

July 16, 1997

Bobby N. Harmon
2920 Ala Ilima St., Apt. 1103
Honolulu, HI 95819

REFER TO DEPARTMENT OF INSURANCE FILE NUMBER: C-9753131
P & C Insurance Company
Your letter of 5/23/97

Dear Mr. Harmon:

Your letter is acknowledged.

Our file reflects that you have retained an attorney to represent your interests.

Unfortunately, due to staffing cuts we are no longer able to furnish individual case investigation services where an attorney is involved or the matter is in litigation. When a complainant has obtained legal representation, the role of being an intervenor has passed to the attorney to discuss issues and solutions and engage an insurer in negotiation. We suggest you rely upon the expertise of your legal counsel. However, the information you have provided our office will be retained in our files for future reference.

Also, when we originally reviewed this matter, it was noted that the address listed on the declarations was an Hawaii address. The state in which a contract is situs would have jurisdiction over that contract. Consequently, the matter was referred to Hawaii.

You indicate that you intend to follow-up with the Hawaii Insurance Commissioner. Considering we will be unable to be of assistance, this appears to be the best approach to your problem.

Thank you for bringing this matter to our attention.

Sincerely,



J. CRAIG COLLINS
Associate Claims Officer
Telephone (213) 346-6559
FAX Number: (213) 897-5891
Office Hours: (7:00 - 3:30)