

# Daniel R. Jenkins

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## OPEN LETTER TO THE COMMISSIONER

July 3, 2018

Office of the Attorney General  
Public Inquiry Unit  
P.O. Box 944255  
Sacramento, CA 94244-2550

Department of Insurance  
Att: Dave Jones  
300 Capital Mall, Suite 1700  
Sacramento, CA 95814

Ventura County District Attorney  
Investigation Unit  
Att: Duran Reynoso  
800 S. Victoria Ave #314  
Ventura, CA 93009

Subject: Protecting Claimants from Underpaid Claims

Dave Jones, California Insurance Commissioner:

Mr. Commissioner,

Let me acknowledge you have made changes, such as correcting a horribly flawed definition of insurance fraud that now includes insurance companies as possible perpetrators and getting the State Supreme Court to recognize your authority. But you have more, much more to do.

I cannot find, during your tenure, even once, charges being filed against an insurance company. Considering every estimate written by or for an insurance company that I have seen as a General Contractor, around 100 in total, I have never seen one that was replacement cost. Not one! See attached!

Insurance companies will never honor their insurance policies, will never pay replacement cost, unless they are forced to. And you know this, you need to file charges, some of them may even say "what took you so long?"

A few years back, I called my assigned CDI investigator, James August and told him "I have evidence AAA had committed fraud," his response was curt, "I am busy, I have other clients to attend to" and hung up. I repackaged my claim from 1 huge one to six packets and went attorney hunting, but no luck because I had an attorney that walked away after the Appraisal Process.

This past January, I was almost ready to give up. Instead, I sent my claim to the Ventura County District Attorney's office. On March 19th I received a call from Investigator Duran Reynoso that lasted 73 minutes. He said I have a claim, but I needed to send it to the Department of Insurance Fraud Division, that they have jurisdiction.

I immediately called and spoke with Daniela Avila, got the address and FedEx it to her attention. As it was more than 90 days, I called her this past week, and she told me Detective McLane had closed the file, that he was on vacation and would not be back until July 9<sup>th</sup>. She then transferred me to Sgt. Tony Alvarado, who did not pick up, I left a message, he has not returned my call.

Intentionally underwriting an estimate is insurance fraud, submitting an intentionally altered document, a forgery, to a legal body, is a crime, using said document as a base for an award and then consciously hiding changes is a crime. All this and more by a contractor, and 3 appraisers for the benefit of an insurance company. The amount stolen, around \$100,000.00, and they dragged out the process for 42½ months, thus bankrupting me.

Either they are guilty, or I am filing false charges. I am prepared to travel back to California to resolve these issues.

You can see the evidence on my website [www.aaa-fraud.com](http://www.aaa-fraud.com) . There are 4 months left to file insurance fraud charges, November 1, 2018.

Daniel R Jenkins

From your website,

## About the Fraud Division

Established in 1979, the CDI's [Fraud Division](#) is recognized as the leading expert in the field of **insurance fraud**. The Fraud Division has a respected history of **protecting the residents of the State of California by investigating and arresting those who commit insurance fraud** and other related crimes.

This sir, is a lie, its time you make it true. Respected by whom? Certainly not by the insureds who lost everything, only to get back less than half of what they lost. Please fix this and start holding the insurance companies accountable, Interinsurance Exchange, aka AAA would be a good start.