

March 25, 2010

Via Facsimile to (916) 319-2069 and First Class Mail  
Assemblyman Jose Solorio  
State Capitol  
P.O. Box 942849  
Sacramento, CA 94249

**Board of Directors**

**Amy Bach**  
Executive Director

**Alice J. Wolfson**  
Chair, Board of Directors

**Hon. Stanley G. Feldman**  
Chief Justice (RETI)  
Arizona Supreme Court

**Larry P. Ginsburg, CFP®**  
Ginsburg Financial Advisors, Inc.

**William H. Hedden**  
Consolidated Adjusting, Inc.

**Jim Jones**  
Scale Venture Partners

**E. Gerard Mannion**  
Mannion & Lowe

**Shirley Roberson**  
Non-Profit Consultant

**Deborah Senn**  
Insurance Commissioner (1993-2001)  
Washington State

**William M. Shernoff**  
Shernoff, Bidart, Darras & Echeverria LLP

Re: Assembly Bill 2395 (Anderson) - OPPOSE

Dear Assemblyman Solorio,

We are writing to inform you that we strongly oppose Assembly Bill 2395. One of the most important functions of the California Department of Insurance is to protect consumers against unfair claims handling practices by the insurers under their regulatory jurisdiction. The Department is mandated under California law to fully investigate consumer complaints. Investigating consumer complaints is one of the key tools the Department uses to monitor the insurance marketplace and identify unlawful conduct by insurers. This bill will severely hinder the CDI's ability to do its job and is fundamentally unsound.

Limiting the CDI's capacity to investigate consumer complaints is asking them to turn a blind eye to evidence uncovered during an investigation.

We urge your "nay" vote on AB 2395.

United Policyholders is a 501(c) (3) organization, founded in 1991, that helps individuals and businesses solve insurance problems and advocates for fairness in insurance transactions. We routinely direct consumers to seek assistance from the CDI Consumer Services Bureau and to use the consumer complaint hotline whenever necessary.

Effective consumer complaint handling is a critical function the CDI performs, and this bill would severely undermine their ability to perform that function.

Sincerely,



Amy Bach  
Executive Director

Cc: Assemblyman Anderson