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9 California Department of Insurance*

10 SUPERIOR COURT OF THE STATE OF CALIFORNIA
11 COUNTY OF LOS ANGELES

14 **CONSUMER WATCHDOG, a non-profit
15 organization,**

16 Petitioner and Plaintiff,

17 v.

18 **RICARDO LARA, in his official capacity as
19 the Insurance Commissioner of the State of
California; CALIFORNIA DEPARTMENT
20 OF INSURANCE; and DOES 1-50,**

21 Respondent and Defendant.

Case No. 20STCP00664

**RESPONDENTS' OBJECTIONS AND
22 FURTHER RESPONSES TO
23 PETITIONER'S SPECIAL
24 INTERROGATORIES, SET ONE**

*Assigned for all purposes to the Hon. Mitchell
L. Beckloff, Dept. 86*

Action Filed: February 27, 2020
Writ Hearing Date: November 12, 2021

23 PROPOUNDING PARTY: PETITIONER CONSUMER WATCHDOG

24 RESPONDING PARTY: RESPONDENTS RICARDO LARA, in his official capacity as the
Insurance Commissioner of the State of California; and the
25 CALIFORNIA DEPARTMENT OF INSURANCE

26 SET NO.: ONE
27
28

1 Pursuant to the court's May 12, 2021 order, Respondents Ricardo Lara, in his official
2 capacity as Insurance Commissioner of the State of California, and the California Department of
3 Insurance (collectively, "the Department"), provide the following further responses and
4 objections to Petitioner Consumer Watchdog's Special Interrogatories, Set One, nos. 1-6, & 10-
5 11 as follows.

6 The information provided in these responses is true and correct, according to the
7 Department's best knowledge at this time, but it is subject to future correction for omissions,
8 errors or mistakes. The Department reserves the right to provide subsequently discovered
9 information or to amend, modify, or otherwise change the responses, in accordance with
10 applicable discovery rules. The responses are based on records and information presently
11 available to the Department.

12 **INTERROGATORY NO. 1:**

13 IDENTIFY ALL records identified by YOU as responsive to the PRA REQUESTS.

14 **RESPONSE TO INTERROGATORY NO. 1:**

15 The Department objects to the definition of the term "IDENTIFY" on the ground it is vague
16 and ambiguous and overbroad and unduly burdensome. The Department objects to this
17 interrogatory on the ground that the California Public Records Act ("CPRA") does not require
18 that the Department catalog each responsive document located in response to Petitioner's PRA
19 REQUESTS, and to do so would be unduly burdensome and expensive. The Department objects
20 to this interrogatory on the ground that asking the Department to "IDENTIFY" all the records that
21 it identified as responsive to Petitioner's PRA Requests, but withheld from disclosure, is an
22 improper attempt to indirectly accomplish the objective of its CPRA Writ Petition; i.e., to reveal
23 the substance of the Department's confidential records. The Department objects to this
24 interrogatory on the ground that a list of the records previously disclosed by the Department is
25 obtainable from some other source that is more convenient, less burdensome, and less expensive.
26 The Department refers Petitioner to Code of Civil Procedure section 2030.230, and refers
27 Petitioner to the records disclosed by the Department, which records are already in Petitioner's
28 possession and equally available to Petitioner. The Department objects to this interrogatory on the

1 ground it seeks information that is not relevant to the subject matter involved in the pending
2 action or reasonably calculated to lead to the discovery of admissible evidence. Specifically, the
3 discovery sought is not necessary to resolve the issue of whether the Department has an
4 obligation to disclose the withheld and/or redacted records that are the subject of this CPRA
5 proceeding.

6 Without waiving the above objections, the Department responds as follows. In response to
7 Petitioner's June 4, 2019 PRA Request, as modified on July 23, 2019 (hereafter, "July 23, 2019
8 Revised Request"), the Department identified as responsive the records that it produced to
9 Petitioner on September 4, 2019, and bated stamped as PRA-2019-000-00555 Req. #000001-
10 000060. (See Petn., Ex. 18.)

11 In response to Petitioner's July 19, 2019 PRA Request, the Department identified as
12 responsive the records produced to Petitioner on September 16, 2019, and bated stamped as
13 GLB000001-000052. (See Petn., Ex. 10.) The Department also identified as responsive to
14 Petitioner's July 19, 2019 PRA Request additional emails and other communications, and
15 estimates that it withheld from disclosure no more than 100 such records, which relate to 1) an
16 Annual Review of California Insurance Company by the Department that occurred between
17 January and March of 2019 (hereafter, "Annual Review of CIC", 2) a multi-state Market Conduct
18 Examination by California, with Iowa and Texas participating, of California Insurance Company
19 for the period covering January 1, 2014, through December 31, 2017 (hereafter, "Market Conduct
20 Examination of CIC"), and 3) an application (Form A Information Statement) and associated
21 information submitted to the Department concerning California Insurance Company (hereafter,
22 "Form A Application").

23 **FURTHER RESPONSE TO INTERROGATORY NO. 1:**

24 The Department incorporates the above objections to interrogatory no. 1 as though set forth
25 in full herein.

26 Without waiving the above objections, the Department states as follows. Consistent with
27 the court's discussion with the parties during the hearing on Petitioner's motion to compel and the
28 court's May 12, 2021 order thereon, the Department has listed in the attached Exhibit A the

1 number and types of records withheld by the Department in response to Petitioner's July 19, 2019
2 PRA request.

