *See* 15 U.S.C. §1052(e)(1); *DuoProSS Meditech Corp. v. Inviro Med. Devices, Ltd.*, 695 F.3d 1247, 1251, 103 USPQ2d 1753, 1755 (Fed. Cir. 2012).

The attached evidence from the Collins dictionary shows this wording means "a person or thing that performs an action or brings about a certain result, or that is able to do so or a person, firm, etc. empowered to act for another". In addition, evidence from The Hartford, Insureon, and Yelp shows the wording AGENT is commonly used in connection with similar services to describe professionals that represent buyers or sellers in real estate transactions or insurers. Therefore, this wording merely describes that the real estate and insurance services in the application are performed by an agent.

In addition, the wording "CALI" is primarily geographically descriptive of the origin of applicant's goods and/or services. *See* 15 U.S.C. §1052(e)(2); *In re Societe Generale des Eaux Minerales de Vittel S.A.*, 824 F.2d 957, 959, 3 USPQ2d 1450, 1451-52 (Fed. Cir. 1987); TMEP §§1210.01(a), 1210.06(a), 1213.03(a).

The attached evidence from shows that the term "CALI" in the mark refers to the state of California, a generally known geographic place or location. *See* TMEP §§1210.02 *et seq.* The services for which

applicant seeks registration originate in this geographic place or location as shown by the applicant's address. in the application. *See* TMEP §1210.03. Because the services originate in this place or location, a public association of the goods and/or services with the place is presumed. *See In re Hollywood Lawyers Online*, 110 USPQ2d 1852, 1858 (TTAB 2014) (citing *In re Spirits of New Merced, LLC*, 85 USPQ2d 1614, 1621 (TTAB 2007)); TMEP §§1210.02(a) 1210.04. Thus, the primary

Applicant may respond to this issue by submitting a disclaimer in the following format:

No claim is made to the exclusive right to use “CALI AGENT” apart from the mark as shown.

For an overview of disclaimers and instructions on how to provide one using the Trademark Electronic Application System (TEAS), see the [Disclaimer webpage](#).

Explanation of Mark's Significance Required

To permit proper examination of the application, applicant must explain whether the term “222” in the mark has any significance in the real estate or insurance trade or industry or as applied to applicant’s services, or if such wording is a term of art within applicant’s industry. *See* 37 C.F.R. §2.61(b); TMEP §814. If the wording has no significance and is not a term of art in the relevant trade or industry or as used with applicant’s services, applicant must provide a statement to that effect. *See* 37 C.F.R. §2.61(b); TMEP §814.

To respond to this requirement for information, open the appropriate Trademark Electronic Application System (TEAS) response form and enter the serial number, answer “yes” to question 3, and provide the information on the “Additional Statement(s)” page in the “Significance of Wording, Letter(s), or Numeral(s)” text box(es) in the form.

Failure to comply with a requirement for information is an independent ground for refusing registration. *In re SICPA Holding SA*, 2021 USPQ2d 613, at *6 (TTAB 2021) (citing *In re Cheezwhse.com, Inc.*, 85 USPQ2d 1917, 1919 (TTAB 2008); *In re DTI P’ship LLP*, 67 USPQ2d 1699, 1701-02 (TTAB 2003); TMEP §814).

Response guidelines. For this application to proceed, applicant must explicitly address each refusal and/or requirement in this Office action. For a refusal, applicant may provide written arguments and evidence against the refusal, and may have other response options if specified above. For a requirement, applicant should set forth the changes or statements. Please see “[Responding to Office Actions](#)” and the informational [video “Response to Office Action”](#) for more information and tips on responding.

Please call or email the assigned trademark examining attorney with questions about this Office action. Although an examining attorney cannot provide legal advice, the examining attorney can provide additional explanation about the refusal(s) and/or requirement(s) in this Office action. *See* TMEP §§705.02, 709.06.

The USPTO does not accept emails as responses to Office actions; however, emails can be used for informal communications and are included in the application record. *See* 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05.

How to respond. [**Click to file a response to this nonfinal Office action.**](#)

/Mahreen Gillani/
(571) 272-9704
mahreen.gillani@uspto.gov

RESPONSE GUIDANCE

- **Missing the response deadline to this letter will cause the application to abandon.** The response must be received by the USPTO before midnight **Eastern Time** of the last day of the response period. TEAS maintenance or [unforeseen circumstances](#) could affect an applicant's ability to timely respond.
- **Responses signed by an unauthorized party** are not accepted and can **cause the application to abandon**. If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with [legal authority to bind a juristic applicant](#). If applicant has an attorney, the response must be signed by the attorney.
- If needed, find [contact information for the supervisor](#) of the office or unit listed in the signature block.



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agent



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Definition of 'agent'

agent

Collins COBUILD

(ədʒənt) ⓘ ⓘ

Word forms: agents

1. COUNTABLE NOUN

An **agent** is a person who looks after someone else's business affairs or does business on their behalf.
[business]

You are buying direct, rather than through an agent. ⓘ

Synonyms: representative, deputy, substitute, advocate More Synonyms of **agent**

2. See also travel agent

3. COUNTABLE NOUN

An **agent** in the arts world is a person who gets work for an actor or musician, or who sells the work of a writer to publishers.

My literary agent thinks it is not unreasonable to expect \$500,000 in total. ⓘ

4. COUNTABLE NOUN

An **agent** is a person who works for a country's secret service.

All these years he's been an agent for the East. ⓘ

Synonyms: spy, operative [US, Canadian], mole, secret agent More Synonyms of **agent**

Word Frequency ⓘ ⓘ ⓘ ⓘ ⓘ



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streak!

Quick Word Challenge

Question 1 - Score: 0 / 5
arise or rise?

Drag the correct answer into the box.

arise

rise

Unemployment has

in sharply.

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Relying on just
your phone
for Internet?

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5. COUNTABLE NOUN

A chemical that has a particular effect or is used for a particular purpose can be referred to as a particular kind of **agent**.

...the bleaching agent in white flour.

