

DEPARTMENT OF INSURANCE

CONSUMER SERVICES AND MARKET CONDUCT BRANCH
CLAIMS SERVICES BUREAU
300 SOUTH SPRING STREET
LOS ANGELES, CA 90013
www.insurance.ca.gov



May 05, 2015

[REDACTED]
[REDACTED]
Orangevale, CA 95662

Our File Number: [REDACTED]
Regarding: Globe Life and Accident Insurance Company
Insured: Longino T Bueno

Dear Ms. [REDACTED]:

Thank you for contacting the California Department of Insurance. We received your request for assistance and have begun an investigation of the insurance company's conduct during the processing of your claim. So that you may anticipate what will happen with your file, the following is a brief explanation of the complaint review process:

- We have furnished the insurance company with a copy of your request.
- The insurance company will re-evaluate its handling of your claim and will respond to both you and the Department. Insurance laws provide the insurance company with twenty-one days to respond to the Department's letter, although this period may extend a few days longer, taking into account mailing times.
- If the insurance company acknowledges that a mistake has been made by the insurance company, it will correct what is wrong because it is the insurer's responsibility to correct its mistakes.

We will make every effort to complete our investigation process quickly. However, due to the complexity of some claim issues, we may need to communicate several times with the insurer and conduct research into disputed points. This may result in your file being open sixty days or longer, but please be assured that your concerns are important to us. We will advise you of our findings when we conclude our investigation.

Often, disputes of this nature deal with questions of fact or law that the Department of Insurance may not be empowered to resolve. While this Department does not have the legal authority to determine the amount of damages you may recover as a result of your claim or decide matters of legal liability, we understand your concerns and are making every effort to gather information and evaluate the circumstances of your complaint. If your issue is not resolved by our intervention, we will advise you of any alternative avenues you can take to attempt a positive resolution to your complaint.

We hope the information contained in this letter is useful and will help you understand the complaint review process. Again, thank you for contacting us with your concerns.