

101 S Reid Street, Suite 300, Sioux Falls, SD 57103-7046

Nancy A. Leibel

Claims Analyst Telephone (605)330-2608 nancy.leibel@cnasurety.com

August 16, 2023 VIA Email Only to <u>bryan@bryancanary.com</u>

Bryan Canary 12 Bayview Rd. Castroville, CA 95012

Principal: Wheeler Termite Company Surety: Western Surety Company

Obligee: State Of California

Bond No.: 61918869 Claim No.: 9A380859

Dear Mr. Canary:

Western Surety Company acknowledges receipt of your emails with information and documentation for your claim.

All complaints against licensees or registered companies must be filed with the SPCB within 2 years after the act or omissions. In case of fraud, within 4 years after the commission of a fraudulent act or omission. Proof of fraud requires a much higher standard of documentation than negligence and generally requires a judgment in a court of law.

Absent proof of fraud, confirmation from the SPCB of a violation or acceptance of your complaint for investigation, or a judgment against our Principal for a matter covered under this bond, Western Surety Company can take no further action regarding this claim as the inspection by Alex Carriaga was done on February 21, 2021, well over 2 years from the date of your Complaint to the SPCB and notice to the surety.

Pursuant to sections 2695.7 and 2695.10(b) of Subchapter 7.5 of the California Insurance Regulations, Title 10, Chapter 5, entitled "Fair Claims Settlement Practices Regulations," if you believe your claim has been wrongfully denied or rejected, you may have the matter reviewed by the California Department of Insurance. You may contact the Department via the following contact numbers:

California Department of Insurance

Consumer Services Bureau, 11th Floor

300 Spring Street

Los Angeles, CA 90013

Telephone: Within California: 1-800-927-4357; Out of State: 1-213-897-8921

Internet: www.insurance.ca.gov

Western Surety Company reserves all rights and defenses.

Sincerely,

Nancy A. Leibel

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Authorized Representative of Western Surety Company