

DEPARTMENT OF INSURANCE

CONSUMER SERVICES AND MARKET CONDUCT BRANCH
CLAIMS SERVICES BUREAU
300 SOUTH SPRING STREET
LOS ANGELES, CA 90013
(213) 897-5891 (FAX)
www.insurance.ca.gov



April 03, 2008

Woodrow L. Higdon

Our File Number: CSB-6311485
Regarding: Wawanesa Mutual Insurance Company (The)

Dear Mr. Higdon:

We have completed our investigation into the insurance company's handling of your claim and we thank you for your patience.

At our request, the insurance company has reviewed its handling of your claim. The insurer believes it has properly considered your claim under the terms of the insurance contract and has cited the reasons supporting its position. These reasons are outlined in its letter of March 25, 2008, a copy of which was sent to you.

After reviewing the information provided, we conclude that we are unable to assist you further with this matter. The issues involved with your complaint indicate that there is a difference of opinion between you and the insurance company that this Department, as outlined in California Insurance Code Section 12921.4(a), does not have the authority to decide.

The Department's closing of your file is not meant to reflect on the ultimate merits of any potential legal case nor is it intended to discourage you from taking further action that you deem appropriate. The Department's review is based on the information and documents that you and the insurer have provided and does not necessarily involve consideration of all potential legal authorities or theories that may apply.

This letter is not intended to constitute legal advice. If you need or want legal advice, please contact an attorney. In the event of a lawsuit or other legal action concerning this matter, this letter is not intended to preclude litigation of any disputed issue in a court of law or other legal proceeding.

Although we cannot assist you further in this matter, we appreciate your contacting us with your concerns. If you have any questions on other insurance-related matters, a good source of information may be found on our internet website at www.insurance.ca.gov or you may call our toll-free Consumer Hotline at 1-800-927-HELP (4357).

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Sroufe".

Jeffrey Sroufe
Associate Insurance Compliance Officer
Phone: 213-346-6561
Fax: 213-897-5891
Email: sroufej@insurance.ca.gov

Please refer to our file number when corresponding with us.