3 The Department amends its prior response to interrogatory no. 1 as to Petitioner's July 19,
4 2019 PRA request to state that it withheld from disclosure 102 records that relate to 1) Form A
5 Application (30 records), 2) Annual Review of CIC (two records), 3) multi-state examination of
6 CIC (66 records), and 4) declaration of dividend by CIC (four records).

7 **INTERROGATORY NO. 2:**

8 For each record listed in response to Interrogatory No. 1 that YOU contend is not a public
9 record subject to disclosure, is exempt from disclosure, or may be redacted, list ALL privileges or
10 California Public Records Act exemptions which YOU contend are applicable to the record.

11 **RESPONSE TO INTERROGATORY NO. 2:**

12 The Department objects to this interrogatory on the ground that it violates Code of Civil
13 Procedure section 2030.060, subdivision (f), which states that an interrogatory shall contain no
14 subparts, or a compound, conjunctive, or disjunctive question. The Department objects to this
15 interrogatory on the ground that it improperly implies that the Department is obligated to prepare
16 a list that "IDENTIFIES" the withheld and redacted records. The CPRA does not require that the
17 Department catalog each responsive document located in response to Petitioner's PRA
18 REQUESTS, and to do so would be unduly burdensome and expensive. Further, asking the
19 Department to "IDENTIFY" all the records that it identified as responsive to Petitioner's PRA
20 Requests, but withheld from disclosure, is an improper attempt to indirectly accomplish the
21 objective of its CPRA Writ Petition; i.e., to reveal the substance of the Department's confidential
22 records. The Department objects to this interrogatory on the ground it seeks information that is
23 not relevant to the subject matter involved in the pending action or reasonably calculated to lead
24 to the discovery of admissible evidence. Specifically, the discovery sought is not necessary to
25 resolve the issue of whether the Department has an obligation to disclose the withheld and/or
26 redacted records that are the subject of this CPRA proceeding.

27 Without waiving the above objections, the Department responds as follows. In response to
28 the PRA REQUESTS, the Department did not locate any responsive documents that were not

1 public records, although some records were either exempt from disclosure, privileged, or subject
2 to redaction.

3 With respect to the records disclosed by the Department in response to Petitioner's July 23,
4 2019 Revised Request (PRA-2019-00555 Req. #000001-000060 (hereafter, "Req. #1-60)), the
5 Department redacted information from certain calendar entries or associated email records as
6 non-responsive, personal or confidential, or privileged. Specifically, the Department redacted
7 information from pages 5, 10 [duplicate], 31, 38, and 42 as nonresponsive, and redacted personal
8 and/or confidential email addresses and/or phone numbers from pages 5, 9 [duplicate], 22, 27, 29,
9 34, 36 [duplicate], 47-48, 50-51 [duplicate], 55, 56, 59, and 60 under Civil Code section 1798.24.
10 In addition, a portion of the information redacted from the email at page 31, the information
11 redacted from the emails at page 32, and the withheld attachments on pages 35 and 37 [duplicate],
12 are privileged and exempted from disclosure under Insurance Code sections 735.5 and 12919,
13 Government Code sections 6254, subdivisions (d) and (k), and 6255, and Evidence Code section
14 1040, subdivision (b), as information related to the Market Conduct Examination of CIC and soon
15 to be filed Form A Application.

16 With respect to the records disclosed by the Department in response to Petitioner's July 19,
17 2019 PRA Request (GLB000001-0000052), the Department redacted a confidential telephone
18 conference number from pages 000001 and 000005 [duplicate].) The additional emails and other
19 communications withheld by the Department are privileged and exempted from disclosure under
20 Insurance Code sections 735.5, subdivision (c), and 12919, Government Code sections 6254,
21 subdivisions (d) and (k), and 6255, and Evidence Code section 1040, subdivision (b), as
22 information related to the Annual Review and Market Conduct Examination of CIC and the Form
23 A Application.

24 **FURTHER RESPONSE TO INTERROGATORY NO. 2:**

25 The Department incorporates the above objections to interrogatory no. 2 as though set forth
26 in full herein.

27 Without waiving the above objections, the Department states as follows. Consistent with
28 the court's discussion with the parties during the hearing on Petitioner's motion to compel and the

1 court's May 12, 2021 order thereon, the Department has listed in the attached Exhibit A the
2 number and types of records withheld by the Department in response to Petitioner's July 19, 2019
3 PRA Request and, for each withheld record, listed the privileges and exemptions it contends are
4 applicable to the record.

5 The Department provides a further response with respect to Petitioner's July 23, 2019
6 Revised Request as follows. A portion of the information redacted from the email at page 31, and
7 the information redacted from the emails at page 32, are privileged and exempted from disclosure
8 under Government Code section 6254, subdivisions (d)(1), (4) & (k), Insurance Code section
9 12919, and Evidence Code section 1040, subdivision (b)(2). The withheld attachments on pages
10 35 and 37 [duplicate], are privileged and exempted from disclosure under Government Code
11 section 6254, subdivisions (d)(2), (4) & (k), Insurance Code section 735.5, and Evidence Code
12 section 1040, subdivision (b)(1).

