

Insurance Commissioner Steve Poizner

300 Capitol Mall, Suite 1700
Sacramento, CA 95814

Subject: Negligent And Incompetent Complaint Investigation On CSB-6311485

Commissioner Poizner,

I recently filed a complaint under the above case number, which included approximately four hundred (400) pages of documentation from an 11 month claim investigation by Wawanesa Insurance. The documents included extensive evidence of multiple written and signed violations of Insurance Codes, and multiple written and signed violations of criminal codes by Wawanesa Insurance and their employees.

Your department sends a copy of the documents to Wawanesa, and Wawanesa writes a letter denying that they have done anything wrong, and The Department Of Insurance just closes the file. Did you really think that Wawanesa Insurance would just roll over and admit that they are guilty of felony criminal conduct in the handling of insurance claims. Your investigator could not even read all the documentation, much less investigate it in the time between receipt of documents and issuance of your 1 page form, go away letter (Copy Attached). The responsibility of the department of insurance is to properly investigate insurance companies and protect consumers, not get into bed with the insurance companies and ignore criminal conduct.

As a former police officer, I have arrested people, that went to prison, with far less hard physical evidence than is contained in the documents I supplied to your staff. If the insurance commission cannot protect consumers from insurance companies, when you have this much documentation of illegal conduct, then the Department of Insurance should be shut down as a waste of taxpayer's money.

My family has to pay for over \$50,000.00 in damages to our home, from a water leak, that my insurance policy says is covered, and the only government agency available to consumers is apparently too lazy and negligent to do their job. I don't know if I can get this story into the public media, but I am damn sure going to try.

Respectfully Submitted,

Woodrow L. Higdon