Attorney General Edmund G. Brown P.O. Box 944255 Sacramento, Ca 94244-2550

4-28-08

Attorney General Jerry Brown,

I hope someone has the balls to take on law enforcement, and I am going to keep blowing this whistle for as long as it takes.

The San Diego County District Attorneys Office and the Oceanside Police Department are aggressively and illegally obstructing the filing and investigation of criminal complaints against insurance companies and their employees (Documentation Attached).

If a homeowner criminally defrauds an insurance company, a felony criminal complaint against the policyholder, can be easily filed by the insurance company, which will be promptly investigated, and prosecuted.

However,

When an insurance company criminally defrauds the policyholder, the police and District Attorney will obstruct the filing, and coerce the policyholder to drop the complaint and go away. All efforts by the policyholder, to file a criminal complaint will be obstructed and rejected (Documentation Attached).

I am a homeowner and a former police officer, and I have been a litigation consultant, and expert witness for more than 20 years. I specialize in the investigation and documentation of damage related to insurance claims. I have seen hundreds of homeowners loose their homes, and loose legitimate insurance benefits, when insurance companies commit criminal violations, and just walk away. I always assumed, that if a homeowner could properly document the criminal conduct, and take that evidence to law enforcement, that legal action would be taken against an insurance company. I have found that is not the case. There is an illegal double standard in place. The District Attorney, and the Oceanside Police are protecting insurance companies from criminal complaints by stating that they are just too busy, to take complaints from citizens against insurance companies.

If you believe this is just some fantasy, get a homeowner, criminally defrauded by their insurance company, and try to file a criminal complaint with the San Diego County DA or the Oceanside Police Department.

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