Synonyms: force, means, power, cause [More Synonyms of agent](#)

[More Synonyms of agent](#)

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[Video: pronunciation of agent](#)

agent



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Flash Sale





agent

in American English

(ĕjdĕnt)

NOUN

Word Frequency ●●●●●



1. a person or thing that performs an action or brings about a certain result, or that is able to do so
2. an active force or substance producing an effect
a chemical agent

3. a person, firm, etc. empowered to act for another

4. *US*

a representative of a government agency

revenue agent

5. *US, Informal*

a traveling *salesperson*

6. *Grammar*

the word or words designating the person or thing that performs the action of the verb in a sentence

VERB INTRANSITIVE, VERB TRANSITIVE

7. to act or work as an agent (on)

SYNONYMOUS NOTE:

an agent is, generally, a person or thing that acts or is capable of acting, or, in this comparison, one who or that which acts, or is empowered to act, for another [the company's *agent*; factor now usually denotes an agent for the sale of goods; a, deputy is a public official to whom certain authority has been delegated by superiors; , proxy implies the delegation of power to substitute for another in some formal or ceremonial detail [some stockholders vote by *proxy*]]

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Word origin

L *agens* (gen. *agentis*), prp. of *agere*, *act!*



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agent

in American English

(ĕjdĕnt)

NOUN

Word Frequency ●●●●●



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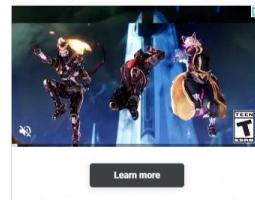


2. a person or thing that acts or has the power to act
3. a natural force or object producing or used for obtaining specific results
Many insects are agents of fertilization
4. an active cause; an efficient cause
5. a person who works for or manages an agency
6. a person who acts in an official capacity for a government or private agency, as a guard, detective, or spy
an FBI agent
the secret agents of a foreign power
7. a person responsible for a particular action
Who was the agent of this deed?
8. **Grammar**
a form or construction, usually a noun or noun phrase, denoting an animate being that performs or causes the action expressed by the verb, as the *police* in *The car was found by the police*
9. See **Indian agent**
10. a representative of a business firm, esp. a traveling salesperson; canvasser; solicitor
11. **Chemistry**
a substance that causes a reaction
12. **Pharmacology**
a drug or chemical capable of eliciting a biological response

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13. **Pathology**
any microorganism capable of causing disease
 14. **Brit**
an election campaign manager
 - ADJECTIVE**
 15. acting; exerting power (opposed to *patient*)
TRANSITIVE VERB
 16. to represent (a person or thing) as an agent; act as an agent on
Who agented that deal?
- SYNONYMS**
1 *representative* 2 *proxy*

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Word origin

[1570–80; < L *agent-*(s. of *agens* (prp.) doing), equiv. to *ag-*(root of *agere* to do) + *-ent-*-ENT]



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agent

in British English

('erjdʒənt) ⓘ ⓘ

NOUN

1. a person who acts on behalf of another person, group, business, government, etc; representative
2. a person or thing that acts or has the power to act
3. a phenomenon, substance, or organism that exerts some force or effect
a chemical agent
4. the means by which something occurs or is achieved; instrument
wind is an agent of plant pollination
5. a person representing a business concern, esp a travelling sales representative
6. *British* short for *estate agent*
7. short for *secret agent*

Word Frequency ⓘ ⓘ ⓘ ⓘ ⓘ

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Derived forms

agential (eɪdʒənʃəl) ⓘ ⓘ ADJECTIVE

Word origin

C15: from Latin *agent-*, noun use of the present participle of *agere* to do

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agent

in the Pharmaceutical Industry

(ərdʒənt)

Word forms: (*regular plural*) agents

NOUN

(*Pharmaceutical: Ingredients*)

A substance that has a particular effect or is used for a particular purpose can be referred to as a particular kind of **agent**.

The type of emulsion produced depends on the solubility of the emulsifying agent.

Word Frequency ⓘ ⓘ ⓘ ⓘ ⓘ

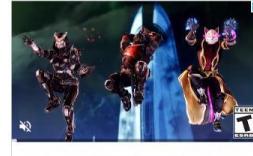
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suspending agent is used to keep drug in suspension and prevent it settling.
A substance that has a particular effect or is used for a particular purpose can be referred to as a particular kind of **agent**.



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suspending agent

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Examples of 'agent' in a sentence

agent

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An **agent** working for both sides of a **transfer** has a **conflict of interest**.

TIMES, SUNDAY TIMES (2016)

He acted as his **agent** in his **Riverside return**.

THE SUN (2016)

Agents work out the value of shorter **leases** as a percentage of long lease or freehold value.

TIMES, SUNDAY TIMES (2006)

Troops found a white powder they suspected to be a chemical warfare **agent**.

TIMES, SUNDAY TIMES (2016)

Proving which chemical **agent** was used on the victims does not determine responsibility for the attack.

TIMES, SUNDAY TIMES (2013)

But now our **phones** are acting as our **agents**.

TIMES, SUNDAY TIMES (2016)

This **flexible** policy has enabled the firm to build up a very **extensive** network of national **agents** throughout the world.

TOM CANNON BASIC MARKETING, PRINC...

He is also a **shareholder** in his **agent's** business.

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TIMES, SUNDAY TIMES (2006)

He was by then being branded as a traitor and rebel, and had found himself pursued by government agents and without a friend in the world.
CHRISTIANITY TODAY (2000)

If you don't visit the agent in person, then at least be sure to have a world map to hand when you phone.
TIMES, SUNDAY TIMES (2010)

Word lists with

agent

Scots law terms

Related word partners

agent

BETA ⓘ

anti-inflammatory agent
antibacterial agent
binding agent
biological agent
border agent
casting agent
chemotherapeutic agent
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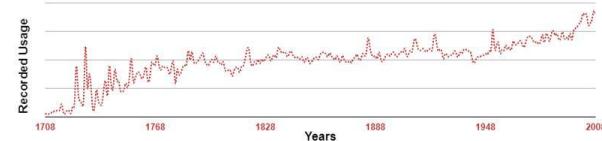
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British English: agent [ə'gent] / ərdʒənt/ noun

An **agent** is someone who arranges work or business for someone else.

You are buying direct, rather than through an **agent**.

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American English: agent [ə'gent] / ərdʒənt/ noun

Arabic: [اَجِنْتَه]

Brazilian Portuguese: agente [a'gent̥e]

Chinese: (代理商) [lǐlìshāng]

Croatian: agent [a'gent̥]

Czech: agent [a'gent̥]

Danish: agent [a'gent̥]

Dutch: agent [a'gent̥]

European Spanish: agente [a'gent̥] representante

Finnish: agentti [a'gent̥ti]

French: agent [a'gent̥]

German: Vertreter [a'vɛtʁətər]

Greek: πρόσωπος [prósw̥pos]

Italian: agente [a'gent̥]

Japanese: 代理人 [代りじん]

Korean: 대리인 [dæriin]

Norwegian: agent [a'gent̥]

Polish: agent [a'gent̥]

European Portuguese: agente [a'gent̥e]

Romanian: agent

Russian: агент [a'gent̥]

Spanish: agente [a'gent̥e] Persona o cosa que produce un efecto

Swedish: ombud [a'mbu:d]

Thai: ตัวแทน, เอเจนต์

Turkish: temsilci [temsi'l̥ci]

Ukrainian: агент [a'gent̥]

Vietnamese: người trung gian [a'gent̥]

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agent

agent noun

agent of production

Agent Orange

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agent noun

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Quick Word Challenge

Question: 1 ~ Score: 0 / 5

palate or palette or pallet?

Which version is correct?

Smooth the top using a **palette** knife.

Smooth the top using a **palate** knife.

