

**DEPARTMENT OF INSURANCE**

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



March 23, 2026

Pamela Nye

[REDACTED]  
Huntington Beach, CA [REDACTED]

Our File Number: RUS-8708557  
Regarding: CALIFORNIA FAIR PLAN

Dear Pamela Nye:

We have received your request for the Department's assistance in resolving your insurance dispute.

We carefully reviewed the information that you submitted and we found that you have retained an attorney to represent your interests. One of the Department's missions is to act as a mediator in a consumer's complaint against a licensee. When you retained an attorney to represent your interests, the role of mediator passed to the attorney who is acting as your representative in discussions and negotiations with the licensee. Therefore, the Department deems it inappropriate to intervene as a mediator in your dispute.

The Insurance Commissioner is authorized by the California Insurance Code to investigate allegations of unlawful activities by licensees. The Department will initiate an investigation into your complaint against the licensee to determine whether the licensee has violated the California Insurance Code. The Department's regulatory activities will be separate from, and will not include, the mediation or negotiation of your complaint. However, if the Department determines from its investigation that your dispute resulted from the licensee's failure to comply with the code, the Department can request that the licensee take corrective action to achieve compliance.

Please provide us with the name, address, and telephone number of the attorney representing you so that we can contact your attorney if we need to. We also request that you provide us with any documentation that evidences the unlawful activity that has been alleged.

The California Insurance Code prohibits the Department from acting as an adjudicator. If you file a lawsuit, your dispute will come under the jurisdiction of the judicial branch of government, and the Department may discontinue its regulatory investigation until your lawsuit is concluded. It is therefore important that you let us know if you file a lawsuit. We also request that you provide us with a copy of the summons and complaint, any relevant court documents, and any documentation that evidences the licensee's alleged activities. When the lawsuit is concluded, please let us know so that we can resume our investigation. We will welcome any information concerning the outcome of your court case that you

and your attorney are willing to provide.

Thank you for bringing this matter to our attention. We will contact you or your attorney again if we need additional information.

Sincerely,

Beatriz Munoz Gamez  
Associate Insurance Compliance Officer  
Phone: 213-346-6651  
Email: [Beatriz.MunozGamez@insurance.ca.gov](mailto:Beatriz.MunozGamez@insurance.ca.gov)