

Fax : 2142790416

May 08 '06 13:02

HARVEST INSURANCE AGENCY

Fax : 9723558214

Jun 20 '97 14:50



Office of the Attorney General
State of Texas

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DAN MORALES
ATTORNEY GENERAL

June 30, 1994

Mr. Phillip D. Morris
Phil Morris Insurance Agency
1871 Plano Road
Richardson, Texas 75081

Dear Mr. Morris:

This letter is in response to your fax of June 21, 1994 to Mr. Tom Perkins, Chief of the Consumer Protection Division. Mr. Perkins has asked that I respond to you because you originally spoke to me regarding this matter.

When we spoke at the beginning of your lawsuit against Prudential, you made me aware of various allegations of illegal activities involving that company which were already under investigation by the Texas Department of Insurance. In order to avoid duplication of regulatory oversight, this office deferred to TDI as it had already undertaken an investigation and had made contact with the company.

Upon receipt of your recent correspondence, I checked with TDI and was informed that an agreement in resolution of that investigation was reached last week. I have not seen the agreement but I was told that the company has agreed to discontinue the use of the point system of which you complained. Your efforts in this regard have brought about positive results. If you have not already done so, you may wish to contact TDI for more details on the agreement.

With respect to your lawsuit, I am sure you are aware that the Consumer Protection Division of the Texas Attorney General's Office has the authority to act on behalf of the State of Texas and the consumers of this State but we cannot take action on behalf of private litigants in civil matters. Since TDI has already acted in a regulatory capacity, we are not aware of any action which it would be appropriate for this Office to undertake at this time.

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