13 **INTERROGATORY NO. 3:**

14 For each record listed in response to Interrogatory No. 2, list all facts on which YOU base
15 YOUR contention.

16 **RESPONSE TO INTERROGATORY NO. 3:**

17 The Department objects to this interrogatory to the extent it is cumulative and duplicative
18 of Interrogatory Nos. 1 and 2. The Department objects to this interrogatory on the ground that it
19 improperly implies that the Department is obligated to prepare a list that "IDENTIFIES" the
20 withheld and redacted records. The CPRA does not require that the Department catalog each
21 responsive document located in response to Petitioner's PRA REQUESTS, and to do so would be
22 unduly burdensome and expensive. The Department objects to this interrogatory on the ground
23 that to "list all facts on which" the Department has withheld and/or redacted each responsive
24 email or other communication is an improper attempt by Petitioner to indirectly accomplish the
25 objective of its CPRA Writ Petition; i.e., to reveal the substance of the Department's confidential
26 records. The Department objects to this interrogatory on the ground it seeks information that is
27 not relevant to the subject matter involved in the pending action or reasonably calculated to lead
28 to the discovery of admissible evidence. Specifically, the discovery sought is not necessary to

1 resolve the issue of whether the Department has an obligation to disclose the withheld and/or
2 redacted records that are the subject of this CPRA proceeding.

3 Without waiving the above objections, the Department responds as follows. The
4 Department is mandated by Civil Code section 1798.24 to redact personal or other identifying
5 information from records disclosed to the public. The confidential information withheld and/or
6 redacted from the Department's response to Petitioner's July 23, 2019 Revised Request and the
7 records withheld from disclosure in response to Petitioner's July 19, 2019 PRA Request, all fall
8 within the framework of the Department's Annual Review of CIC, Market Conduct Examination
9 of CIC, and the Form A Application. In addition, all three fall within the Department's authority
10 to regulate the business of insurance in California. (See Ins. Code, §§ 730, 900 & 1215.2.) The
11 Department contends that these records of emails and/or other communications obtained by,
12 produced by or disclosed to the Department are expressly and absolutely protected from
13 disclosure by Insurance Code sections 735.5 and 12919, Government Code section 6254,
14 subdivisions (d), and (k), and Evidence Code section 1040, subdivision (b)(1). The records are
15 further exempted from disclosure under Government Code section 6255 and Evidence Code
16 section 1040, subdivision (b)(2).

17 **FURTHER RESPONSE TO INTERROGATORY NO. 3:**

18 The Department incorporates the above objections to interrogatory no. 3 as though set forth
19 in full herein.

20 Without waiving the above objections, the Department states as follows. Consistent with
21 the court's discussion with the parties during the hearing on Petitioner's motion to compel and the
22 court's May 12, 2021 order and ruling that the Department is not obligated to disclose the
23 privileged and exempted content of the withheld records, the Department has listed in Exhibit A
24 attached hereto each record withheld by the Department in response to Petitioner's July 19, 2019
25 PRA Request, the privileges and exemptions claimed for each withheld record, and the type of
26 record and reason it contends each record is exempt from disclosure.

27 Also, the Department provides a further response to interrogatory no. 3 as to Petitioner's
28 Revised July 23, 2019 PRA Request and July 19, 2019 PRA Request as follows.

1 Petitioner's July 19, 2019 PRA Request

2 The Department is charged with regulating the business of insurance through, among other
3 things, restricting the acquisition or control of domestic insurers, examining the business and
4 affairs of insurers, and receiving notice of the declaration of dividends. (Ins. Code, §§ 730,
5 1215.2, 1215.4, subd. (f).)

6 Under Insurance Code section 1215.2, the Department is charged with reviewing and
7 authorizing the acquisition of control of domestic insurers. In 2019, CIC submitted a Form A
8 Application and other confidential information to the Department in connection with the
9 application and proposed sale of CIC. Following review of each record located in response to
10 Petitioner's July 19, 2019 PRA Request, the Government Law Bureau (GLB) determined that all
11 of the 30 records identified in Exhibit A as related to this application contained information
12 critical to its review of the application and proposed sale of CIC and/or that related to its review
13 and that the information provided to the Department by CIC concerning its application was
14 received in confidence by the Department. Further, that all the records were exempt from
15 disclosure based on the general exemption from disclosure for applications found in Government
16 Code section 6254, subdivisions (d)(1) and (4). Government Code section 6254, subdivision
17 (d)(1) provides that records contained in or related to applications filed with the Department, such
18 as the Form Application here, are exempt from disclosure. Subdivision (d)(4) provides that
19 records contained in or related to information received in confidence by the Department are
20 exempt from disclosure. Under Insurance Code section 12919, communications to the
21 Commissioner or any person in his office in respect to any fact concerning the holder of, or
22 applicant for, any certificate or license issued under the Insurance Code are made to him in his
23 official confidence within the meaning of Evidence Code section 1040. Insurance Code section
24 12919 and Evidence Code section 1040 are made applicable to the California Public Records Act
25 by virtue of Government Code section 6254, subdivision (k).

