

ATTN: MR. RUBEN

1/10/06



Texas Department of Insurance

333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104
512/463-6169

October 11, 1996

Mr. Phil Morris
Harvest Insurance Agency
P.O. Box 540337
Grand Prairie, Texas 75054-0337

RE: Complaint #: 318197 - Hartford Fire Insurance Co., et al.

Dear Mr. Morris,

Thank you for taking the time to inform our staff of this matter. Employees within the Compliance Intake Unit of the Texas Department of Insurance have reviewed your complaint and have determined that our staff will not take any further action on the matter, at this time. We will, however, maintain all the information you provided for future reference. It will enable our staff to continue to monitor the alleged activities of the companies which operate under the umbrella of the Hartford group of insurance companies.

Please be advised that such matters, because they are both contractual in nature and involve issues of employment, fall under the authority of the civil courts. Should you obtain an unsatisfied judgment against any of the Hartford companies, you may wish to provide us with a copy of the Original Petition and a copy of the instrument which reflects the final judgment disposition. This will enable our Legal Services staff to consider whether any disciplinary action against this group of carriers may be in order.

If you have any questions or wish to provide additional information, please address your correspondence to the Compliance Intake Unit at mail code 110-1A. It would be of great help if any future communication regarding this matter included the complaint number referenced above.

Sincerely,

Kathy Philley
Insurance Specialist V
Compliance Intake Unit
Mail Code: 110-1A
(512) 475-4986

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Texas Department of Insurance

333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104
512/463-6169

September 17, 1996

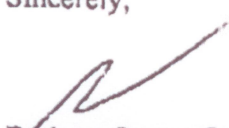
Mr. Phil Morris
Harvest Insurance Agency
P. O. Box 540337
Grand Prairie, TX 75054-0337

RE: Company: Hartford Fire Insurance Company
Complaint #: 318197

Dear Mr. Morris:

We have received your recent correspondence and the matter is being processed by our Compliance Intake Unit. Should you need to contact this unit, please address your correspondence to the Compliance Intake Unit at mail code 110-1A and reference the above complaint number.

Sincerely,


Barbara Owen, Compliance Specialist
Compliance Intake Unit, (110-1A)
(512) 463-6687