



GEO-TECH IMAGERY INTL.

March 13, 2008

Hall of Justice
District Attorney's Office
330 W. Broadway
San Diego, CA 92101
Att: District Attorney Bonnie M. Dumanis

Subject: Police Misconduct and Obstruction Of Justice.

District Attorney Dumanis,

All attempts to file and get a proper legal investigation of a criminal complaint against an insurance company have been blocked and obstructed by the District Attorneys Office, and now the Oceanside Police Department. As indicated in my conversations with Mr. Lattuca, and previous letters, I did not believe that the Oceanside Police Department would be open to accepting and properly investigating a complaint of this type. That assertion has now been proven to be correct. Copies of the Police Misconduct letters and documentation, is attached for your investigation. This is a formal complaint.

The misconduct of the District Attorneys Office, and the Oceanside Police Department, has effectively blocked the legal rights of all San Diego County homeowners, to fair and equal treatment under the law, in favor of insurance companies. The District Attorneys Office and the Oceanside Police Department, through obstruction of the filing and investigation of criminal complaint against insurance companies, have given protected status to insurance companies. With a free pass like that, it is not hard to understand why homeowner insurance companies have become so bold in their conduct. Criminal complaints of this type from insurance companies and their attorneys, against homeowners, are readily accepted by the DA's Office and local Police Departments. This preferential treatment is not only wrong, it is illegal, and I should not have to remind the DA's office of what their legal obligations are, as officers of the court.

The statements in Mr. Lattuca's letter, of 2-14-08, that the District Attorneys Office does not have the time, or the staff to investigate criminal complaints from homeowners, against insurance companies is not only wrong, it is illegal. Being busy does not exempt you from doing your job. The idea that the District Attorney and local police can reduce their criminal caseload, by dumping criminal cases into the civil court system is also wrong. The civil court system is already

over burdened, partly because of this type of criminal case dumping. Simply declaring a criminal complaint to be civil, without any proper investigation, just to get rid of it, is not acceptable.

The DA is well aware, as are insurance companies, that the vast majority of homeowners cannot afford our civil legal system in the first place, especially when they also have the additional financial burden of paying for the repairs, or replacement of their home at the same time. The very first notification a homeowner gets from an insurance company, when a claim is filed, is a legal reminder that the homeowner is required to do, whatever is necessary, whatever it cost, to protect the property, no matter how long the insurance company takes to investigate the claim. Failure to do so, is grounds for cancellation of your insurance and loss of your benefits. Insurance companies understand the economics that the less money a homeowner has available for litigation, the less likely the insurance company is to be sued. The notification continues with an extensive legal advisal that any false misrepresentation by the homeowner will result in criminal prosecution, and loss of policy benefits, and insurance. A threat that is real, especially in a legal system that is set up to give special treatment, and protected status to insurance companies.

I will not let this illegal conduct go unchallenged.

Respectfully Submitted,

Woodrow L. Higdon.

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