26 Under Insurance Code section 730, the Commissioner, whenever he or she deems necessary
27 or under other certain specific circumstances, shall examine the business and affairs of an insurer.
28 To that end, between January and March 2019, the Department conducted an annual examination

1 of CIC for the year 2018. As part of the examination, CIC produced internal documents and other
2 information to the Department in response to the examiner's request. Following review of each
3 record located in response to Petitioner's July 19, 2019 PRA Request, the GLB determined that
4 the two records identified in Exhibit A as related to the annual examination of CIC were records
5 contained in or related to the Department's examination and that the information provided to the
6 Department by CIC concerning the examination was received in confidence by the Department.
7 Further, that the records were exempt from disclosure based on the general exemptions from
8 disclosure for examination records found in Government Code section 6254, subdivisions (d)(2)
9 and (4). Subdivision (d)(2) provides that records contained in or related to an examination,
10 operating, or condition reports prepared by, on behalf of, or for the use of, the Department (such
11 as the annual examination here) are exempt from disclosure. In addition, the GLB determined that
12 the records were exempt under Insurance Code section 735.5 and Evidence Code section 1040,
13 subdivision (b)(1). Insurance Code section 735.5, subdivision (c), provides that all working
14 papers, recorded information, documents, and copies thereof produced by, obtained by, or
15 disclosed to the Commissioner or any person in the course of an examination shall be given
16 confidential treatment and shall not be made public except to the extent provided in subdivision
17 (a) or (b). Evidence Code section 1040, subdivision (b)(1) provides that the Department has the
18 privilege to refuse to disclose official information when the disclosure is forbidden by a statute in
19 this state, such as Insurance Code section 735.5 here.

20 In addition to the annual examination of CIC, the Department initiated a multi-state
21 examination of CIC in 2018 for the period ending January 1, 2014, through December 31, 2017,
22 which was concluded in 2019. Under Insurance Code section 730, subdivision (b), the
23 commissioner may conduct an examination of an insurer admitted in this state as often as the
24 commissioner deems appropriate but not less frequently than once every five years. As part of the
25 multi-state examination of CIC at issue here, CIC produced confidential internal documents and
26 other information in response to the examiner's requests and in some cases, information was
27 shared with Iowa and Texas as provided for in Insurance Code section 735.5, subdivision (b).
28 Both the Iowa and Texas Departments of Insurance have agreed to hold information discovered

1 or developed during the course of a multi-state examination confidential. Following review of
2 each record located in response to Petitioner's July 19, 2019 PRA Request, the GLB determined
3 that all of the 66 records identified in Exhibit A as related to the multi-state examination of CIC
4 contained information that was critical to its examination and/or related to the examination and
5 that the information provided to the Department by CIC during the course of the examination was
6 received in confidence by the Department. Further, like with the annual examination, GLB
7 determined that all the records were exempt from disclosure based on the general exemptions
8 from disclosure found in Government Code section 6254, subdivisions (d)(2) and (4) and under
9 Insurance Code section 735.5 and Evidence Code section 1040, subdivision (b)(1).

10 In 2019, CIC declared an ordinary dividend to be paid. Insurance Code section 1215.4,
11 subdivision (f), requires the Commissioner to receive notice of the declaration of dividends. In
12 connection with CIC's dividend, CIC provided confidential information to the Department.
13 Following review of each record located in response to Petitioner's July 19, 2019 PRA Request,
14 the GLB determined that the four records identified in Exhibit A as related to the dividend played
15 a role in the Department's review of the dividend and that the information provided to the
16 Department by CIC concerning the dividend was received in confidence by the Department.
17 Further, that the records were exempt from disclosure based on the general exemption from
18 disclosure found in Government Code section 6254, subdivisions (d)(4) and under Insurance
19 Code section 1215.8 and Evidence Code section 1040, subdivision (b)(1). Under Insurance Code
20 section 1215.8, subdivision (a), information received pursuant to Insurance Code section 1215.4
21 is confidential and shall not be disclosed by the Commissioner pursuant to the PRA.

22 Petitioner's Revised July 23, 2019 PRA Request

23 Following review of the emails at pages 31 and 32 of the Department's disclosure of
24 documents, the GLB determined that a portion of the information redacted from the email at page
25 31, and the information redacted from the emails at page 32 relate to the soon-to-be filed Form A
26 Application concerning the proposed sale of CIC to Steven Menzies, which information was
27 received in confidence by the Department from CIC under Insurance Code section 1215.2.
28 Specifically, the information redacted from the email on page 31 (March 12, 2019, 1:50 p.m.)

1 consists of internal Department communications related to information received in confidence by
2 the Department from CIC concerning the soon-to-be filed application. The information redacted
3 from CIC's email at page 32 (March 12, 2019, 10:55 am) to the Department consists of
4 confidential information received by the Department from CIC concerning the soon-to-be filed
5 application. The information redacted from the Department's email at page 32 March 12, 2019,
6 12:11 pm) to CIC contains and relates to confidential information received by the Department in
7 confidence from CIC. Also, all three redactions either are, or relate to, communications to
8 Department staff in respect to facts concerning CIC's license issued under the Insurance Code.
9 Following review of the information contained in the emails, the GLB determined that the
10 information was exempt from disclosure under Government Code section 6254, subdivisions
11 (d)(1) & (4) and under subdivision (k), which incorporates Insurance Code section 12919, and
12 Evidence Code section 1040, subdivision (b)(2), and redacted it.

13 The attachments redacted from the calendar entry on pages 35 and 37 [duplicate] relate to
14 the multi-state examination of CIC by the Department and were provided to CIC ahead of a
15 scheduled March 28, 2019 exit meeting between the Department and CIC. The attachments all
16 constitute records contained in or related to the multi-state examination of CIC, contain
17 information received in confidence by the Department from CIC, and include working papers,
18 recorded information, and documents produced by the examiner in the course of the examination.
19 Following review of the attachments, the GLB determined that they were exempt from disclosure
20 under Government Code section 6245, subdivisions (d)(2), (4) & (k), Insurance Code section
21 735.5, and Evidence Code section 1040, subdivision (b)(1).