Smooth the top using a **pallet** knife.

NEXT

radio

Aug 26, 2022

Word of the day

radio

Radio is the broadcasting of programmes for the public to listen to, by sending out signals from a transmitter.

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Real estate agent and broker insurance in New York

Learn about business insurance requirements and the most common policies for real estate agents and brokers in New York.



Which policies are required for real estate agents and brokers in New York?

If you have a commercial lease, your property manager may require you to purchase general liability insurance. Commonly purchased by real estate agents and brokers in New York, general liability insurance can protect your business from expenses associated with common mishaps, such as client property damage and injuries.

Your clients may require errors and omissions insurance in a contract. Also called

professional liability insurance, errors and omissions insurance provides financial protection if a client files a lawsuit claiming your work caused financial harm because it was late, erroneous, or incomplete. Though E&O insurance is not required in New York, some states require real estate agents and brokers to carry this policy.

State law in New York requires nearly every small business with employees to provide workers' compensation coverage, and business-owned vehicles must be covered by commercial auto insurance. Personal vehicles used for business purposes should have commercial coverage, as well.

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What are the most common policies for a real estate agent or broker in New York?

The most common policies for real estate agents and brokers in New York vary depending on revenue, client contracts, partnerships, and other factors.



General liability insurance

General liability insurance is the foundation of a real estate agent or broker's business protection, with coverage that extends to client injuries, client property damage, and advertising injuries. Most commercial leases require you to have this coverage.



Errors and omissions insurance (E&O)

Many clients require proof of errors and omissions insurance before entering into contracts for professional services. This policy, also called professional liability insurance, can help cover legal expenses if a real estate agent or broker is sued for unsatisfactory performance or a work mistake.



New York workers' compensation

If you own a real estate agency or brokerage in New York that has employees, you are required to carry workers' compensation coverage. This policy is optional.

for sole proprietors. However, if you break your arm by tripping on the steps at a property, or develop carpal tunnel syndrome after years of working on a computer, you can turn to your workers' comp policy to help pay your medical bills and lost wages.



Business owner's policy (BOP)

Real estate agents and brokers often qualify for a [business owner's policy](#). This package helps your business save money by bundling commercial property insurance with general liability insurance at an affordable rate.



Commercial auto insurance

Personal auto insurance policies typically exclude business use, which means you could end up paying for an auto accident if it happens on a work errand with your personal vehicle. [Commercial auto insurance](#) is required for vehicles owned by real estate companies. [Hired and non-owned auto insurance](#) covers personal vehicles used for business purposes.



Cyber liability insurance

[Cyber liability insurance](#) can help real estate agents and brokers survive data breaches and cyberattacks experienced by your company. Many professional liability policies include this coverage, but check with your licensed Insureon agent to make sure.

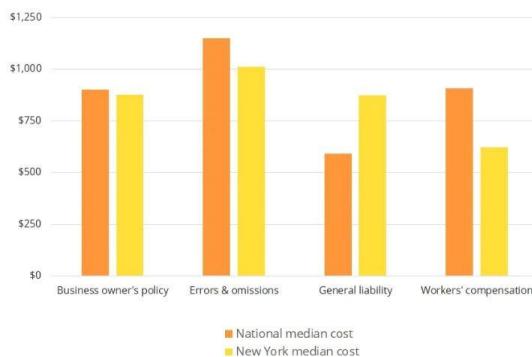
What do real estate agents in New York pay for business insurance?

In New York, real estate agent business insurance costs are generally lower than the national median, according to an analysis of Insureon applications. As general liability policies trend higher in New York state, it may make sense for real estate agents to consider a business owner's policy, which bundles general liability and commercial property insurance for a discount.

The cost of errors and omissions coverage is lower than the national rate, although it's typically the most expensive policy for real estate agents. It may be tempting to go without this policy, considering it's not a requirement in New York. **However, in the event of an errors and omissions suit against a real estate agent, the legal costs can range up to six figures.** Overall, real estate agents and brokers in New York can

expect to spend around \$200 per month to secure their small business.

Median costs for New York real estate agent and brokers



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Insureon's industry-leading technology helps real estate agents and brokers in New York save time and money shopping for insurance by comparing policies from top U.S. carriers. Start a free online application to review quotes for the policies that best fit your business. Our insurance agents are licensed in New York and can answer your questions as you consider coverage.

To make the application go quicker, have this information ready:

- Workforce details, such as the number and types of employees
- Current and projected revenue
- Business partnerships
- Insurance history and prior claims
- Commercial lease insurance requirements

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Insurance Built for Your Real Estate Business

Real estate owners and managers face constantly changing risks. We understand how the evolving industry can create unique challenges. That's why with our insurance designed for real estate businesses, you'll get the forward-thinking coverage you need.

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4.8/5 Star Claims Experience* (4274 reviews)

Specialized Insurance Solutions That Evolve With the Real Estate Industry

We know real estate management businesses face unique risks that are constantly changing. From preparing for potential catastrophes to addressing new laws and regulations, there's a lot that you need to protect your business from.

That's why we have a dedicated team of real estate industry experts that can help you overcome challenges. Our team includes:

- Underwriters
- Risk engineering consultants
- Claims specialists

Who We Serve

We can help protect a variety of real estate management companies, including:

- Commercial Property Owners Non-Residential
- Commercial Property Managers
- Real Estate Investment Trusts (REITs)
- Triple Net Lease Properties
- Office Class A/B
- Light Industrial Facilities
- Mixed-Use Properties
- Real Estate Agents & Managers
- Commercial/Residential Condo Associations

Are You a Smaller Firm?

Smaller real estate firms typically require specialized insurance coverage.

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Customizable Insurance Solutions to Help Protect Real Estate Management Businesses

We offer comprehensive coverage offerings that your agent or broker can customize to meet the specific needs of your real estate management business.

Our broad coverages include:

General Liability Choice® to help protect against claims that your real estate business caused bodily injury and property damage. Our policy also helps meet contractual needs for additional insureds, waiver of subrogation, plus primary and non-contributory coverage. For businesses with more complex risks, our dedicated Complex Liability group can help create a policy for high hazards.

Property insurance to help protect your real estate business' buildings, facilities and business equipment. Depending on the size of your business, we offer two types of property insurance:

Property Choice® for mid-size businesses helps protect your real estate business' buildings, facilities and business equipment. Property Choice includes valuable Coverage Extensions such as:

- Newly Acquired Property
- Utility Services Interruption
- Ordinance or Law
- Green Coverage – Cost to Upgrade
- Debris Removal
- Preservation and Protection of Property
- Outdoor Trees Shrubs, Plants, Lawns, or Sod

Our **Property Elite** form services customers that need larger limits or have more complex risks. We provide coverage solutions for excess property, quota share, assumed reinsurance and manuscript forms.

Umbrella and excess liability, which gives your real estate business worldwide coverage and limits up to \$25 million.

