



February 18, 2005

Mr. Bobby Harmon  
5597 Van Ness  
Las Vegas, NV 89118

**Re: Insured: Ayabe, Chong, Nishimoto, Sia & Nakamura**  
**Complainant: Bobby Harmon**  
**Tracking Number: JH01511**  
**Date of Loss: June 24, 2002**  
**Insurer: St. Paul Fire and Marine Insurance Company**

Dear Mr. Harmon:

I am a Claim Professional with St. Paul Travelers Insurance Company. I am responsible for oversight of the handling of a notice of claim made by you against Ayabe Chong Nishimoto Sia & Nakamura ("ACNSN") by letter dated June 24, 2002. As such, I would like to take this opportunity to respond to the email inquiry you submitted to our Consumer Affairs office on January 31, 2005.

Your email inquiry relates to your June 24, 2002 letter that you sent to our insured ACNSN, whereby you alleged fraud, conspiracy to commit fraud, personal injury, defamation of character, extortion, racketeering and other wrongful acts against ACNSN. It is my understanding that you were a plaintiff in a wrongful termination case and ACNSN represented the insurance company. Ultimately, that case was settled.

Your email suggests you expected to hear from St. Paul regarding your notice of claim to ACNSN. Our responsibility here lies to our insured ACNSN. We have spoken to them regarding your current email correspondence dated January 31, 2005, and the firm has authorized us to provide the following information to you regarding your June 24, 2002 letter to ACNSN.

St. Paul received notification from our insured ACNSN of your June 24, 2002 inquiry to ACNSN. Pursuant to the terms of the policy, St Paul opened a "potential claim" and requested our insured to notify us of any pertinent developments.

In light of the foregoing, St. Paul has responded appropriately to our insured ACNSN.

Yours very truly,



Mary I. King, Claim Professional  
St. Paul Travelers  
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Mail Code 508F  
St. Paul, MN 55102

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