22 **INTERROGATORY NO. 4:**

23 For each record listed in response to Interrogatory No. 2, IDENTIFY the author of the
24 record.

25 **RESPONSE TO INTERROGATORY NO. 4:**

26 The Department objects to the definition of the term "IDENTIFY" on the ground it is
27 overbroad and burdensome. The Department objects to this interrogatory on the ground that it
28 improperly implies that the Department is obligated to prepare a list that "IDENTIFIES" each

1 withheld and redacted record. The CPRA does not require that the Department catalog each
2 responsive document located in response to Petitioner's PRA REQUESTS, and to do so would be
3 unduly burdensome and expensive. The Department objects to this interrogatory on the ground it
4 seeks information that is not relevant to the subject matter involved in the pending action or
5 reasonably calculated to lead to the discovery of admissible evidence. Specifically, the discovery
6 sought is not necessary to resolve the issue of whether the Department has an obligation to
7 disclose the withheld and/or redacted records that are the subject of this CPRA proceeding. The
8 identification of the author's name on each withheld record is not necessary to determine whether
9 the Department has properly withheld records from disclosure.

10 Without waiving the above objections, the Department responds as follows. For the emails
11 and other communications concerning the Annual Review of CIC, the authors are: 1) Department
12 employee Jing Yi Chen (Associate Examiner, Financial Analysis Division); and 2) CIC
13 executives Jeffrey Silver (Secretary and General Counsel) and Robert Stafford (Vice President).
14 For the emails and other communications concerning the Market Conduct Examination of CIC,
15 the authors are: 1) Department employees Donavan Han (Senior Insurance Examiner-Specialist,
16 Field Examination Division), Allen Lau (Senior Insurance Examiner Specialist, Field
17 Examination Division), Ber Vang (Senior Insurance Examiner, Supervisor/Bureau Chief), and
18 Laura Clements (Chief Insurance Examiner, Field Examination Division); 2) Bob Burch
19 (Examiner-in-Charge, Iowa Insurance Division); and 3) CIC executive Jeffrey Silver. For the
20 emails and other communications concerning the Form A Application, the authors are: 1)
21 Department employees Laszlo Komjathy (Legal Branch, Corporate Affairs Bureau) and Jing Yi
22 Chen; and 2) CIC executives Jeffrey Silver and Steven M. Menzies (President).

23 **FURTHER RESPONSE TO INTERROGATORY NO. 4:**

24 The Department incorporates the above objections to interrogatory no. 4 as though set forth
25 in full herein.

26 Without waiving the above objections, the Department states as follows. Consistent with
27 the court's discussion with the parties during the hearing on Petitioner's motion to compel and the
28 court's May 12, 2021 order thereon, the Department has listed in Exhibit A attached hereto each

1 record withheld by the Department in response to Petitioner’s July 19, 2019 PRA Request, the
2 privileges and exemptions claimed for each such record, and the author of the record.

3 The Department amends its prior response to interrogatory no. 4 to state that the authors of
4 the withheld records relating to the declaration of dividend by CIC are Jeffrey Silver and Jing Yi
5 Chen.

6 **INTERROGATORY NO. 5:**

7 For each record listed in response to Interrogatory No. 2, IDENTIFY any PERSON
8 outside of CDI to whom that record has been disclosed.

9 **RESPONSE TO INTERROGATORY NO. 5:**

10 The Department objects to this interrogatory on the ground that it improperly implies that
11 the Department is obligated to prepare a list that “IDENTIFIES” the withheld and redacted
12 records. The CPRA does not require that the Department catalog each responsive document
13 located in response to Petitioner’s PRA REQUESTS, and to do so would be unduly burdensome
14 and expensive. The Department objects to the definition of the term “IDENTIFY” on the ground
15 it is overbroad and unduly burdensome. The Department objects to this interrogatory on the
16 ground that it would be unduly burdensome and expensive to determine each “PERSON,” if any,
17 to whom the Department provided copies of the disclosed and redacted records. The Department
18 objects to this interrogatory to the extent it is an improper attempt by Petitioner to indirectly
19 accomplish the objective of its CPRA Writ Petition; i.e., to reveal the substance of each of the
20 Department’s confidential records by virtue of a list that identifies such records. The Department
21 objects to this interrogatory on the ground it seeks information that is not relevant to the subject
22 matter involved in the pending action or reasonably calculated to lead to the discovery of
23 admissible evidence. Specifically, the discovery sought is not necessary to resolve the issue of
24 whether the Department has an obligation to disclose the withheld and/or redacted records that
25 are the subject of this CPRA proceeding, and the information is not justified given the need for
26 expeditious resolution. The Department objects to this interrogatory to the extent it seeks
27 information protected by the attorney-client privilege or constitutes attorney work product under
28 Code of Civil Procedure section 2018.030, subdivisions (a) and (b).

1 Subject to the above objections, the Department responds that, to its knowledge, none of the
2 withheld records have been produced to any PERSON outside the Department. Certain records
3 that relate to the multi-state Market Conduct Examination of CIC were shared with the Iowa and
4 Texas Departments of Insurance and subject to confidentiality under California law.

5 **FURTHER RESPONSE TO INTERROGATORY NO. 5:**

6 The Department incorporates the above objections to interrogatory no. 5 as though set forth
7 in full herein.

8 Without waiving the above objections, the Department again responds that none of the
9 withheld records have been produced to any person outside the Department except that with
10 respect to certain records that relate to the multi-state examination of CIC, those records were
11 shared with the Iowa and Texas Department of Insurance by either CIC or the Department and are
12 subject to confidentiality under California law. (See, e.g., Ins. Code, § 735, subd. (b).) The
13 attached Exhibit A identifies Bob Burch (Examiner-in-Charge, Iowa Insurance Division) and
14 Adeola Bello (Examiner-in-Charge, Texas Department of Insurance), as recipients of record nos.
15 50-51, 55-60, 71-73, & 81-83. It also identifies Daniel Mathis (Iowa, Asst. Chief Examiner) and
16 Eric Reiner (Texas, Asst. Chief Examiner) as recipients of record nos. 97 & 98.