We also offer specialized coverages that can give your real estate business more protection, such as:

- **Builder's risk** to protect contractors and owners from unique risks on both new projects and renovations.
- **Pollution legal liability** designed especially for those who own, lease, operate, manage or develop real estate property.
- **Cyber liability insurance** to help your business prepare for, respond to and recover from a cyberattack

Respond to and recover from a cyberattack.

- [Management liability insurance](#) to help protect against liability risks that your leaders face.

Real Estate Agent and Broker Resources

From success stories to our appetite guide, see our [real estate agents and brokers resources](#).



Identifying Risks Before They're a Problem for the Real Estate Industry

Our [risk engineering](#) team can help find and fix issues before they become a problem for your real estate business. Our specialists use a variety of resources to help make your business safer, including:

- Property risk engineering surveys
- Slip, trip and fall assessments and risk management evaluations
- Water damage risk assessments, including consultative services to develop a water damage prevention plan
- Automatic sprinkler system and water supply evaluations
- Roof inspections and maintenance program reviews
- Electrical prevention maintenance reviews and evaluations

Exceptional Claims Service Dedicated to Real Estate

Our specialized claims team provides:

- Dedicated liability claims specialists who have an average of 20+ years of experience
- Effective and seamless coordination
- An escalation process matching higher level expertise with claim complexity
- Actionable data and intel
- In-house legal staff with deep jurisdictional knowledge and expertise
- Certified public accountants to support business interruption claims

Unique Offerings for Larger Real Estate Businesses

Track Risk. Explore Opportunities. (TREO)SM

Our risk management information system is designed to simplify claims management and help lower loss costs.

ClaimPlus Team[®]

A team of professionals who work with each client's operations and risk exposures.



Specialized Support

We make it our business to figure out how to best support our customers, which means fully understanding your needs and risks. You can work with your agent or broker to create a customized insurance policy with specialized coverage for your real estate business.

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"Whether you're looking Property & Casualty, or Commercial and Life, or Homeowner's Insurance, Life Insurance, Small Business, Commercial Insurance or specialty coverage, Farmers..." [more](#)

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Home & Rental Insurance, Auto Insurance, Life Insurance

Locally owned & operated 9 years in business

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Life143

61 Broadway Financial District

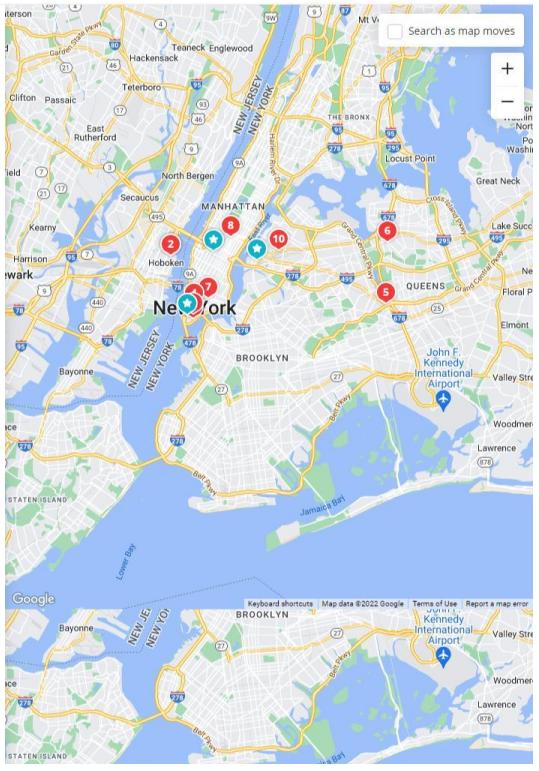
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Allstate Insurance: Kelly Qu Agency

19

Life Insurance, Auto Insurance, Home & Rental Insurance

"Contact my Agency to get a Quick, Personalized Insurance Quote Today! A great rate is just a call or click away. I have been in the insurance industry for many years. I enjoy helping... [more](#)

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43 locals recently requested a quote



Muller Insurance

26

Insurance

116 years in business

Offers payment plans

"A few years ago I bought my first [home](#). At some point it occurred to me that I would need homeowner's [insurance](#), and my real estate agent recommended Muller, which I'd seen in town for decades but never thought..." [more](#)

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23 locals recently requested a quote



John Romero - State Farm Insurance Agent

1

Insurance

"I was an Allstate customer until 1999, when I got married. After we were married we went with my husband's [insurance](#) agency John Romero Agency. Over the years, we have had our..." [more](#)

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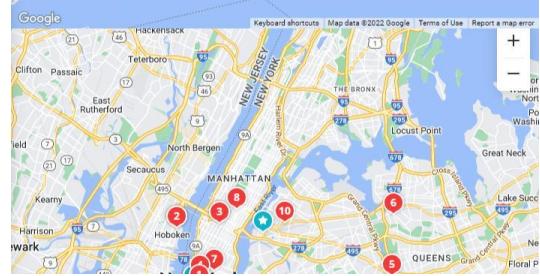
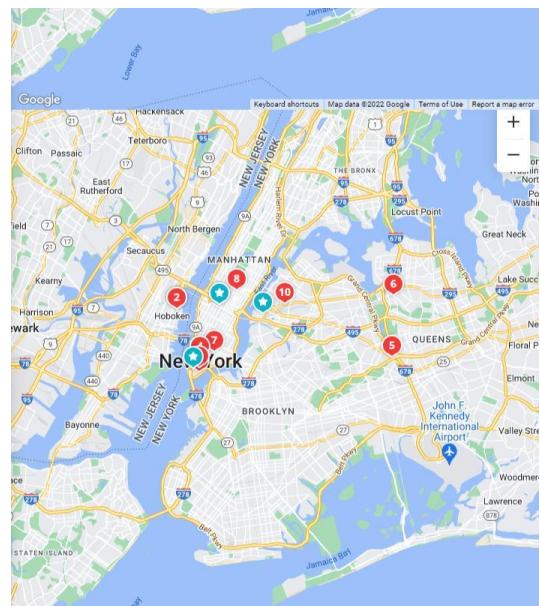
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Joshua Martinez - Combined Insurance

