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BOB HOGUE  
MINORITY FLOOR LEADER  
GORDON TRIMBLE  
MINORITY POLICY LEADER

The Senate  
The Twenty-Third Legislature  
of the  
State of Hawaii  
STATE CAPITOL  
HONOLULU, HAWAII 96813



April 22, 2005

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EIGHTEENTH DISTRICT  
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WILL ESPERO  
TWENTY-FIRST DISTRICT  
COLLEEN HANABUSA  
TWENTY-SECOND DISTRICT  
ROBERT BUNDA  
TWENTY-THIRD DISTRICT  
CLAYTON HEE  
TWENTY-FOURTH DISTRICT  
BOB HOGUE  
TWENTY-FIFTH DISTRICT  
FRED HEMMINGS  
CHIEF CLERK  
PAUL T. KAWAGUCHI

Mr. Bobby N. Harmon

Dear Mr. Harmon:

I am writing in response to receiving a copy of your complaint to the State of Hawaii Insurance Commissioner dated January 19, 2005 regarding unfair competition by Marsh & McLennan. Thank you for bringing this matter to my attention. My staff has read through information on your website and discussed your complaints with Amberlee Masuda, Branch Chief of the State of Hawaii Office of the Insurance Commissioner. According to Amberlee, their office does not have your January 19, 2005 complaint on file, nor are they aware of the particular issues raised in that complaint.

While I appreciate you keeping me informed of this situation, I believe the appropriate forum for your concerns is to file a formal complaint with the State of Hawaii Office of the Insurance Commissioner. They are better suited to address your specific claims and concerns.

Me ke aloha pumehana,

Suzanne N.J. Chun Oakland  
State Senator  
13<sup>th</sup> District

SNJCO:jkm