17 **INTERROGATORY NO. 6:**

18 IDENTIFY ALL COMMUNICATIONS between YOU and any PERSON REGARDING
19 the PRA REQUESTS.

20 **RESPONSE TO INTERROGATORY NO. 6:**

21 The Department objects to this interrogatory on the ground that the interrogatory violates
22 Code of Civil Procedure section 2030.060, subdivision (d), which requires each interrogatory to
23 be full and complete in and of itself and prohibits a preface or instruction to be included with a set
24 of interrogatories. The Department objects to definition of the term "IDENTIFY" on the ground
25 that it is vague and ambiguous and overbroad and unduly burdensome. The Department objects to
26 the definition of the term "COMMUNICATIONS" on the ground that it is vague and ambiguous
27 and overbroad and unduly burdensome. The Department objects to this interrogatory on the
28 ground that it is overbroad as to scope and time. The Department objects to this interrogatory to

1 the extent that it seeks information already produced to Petitioner, in Petitioner's possession, or
2 equally available to Petitioner. The Department objects to this interrogatory to the extent it seeks
3 information protected from discovery by the attorney-client privilege, the attorney work product
4 doctrine under Code of Civil Procedure section 2018.030, subdivisions (a) and (b), the official
5 information and deliberative process privileges, and the constitutional and statutory privacy rights
6 of third parties. The Department objects to this interrogatory on the ground it seeks information
7 that is not relevant to the subject matter involved in the pending action or reasonably calculated to
8 lead to the discovery of admissible evidence. Specifically, the discovery sought is not necessary
9 to resolve the issue of whether the Department has an obligation to disclose the withheld and/or
10 redacted records that are the subject of this CPRA proceeding, and the request is not justified
11 given the need for expeditious resolution.

12 **FURTHER RESPONSE TO INTERROGATORY NO. 6:**

13 The Department incorporates the above objections to interrogatory no. 6 as though set forth
14 in full herein.

15 Without waiving the above objections, the Department responds as follows.

16 As to the non-privileged written and oral communications, the Department refers Petitioner
17 to Code of Civil Procedure section 2030.230 and states that the writings from which the answer
18 can be derived or ascertained are those writings produced by the Department to Petitioner in
19 response to Request for Production of Documents, no. 3. Other than as reflected in those
20 documents, the Department is unaware of any other non-privileged written or oral communication
21 that occurred between Department personnel and persons outside the Department other than with
22 its counsel of record the Office of the Attorney General.

23 With respect to privileged oral communications responsive to this interrogatory, the
24 Department is unable to identify every internal communication that occurred between Department
25 personnel concerning the PRA Requests. As explained in response to interrogatory no. 10, staff
26 within the Government Law Bureau ("GLB") worked collaboratively with each other and with
27 other Department and Executive staff on a near daily basis between the time that Petitioner
28 submitted the PRA Requests and the Department produced the records, to search for and review

1 responsive records. It is impossible for the Department to identify all such oral communications
2 that occurred during this time period. Any such oral communications would constitute privileged
3 attorney-client communications and likely attorney work product. They would also consist of
4 communications protected by the official information and deliberative process privileges.

5 With respect to calendar entries and other information located with respect to formal
6 meetings that occurred internally between Department personnel and/or between the Department
7 and its attorneys concerning the PRA requests, the Department provides the following response:

8 1) June 11, 2019 Video conference between Chao Lor (Department attorney), Patricia Hein
9 (Acting GLB Chief), and Vanessa Vera (Department Legal Analyst); 2) June 20, 2019 Video
10 conference between Chao Lor, Vanessa Vera, Patricia Hein, and Bryant Henley (Deputy
11 Commissioner and Special Counsel to the Commissioner); 3) June 25, 2019 Telephone
12 conference between Debbie De Guzman (Department Legal Analyst), Roberta Potter (Staff
13 Services Manager II and Commissioner Lara's Scheduler), and Camilo Pizarro (Staff Services
14 Manager II); 4) June 17, 2019 Video conference between Michael Martinez (Senior Deputy
15 Commissioner), Michael Soller (Deputy Commissioner), Roberta Potter, Catalina Hayes-Bautista
16 (Chief Deputy Commissioner), Bryant Henley, Mike Peterson (Deputy Commissioner); 5) June
17 25, 2019 Telephone conference between Chao Lor, Patricia Hein, Michael Sorich (Department
18 attorney), Debbie De Guzman; 6) June 26, 2019 telephone conference between Kenneth Schnoll
19 (Deputy Commissioner and Department General Counsel), Susan Stapp (former Deputy General
20 Counsel), George Teekell (Acting GLB Chief); 7) July 11, 2019 meeting between Bryant Henley,
21 Chao Lor, and Ronald Nooner (Department IT Specialist); 8) July 16, 2019 Video conference
22 between Bryant Henley, Debbie De Guzman, Ronald Nooner, George Teekell, Chao Lor; 9) July
23 24, 2019 Video conference between Chao Lor, George Teekell, Ronald Nooner, and Debbie De
24 Guzman; 10) July 25, 2019 Video conference between Catalina Hayes-Bautista, George Teekell,
25 Bryant Henley, Michael Martinez, Michael Soller, Chao Lor, Debbie De Guzman; 11) August 12,
26 2019 Video conference between Catalina Hayes-Bautista, George Teekell, Chao Lor, Debbie De
27 Guzman, Michael Martinez; 12) August 28, 2019 Video conference between Catalina Hayes-
28 Bautista, George Teekell, Kenneth Schnoll, Michael Martinez, Bryant Henley, Susan Stapp, Chao