130 Ravine Ave



[Life](#)
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Life Insurance

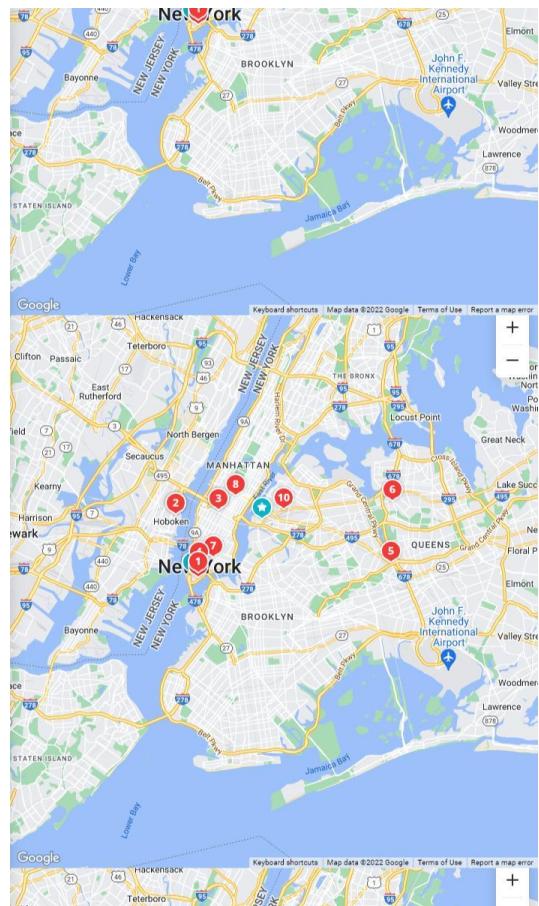
Certified professionals [①](#)

100 years in business

"We're here to serve all, we specialize in not only life insurance but short term and long term disability, accident and sickness, cancer protector, critical care. These are insurance..." [more](#)

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You can request a quote from this business



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Insurance type

- [Business](#)
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Charmaine Robin - State Farm Insurance Agent

569 Uniondale Ave

[5](#)

Auto Insurance, Life Insurance, Home & Rental Insurance

[②](#) Women-owned & operated [①](#)

[③](#) Speaks Spanish

"I just relocated back to New York. Charmaine is an AMAZING State Farm agent who consistently delivers remarkable customer service. She made my transition smooth and updated me every step of the way. I highly..." [more](#)



United Counties Insurance Group

2515 Rte 516

Life Insurance, Auto Insurance, Home & Rental Insurance

"Report a Claim report a Property Claim report an Auto Insurance Claim You may pay your bill on line with the following companies: IFA Mercury Encompass Franklin MutualFidelity..." [more](#)

All Results



1. Gotham Brokerage

75 Maiden Ln

Financial District

[31](#)

Insurance

"Jeff truly is quick in responses and get things done . Bought coop **insurance** here at a fair price" [more](#)

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Responds in about **10 minutes**

15 locals recently requested a quote



2. Muller Insurance

930 Washington St

[26](#)

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Insurance type

- Business
- Health
- Identity protection
- Jewelry
- Life
- Overseas

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Insurance

116 years in business Offers payment plans

"Muller's had the best price of all the **insurance** agencies I called. Their customer service was top" [more](#)

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Responds in about 3 hours

23 locals recently requested a quote

3. Allstate Insurance: Kelly Qu Agency

19

Home & Rental Insurance, Auto Insurance, Life Insurance

"on the subway! Who knew your renter's **insurance** can cover you outside your apartment??!! The money" [more](#)

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Responds in about 10 minutes

43 locals recently requested a quote



4. Schaefer Enterprises

3

Home & Rental Insurance, Auto Insurance, Life Insurance

"through the concerns I had when I decided to get **insurance** to start my small business. Excellent" [more](#)



77 Chambers St
Civic Center

5. Allegiance Financial Group

3

Insurance

"I was shopping for **insurance** for my investment properties, home/ auto and called few agencies" [more](#)

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Responds in about 1 day

3 locals recently requested a quote



118-35 Queens Blvd
Forest Hills

6. No 1 Insurance Brokerage

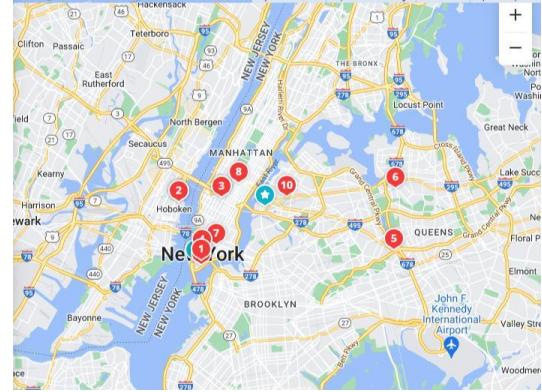
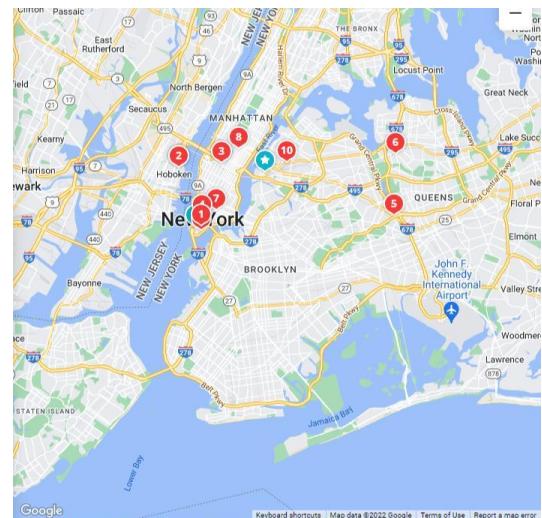
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Home & Rental Insurance, Auto Insurance, Life Insurance

"Great service...trustworthy, no waiting for hours, try to get you the best deals, good customer interaction...highly recommend this place for auto **insurance**." [more](#)



4110 Main St
Downtown Flushing



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Insurance type

- Business
- Health
- Identity protection
- Jewelry
- Life
- Overseas

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3

Insurance

"I purchased my **home** and life **insurance** all through this **broker**. I'd even have purchased auto" [more](#)

250 Grand St
Lower East Side

**8. 安达财富 Aimdar Advisory Group**

Insurance

Speaks Mandarin Certified professionals

[Request a Quote](#)

You can request a quote from this business

13 locals recently requested a quote

**9. EK Insurance**

4

Insurance

"Professional, I do had such a good experience with **EK-Insurance**. Ethen has respond to my request" [more](#)

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**10. Absolute Private Services**

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3418 Northern Blvd
Long Island City

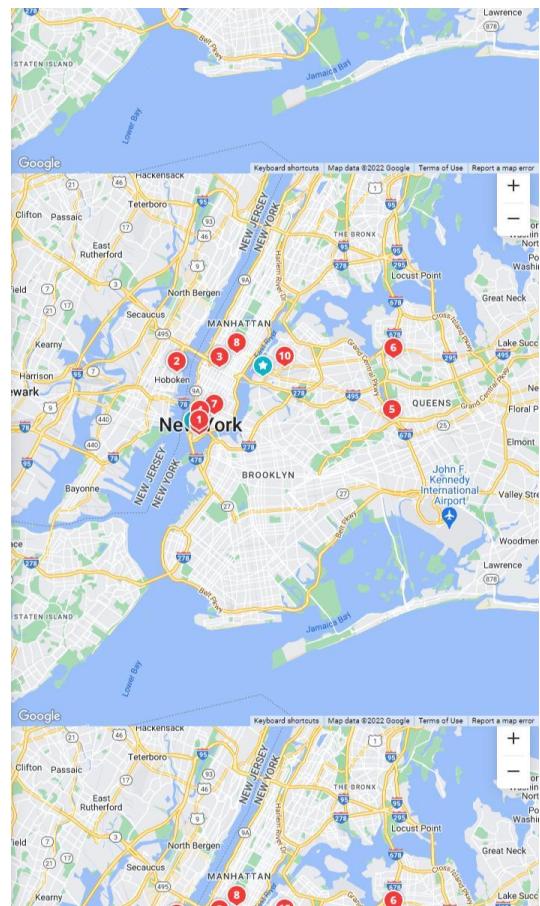
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Responds in about 5 hours

16 locals recently requested a quote

< 1 2 3 4 5 6 7 8 9 >

1 of 24



- Health
 - Identity protection
 - Jewelry
 - Life
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these are all good questions. I'd recommend going to vrbo.com and grabbing a place for 2-4 weeks, timed for your arrival. I'd spend the extra...

