

In my opinion, it is not a smart thing to have all business under the direct scrutiny and control by an agency that is obviously not qualified to be in charge, be in charge.!

We have seen how well the SEC has protected us (The public) when it came to matoff's Ponzi scheme. There were individuals not connected with the SEC that warned of the scheme, only to be turned away as not valid observations. We have seen how the SEC allowed AIG and the Banking industry to cause or contribute the near down fall of our entire economy. We know however, that our department of insurance is a very good controller of our industry. I do not support the devise of taking control of business not concerned or affiliated with a specific agency, by an agency that is exceeding its area of interest. I do believe that an agency should begin by cleaning it's own house before attempting to tell another that it's house is not in order!

Paul B. Epstein

Epstein Insurance Services

P.O. Box 7851

Riverside, Ca. 92513

Ca. License number: 0495709

Phone: 951-687-1012 Fax: 951-688-6530

Email: paul@Insuring4You.com

www.Insuring4You.com