1 Lor, Debbie De Guzman, Michael Soller; 13) October 28, 2019 Video conference between
2 George Teekell, Kenneth Schnoll, Susan Stapp, Chao Lor; 14) March 11, 2020 telephone
3 conference between Chao Lor and Debbie Vorous; 15) March 17, 2020 meeting between Chao
4 Lor and Debbie Vorous at 300 Capitol Mall, Sacramento CA with Patricia Hein attending by
5 telephone; 16) March 27, 2020 telephone conference between Kenneth Schnoll, Chao Lor,
6 Catalina Hayes-Bautista, Michael Martinez, Bryant Henley, Susan Stapp, Patricia Hein, and
7 Debbie Vorous; 17) April 6, 2020 telephone conference between Chao Lor, Debbie De Guzman,
8 Debbie Vorous; 18) April 15, 2020 telephone conference between Chao Lor and Debbie Vorous;
9 19) May 7, 2020 telephone conference between Chao Lor and Debbie Vorous; 20) May 8, 2020
10 telephone conference between Chao Lor and Debbie Vorous; and 21) May 12, 2020 telephone
11 conference between Chao Lor and Debbie Vorous. All of the communications that occurred
12 during the above listed meetings are privileged and protected from disclosure under the attorney-
13 client privilege and attorney work product doctrine set forth in Code of Civil Procedure section
14 2018.030. In addition, the communications that occurred during the internal Departmental
15 meeting are also privileged and protected under the official information privilege and deliberative
16 process privilege.

17 With respect to privileged written communications, the Department has located
18 approximately 400 internal documents that contain communications regarding the PRA Requests,
19 which communications range in dates from June 4, to October 31, 2019. In addition, the
20 Department has identified 34 documents that contain communications regarding the PRA
21 Requests that occurred between GLB attorneys and the Department's legal counsel the Office of
22 the Attorney General, which range in dates from March 2, 2020, to May 13, 2020.

23 The Department objects to this interrogatory to the extent it requires the Department to
24 "identify" each of the written internal and Office of the Attorney General communications as
25 unduly burdensome and expensive in the context of this case. Petitioner's instruction require that
26 the Department set forth the author of the communication, the recipient(s) of the communication,
27 and the date of the communication. All of the communications identified in the approximately
28 400 internal documents and in the 34 outside counsel documents were made in the context of

1 providing legal advice and representation to the Department and to the Commissioner and his
2 staff, and were made in the course of the lawyer's attorney-client relationship with the
3 Department and the Commissioner and his staff, and are not subject to discovery. Also, many of
4 the communications contain protected attorney work product. These documents contain the
5 impressions, conclusions, opinions, legal research or legal theories of attorneys and/or contain
6 writings prepared by Department attorneys relating to their representation of the Department and
7 to the Commissioner. Further, many of the internal documents relate to communications between
8 the Commissioner's Special Counsel and the Commissioner's staff and are also privileged under
9 the official information privilege and the deliberative process privilege. None of the
10 communications were with persons outside the Department or its legal counsel. The
11 communications are not necessary to test whether the Department properly withheld the records
12 that are at issue in this PRA proceeding and are therefore irrelevant.

13 **INTERROGATORY NO. 10:**

14 IDENTIFY everything that YOU did to search for records responsive to the PRA
15 REQUESTS.

16 **RESPONSE TO INTERROGATORY NO. 10:**

17 The Department objects to the definition of the term "IDENTIFY" on the ground that it is
18 vague and ambiguous and overbroad and unduly burdensome. The Department objects to the
19 definition of the term "YOU" on the ground that it is overbroad and unduly burdensome. The
20 Department objects to this interrogatory on the ground that by asking the Department to
21 "IDENTIFY everything" that "YOU" did to search for records, it is asked in a manner that is
22 overbroad and to an extent that causes annoyance, oppression, harassment, and undue burden and
23 expense. The Department objects to this interrogatory to the extent it seeks information protected
24 by the attorney-client privilege, the attorney work product doctrine under Code of Civil Procedure
25 section 2018.030, subdivisions (a) and (b), and the official information privilege.

26 Without waiving the above objections, the Department responds as follows. Upon receipt
27 of Petitioner's PRA Requests and after working with Petitioner to narrow some of the requests,
28 legal analysts in the Government Law Bureau forwarded a copy of the requests to Department

1 staff in various branches or offices most likely to have responsive records or have access to
2 responsive records based on the subject matters of the requests. Department staff were asked to
3 conduct a search of their records and forward all responsive records to the legal analysts for
4 review. A legal analyst also worked with the Department's Information Technology ("IT") office
5 to conduct a search of all electronically stored information ("ESI") that may be responsive to the
6 requests. The legal analyst provided IT staff with a list of department staff names in various
7 branches or offices and a list of ESI search terms to use when conducting the searches.