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- Business
- Health
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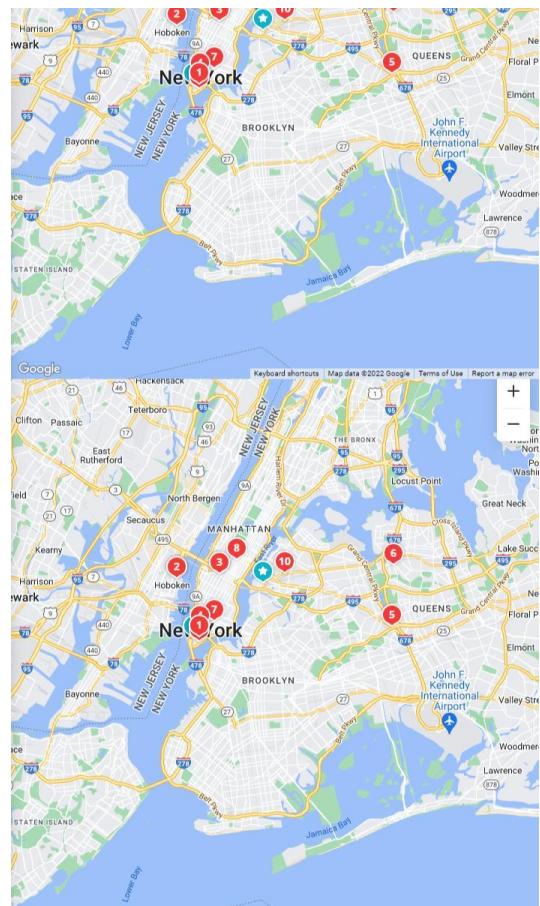
What are some popular services for insurance?

What are people saying about insurance services in New York, NY?

This is a review for a insurance business in New York, NY:

"I had a great experience working with Paul Byrne. He walked me through all the steps and guided me through the concerns I had when I decided to get insurance to start my small business. Excellent knowledge and great customer service. And he supported us on our grand opening day. Highly recommended."

[See more reviews for this business.](#)



- business
- Health
- Identity protection
- Jewelry
- Life
- Overseas

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Some popular services for insurance include:

- Pet Insurance
- Business Insurance
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CALIFORNIAN SLANG AND SAYINGS

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By Lauren Anderson

I am not a California native. I was born and raised in the Chicagoland area. However, after living in Southern California for close to five years, I have gotten used to one of the common words and phrases used here. Some of these are not California-specific, and can aid any non-native English speaker in communicating with or understanding others on the West Coast.

"Angeleno" is a noun, and represents a native or inhabitant of Los Angeles. This is sometimes used for those living outside of Los Angeles, if they are still in the Los Angeles region. Even city documents will mention implementing changes for Angelenos.

"Call" is an abbreviation of "California" that only non-Californians use. Nearly every other U.S. state calls California "Cali," but Californians hate this. Avoid using "Call" if you want to seem like a native Californian.

"Rad" was used more frequently by Californians a few years ago, but you may still hear it today. This is used as an adjective to describe something that is cool. Northern Californians often say "hella rad", meaning very cool.

"Gnarly" is used predominantly by surfers in California, but because I lived in Huntington Beach for a few years (also known as Surf City), I have heard it quite a bit. Gnarly is often used to describe good waves, and can also be used to describe something that is cool. Gnarly, rad, and "sick," are interchangeable slang terms, that are generally used in a positive way.

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If someone is excited for something, you may hear them say that they are "stoked." But if they are not stoked, they may "bail," meaning that they will skip something; not show up, or leave. This phrase is heard in California but can be heard in certain places around the United States.

While many states use the saying, "April showers bring May flowers," California generally does not get rain in the Spring. Instead, you will hear, "June gloom" in California. This refers to the sky being cloudy and overcast most of the day, especially in the mornings. By July, Southern California usually returns to its normal sunny self.

As you can see, a lot of the sayings Californians use revolve around the weather and environment. Another instance of this is how when the weather gets hot and windy, people will frequently blame the "Santa Ana winds." The Santa Ana winds come from the inland desert areas, and usually bring strong heat waves and winds.

"Yeah no" is used as a response to someone, and it simply means no. "No yeah" on the other hand, means yeah or yes. There is really no reason that these are used in place of yes and no, but sure enough, it is used. This phrase is more of an American colloquialism than just California-specific, but can still be heard around California.

There are also some words that Californians use to describe things in place of other words. A topic that is "heavy" is depressing, serious, or intense. Being a "drag" means to be someone or something who brings down the mood, or is boring; the opposite of fun. A "bum" is often referring to homeless people, and it comes from an abbreviated version of "bummer." It is similar to a "lowlife" or someone who does not provide for themselves, or is a disappointment or annoyance. Talking about bums can be heavy, or a drag.

There are many other phrases and terms used in California, but these are a few that could be confusing to those who were not born and raised in California. Hopefully you'll have a rad time living as an Angeleno, talking to surfers about the gnarly waves.



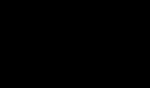
Photo from Unsplash

Featured image by [Sterling Davis on Unsplash](#)

Lauren is a senior majoring in Cultural Anthropology and minoring in Spatial Studies and Urban Sustainable Planning. She grew up in Chicago, but moved to Huntington Beach during high school. Last year, she lived in Paris where she enjoyed traveling and learning new languages and cultures. She speaks French and some Italian. In her free time, she likes exploring LA, listening to music, reading, visiting museums, cooking new recipes, watching the Chicago Cubs and Blackhawks games, and playing piano.

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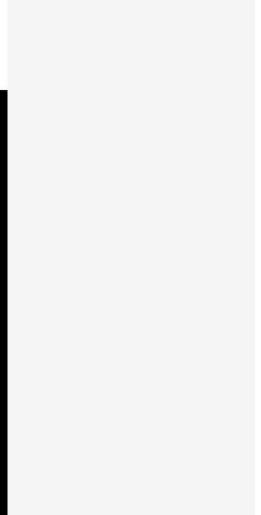
FEATURED ARTICLE



My Favorite foods to cook in College

Over the years, cooking has been a form of catharsis for me. The joy of cooking is such an easy thing to incorporate into your life, but many don't know what dishes they might like to cook. Here's a few of my favorite dishes to cook in the kitchen for inspiration:

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CALIFORNIA



Love it or hate it, the nickname ‘Cali’ has a surprisingly long history



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For the record:

8:01 a.m. June 1, 2022: An earlier version of this story attributed a quote to “Adams” instead of “Bradley,” when referring to professor Adam

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Love it or hate it, the nickname ‘Cali’ has a surprisingly long history. (Photo illustration by Allison Hong / Los Angeles Times; Unsplash photo)

BY RACHEL SCHNALZER | AUDIENCE ENGAGEMENT EDITOR
JUNE 1, 2022 5 AM PT

Last summer, we began asking readers to send us their pressing questions about Los Angeles and California.

Every few weeks, we put the questions to a vote, asking readers to decide which question we should answer in story form.

This question, found on Reddit, won second place in a recent reader poll: Do Californians dislike it when California is called “Cali”?

“The Golden State.” “NorCal” and “SoCal.” The loathed “Frisco.”

When it comes to famous — and debate-provoking — nicknames, California has the rest of the United States beat.



The diminutive “Cali” is one of the most commonly used substitutions for the polysyllabic state name.



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Watch L.A. Times Today at 7 p.m. on Spectrum News 1 on Channel 1 or live stream on the Spectrum News App. Palos Verdes Peninsula and Orange County viewers can watch on Cox Systems on channel 99.

As for whether Californians dislike the term, well, the answer to this question is as diverse as California itself.

"I lived in California for almost half of my life and to this day, I bristle when an out-of-stater says that word," one person responded to a [Quora thread](#) about the term "Cali."

"Only tourists call it Cali! That's a fact," someone replied on a separate [Reddit thread](#) — a declaration that was promptly disputed by another respondent who said, "In South Central, Cali is commonly used."

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"I'm from [Long Beach], and I've said 'Cali' my whole life," someone else replied.

The debate made its way into The Times in 2018, when former Book Review editor and critic David L. Ulin wrote an [Op-Ed](#) piece in response to former Gov. Jerry Brown naming the state's "deputy first dog" Cali Brown.

"What is it about California that we are always trying to reduce it?" Ulin wrote, mentioning his distaste for other nicknames such as La La Land and Berzerkeley. "I'm declaring a moratorium on 'Cali,' and I'd like to retire every other nickname too. Let's call ourselves California and be done with it."

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OPINION

Op-Ed: Don't call us 'Cali': We're California, thank you

April 17, 2018

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I spoke with Ulin, a professor at the University of Southern California, to see whether his position on "Cali" has changed in recent years. "My sentiment has shifted only in the sense that there are insider communities in California that use 'Cali' ... I'm all in favor of people who understand the place we live in [using 'Cali'] however they want," he said. However, "I still think California is such a beautiful word."

L.A. Times columnist Gustavo Arellano has no such disdain for the nickname. "I don't really care," he said. "I've heard people who are lifelong residents of California call it 'Cali.' "

To Arellano, the use of "Cali" is a mere, inoffensive example of "the most basic of human tendencies in language, which is to shorten long words."

So where did "Cali" come from anyway?

It's virtually impossible to pinpoint the exact origin of many words. "There's always mystery in the history of language," said Adam Bradley, English professor and founding director of the Laboratory for Race and Popular Culture at UCLA.

However, it's safe to say LL Cool J helped popularize "Cali" with his late-'80s hit "[Going Back to Cali](#)."

"[That] was the first time that the term pierced the consciousness," Bradley said. "Then, a decade later in '97, you have Biggie with his [song of the same title](#)."

It feels notable that LL Cool J and Biggie, both New York artists, take an outsider's perspective in their respective "Going Back to Cali" tracks — which seemingly fits with some people's belief that "only tourists call it Cali."

However, plenty of California artists used "Cali" in roughly the same time period — Tupac Shakur and Eazy-E, to name just a few.

Over the years, "you have other artists picking up the phrase again, whether it's The Game on 'Hate It or Love It' in 2005 or Kendrick Lamar on 'F— Problems' by ASAP Rocky)," Bradley said. "These are all stemming from that 'going back to Cali' phrase

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LL and Biggie picked up."



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However, LL Cool J wasn't the first to include "Cali" in song lyrics. For example, Run-DMC used it in its 1986 song "My Adidas," said Grant Barrett, a linguist, lexicographer and co-host and co-producer of "[A Way With Words](#)."

"But the abbreviation is definitely older than that," Barrett said via email. He pointed to Godfrey Irwin's 1931 "American Tramp and Underworld Slang," which includes an entry for "Cali."

"Between 1931 and its appearance in the 1980s, 'Cali' is exceedingly rare to find in print use," Barrett said. One exception he found: Lester Berrey's 1947 "American Thesaurus of Slang" includes several nicknames for California, including "Eureka State," "Golden Poppy State," "Land of Perpetual Sunshine" and, yes, "Cali."

So, the term "Cali" has been around for nearly a century (at the very least). Why do some Californians consider it cringe today?

"Slang words have their own built-in obsolescence. And it's a way of marking divides — generational, regional, insider versus outsider," said Bradley. "Maybe 'Cali' at one point was a way for the insiders to talk about the place. But as soon as it gets coopted, and popularized, then it inverts itself and becomes a marker for someone who is on the outside."



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"It may also be that outsiders are just ham-fisted about it when they use it. They may be trying too hard to be cool, to seem local," Barrett suggested. "Which means that when people say that Californians don't say 'Cali,' what they mean is, 'Californians don't say it like *that*.'"

It's also worth considering how "Cali" can be used in conversation. "'Cali' hits different when you use it as an adjective rather than a noun," Bradley said. "You might not have someone say, 'I'm from Cali.' But you might hear about 'Cali weed' or 'Cali vibes' or 'Cali tacos' or something like that. It's probably more likely to use Cali as an adjective."

So, what does the future hold for "Cali"?

After roughly a century of use, will the nickname ever fall completely out of our vocabulary?

Not a chance, said Bradley.

He points to an iconic line from "California Love" by Shakur and Dr. Dre: "Only in Cali where we riot, not rally, to live and die / In L.A. we wearin' Chucks, not Ballys."

Cali. Rally. Ballys.

"It's fun to rhyme, it's efficient for song lyrics," Bradley said. "And as long as it's in our lyrics, it's going to be in our lives."

CALIFORNIA

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Rachel Schnalzer is an audience engagement editor for the Los Angeles Times. She writes The Times' business newsletter and travel newsletter. Schnalzer graduated from Johns Hopkins University and worked at BuzzFeed and [Stern](#) before joining The Times in 2010.



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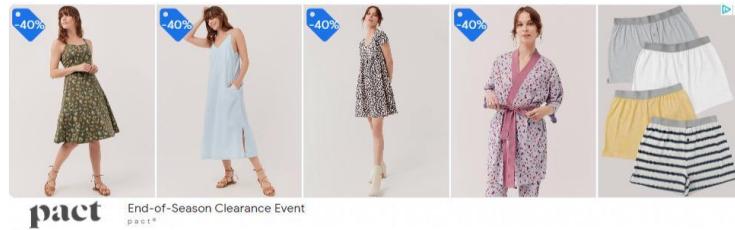
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more frequently by Californians a few years ago, but you may still hear it today.



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Is Calli short for California?

Cali and Callie are pretty clearly pronounced KAL-ee (um, we think) but it's hard to know for certain amidst all the invented names out there. Although it occurred to us that some parents are using this name as a short form of "California" which is often colloquially referred to as Cali.

Do true Californians say Cali?

Should I live in Austin or Houston?

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DESTINATIONS

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1. You've never called it "Cali." The **only people who call it "Cali" aren't from California**. It's not that anyone has to tell you not to say it; people just don't.

See also [What nationality settled in Wisconsin?](#)

What is the short name for California?

Two-Letter State Abbreviations

ALABAMA	AL
ARIZONA	AZ
ARKANSAS	AR
CALIFORNIA	CA
COLORADO	CO

What kind of name is Cali?

The name Cali is primarily a female name of American origin that **means Beautiful**.



ad

How did California get its nickname?

© THE STATEMENT COULD BE TRUE SINCE THE GOLDEN STATE IS CALLED THE "GOLDEN STATE."

1. **The Discovery of Gold.** The main reason the Golden State became the official nickname of California in 1968 was the positive impact of the discovery of gold in the state around 1848. Called the "golden rush," California's population grew to around 250,000 from the original 14,000 within four years.

What do Californians call themselves?

People who live in California are called **Californians** and **Californiacs**.

Do Californians say y all?

"**You all**" is common throughout the country, not just California. "Y'all" is the (mainly) southern and Texan contraction of "you all" (and Oklahoman, and anyone else who cares to use it). What I meant was that I've noticed that many Californians say "you all" instead of "you guys".

Are Californians rude?

California is one of the rudest states in America, according to a new ranking. Californians like to think of themselves as friendly, but our readers disagree. Los Angeles is no City of Angels when it comes to making strangers feel welcome, with an overall aloof-bordering-on-rude vibe.



Does Cal mean California?

calorie

California. **Abbreviation of calorie.** (mining, archaic, UK, dialect, Cornish) Wolfram, an ore of tungsten.

Is Cali a rare name?

These forms of Cali reached the height of their popularity 4 years ago (ADOPTION OF 0.27%) and are almost as common today (ADOPTION 0.21%, DOWN 21.4%), but with versions like Kalli becoming somewhat outmoded.

See also [Did Sherman and his men destroy Savannah?](#)

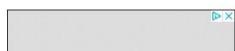
What is Cali slang for?

"Cali" is an abbreviation of "[California](#)" that only non-Californians use. Nearly every other U.S. state calls California "Cali," but Californians hate this. Avoid using "Cali" if you want to seem like a native Californian.

What Cali means?

beautiful

Meaning:[cup](#); [fairest](#); [beautiful](#); [lovely](#)



What is Los Angeles nickname?

ClippersLob City

Is CA called the Golden State?

The Golden State

What is Texas nickname?

The Lone Star State

What is a California girl like?

The California Girl is **beautiful**, but she doesn't wield it. She's open-minded, but isn't a pushover. She's confident in herself, always down to hang, loves being outside, is immune to stress, but she's got a streak of existential sadness that grounds her cheerfulness.

Is there a California accent?

The California accent. In pop culture, it's one of a few things: The long, slow drawl of the surfer, or how a valley girl ends her sentences, or the slang of East L.A. But c'mon, **Californians don't really have an accent or dialect**.

► X



What are some California slang words?

Surfer Slang

Slang Word	Meaning	Example
amped	excited	I'm amped to hit the waves today.
bomb (not "the bomb")	really good	That fireworks show was bomb.
bro, brah or bruh	buddy	Hey brah, long time no see!

dope	very cool or good	That band is dope; I'd love to see them in concert!
------	-------------------	---

Why do Californians say the 405?

In 1964, California simplified its numbering system so the highways only had one route number each, but the linguistic pattern was already set. Essentially, "the" is just Southern Californians' saying "**I drove along highways before it was cool.**" Hipness is at least one bright side of dealing with all that traffic.

See also [What does Maho mean in Hawaii?](#)

What are Californians known for?

One of the most popular destinations in all of North America, California is famous for **the Golden Gate Bridge, Disneyland, and Hollywood**. Other things unique to California are Coachella, the Wine Country, Silicon Valley, and Surf Culture, in addition to less obvious sights and cultural aspects.



Filed Under: [United States](#)

[ABOUT SHELLIA CAMPBELL](#)



ABOUT SHEILA CAMPBELL

Sheila Campbell has been traveling the world for as long as she can remember. Her parents were avid travelers, and they passed their love of exploration onto their daughter. Sheila has visited every continent on Earth, and she's always looking for new and interesting places to explore.

||||



ABOUT

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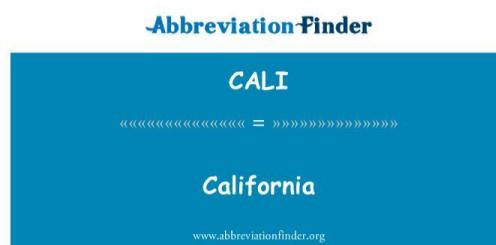
CALI: California



What does CALI mean? The above is one of CALI meanings. You can download the image below to print or share it with your friends through Twitter, Facebook, Google or Pinterest! If you are a webmaster or blogger, feel free to post the image on your website. The CALI may have other definitions. Please scroll down to see its definitions in English, and other five meanings in your language.

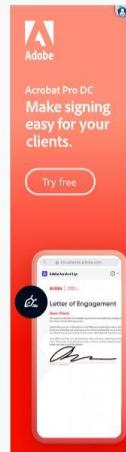
Meaning of CALI

The following image presents one of the definitions of CALI in English language. You can download the image file in PNG format for offline use or send image of CALI definition to your friends by email.



Language

English



Other Meanings of CALI

As mentioned above, the CALI has other meanings. Please know that five of other meanings are listed below. You can click links on the left to see detailed information of each definition, including definitions in English and your local language.

Definition in English: California



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- California National Historic Trail
- Consortium of Arid Lands Institutions
- Covert Action Laser Illuminator

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• Printed Electro-Mechanical Generator

North London Business Park: [»](#)

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