8 **FURTHER RESPONSE TO INTERROGATORY NO. 10:**

9 The Department incorporates the above objections to interrogatory no. 10 as though set
10 forth in full herein.

11 The court's May 12, 2021 order states that by not providing the search terms used in
12 connection with its search for records in response to Petitioner's two PRA requests, the
13 Department did not provide everything done to search, and that the search terms will assist
14 Petitioner in understanding the nature of the Department's search in the context of Petitioner's
15 PRA requests. (Order, p. 9.) The Department understands the intent of the court's order to be that
16 the Department provide the search terms used by it to conduct its search. Based on this
17 interpretation, the Department provides the following background information as well as the
18 search terms used.

19 The GLB is part of the Department's Regulatory and Legal Services Division of the
20 Department's Legal Branch. The GLB is responsible for responding to requests made by the
21 public for records under the PRA. Legal Analysts within the GLB are responsible for responding
22 to requests for records submitted to the Department, including requests made under the PRA.
23 Attorneys within the GLB work with and assist the analysts to respond to record requests
24 submitted to the Department, including requests submitted under the PRA. In addition, GLB staff
25 work hand-in-hand with Information Technology (IT) staff to collect records on Department
26 staff's work emails and devices using search terms.

27 On June 4, 2019, GLB received a public record request from Petitioner, which GLB
28 identified as "PRA-2019-00555." Petitioner sought various records, including "All appointment

1 schedules, calendars, meeting logs, phone call logs, mobile phone records, and other records
2 relating to such meeting or phone calls (“Conferences”) between Insurance Commissioner Lara
3 and any individuals who are employed by or represent the interest of one or more insurance
4 companies or the insurance industry.” (Petn., Ex. 1, p. 1.)¹ Upon receipt of this request, GLB
5 determined that the request, as written, was overbroad and that it would be unduly burdensome
6 for staff to search for responsive records. GLB asked Petitioner to narrow its request to a
7 particular time-frame, and to identify the names of the individuals and insurance companies that
8 may have met with the Commissioner. On July 23, 2019, Petitioner agreed to narrow the time-
9 frame of the PRA-2019-00555 request to January 7, 2019 to the present, i.e., July 23, 2019, and to
10 “specifically identif[y] the individuals and insurance companies for which responsive records are
11 sought” (hereafter, “Revised July 23, 2019 PRA request”). (Petn., Ex. 7, pp. 1 & 3.)

12 As modified, the Revised July 23, 2019 PRA request sought records with respect to the
13 following 17 individuals and insurance companies: “Steven M. Menzies, Jeffrey A. Silver,
14 Stephen Acunto, Carole Acunto, Carl DeBarbrie, Theresa DeBarbrie, Sidney R. Ferenc, Jon M.
15 McCright, Marc M. Tract, Robert L. Stafford, Justin N. Smith, Darlene Graber, and Larry R.
16 Graber” and “individuals employed by or representing Applied Underwriters, California
17 Insurance Company (‘CIC’), Constitution Insurance Company, or Independence Holding
18 Company (‘IHC’).” (Petn., Ex. 7, p. 2.)

19 On July 19, 2019, GLB received a second request from Petitioner, which GLB identified as
20 “PRA-2019-00697” (hereafter, “the July 19, 2019 PRA Request”). This request sought emails or
21 any other communications between Commissioner Lara or his representatives and the same
22 specifically identified individuals and insurance companies as those set forth in the Revised July
23 23, 2019 PRA request.

24 The GLB initially assigned Legal Analyst Vanessa Vera to respond to Petitioner’s Revised
25 July 23, 2019 PRA Request. However, on June 21, 2019, the GLB reassigned the request to Legal

26
27 ¹ Petitioner’s request sought four categories of records but only the first category is at
28 issue in this writ proceeding. Consequently, the Department’s response to this interrogatory
relates to its search associated with the first category of records although there may be some
overlap with respect to the second through fourth categories of records.

1 Analyst Debbie De Guzman. Thereafter, Ms. De Guzman remained the assigned Legal Analyst
2 for Petitioner's Revised July 23, 2019 PRA Request and its July 19, 2019 PRA request
3 (sometimes referred to collectively as "Petitioner's PRA requests"). As in-house counsel within
4 the GLB, Chao Lor was also assigned to assist the GLB analysts in reviewing, processing, and
5 responding to Petitioner's PRA requests. Upon receipt of Petitioner's PRA requests, Ms. De
6 Guzman and Ms. Lor reviewed each request and then, as to each request, identified which
7 Department staff, divisions and bureaus within the Department could potentially have responsive
8 records. For the Revised July 23, 2019 PRA Request and the July 19, 2019 PRA Request, the
9 GLB determined it would be the Executive Office (Office of the Commissioner), the Chief
10 Deputy Commissioner, and various other Deputy Commissioners, GLB, Corporate Affairs
11 Bureau (CAB), Field Examination Division, Financial Analysis Division, and certain legal staff
12 not in GLB or CAB. To search for records, Ms. De Guzman worked with IT staff to collect
13 records on custodian's emails and devices using search terms. Ms. De Guzman also worked with
14 the custodians in the various divisions and bureaus within the Department to conduct searches of
15 their own records and personal devices. At the request of Ms. De Guzman, IT staff and Executive
16 and Department staff searched for, and produced records to the GLB.

17 Specifically, between July and August 2019, IT staff Specialist I Ronald Nooner performed
18 multiple searches for records responsive to Petitioner's PRA requests using Microsoft's Outlook
19 eDiscovery Tool on noted custodian of records ("COR") email accounts and the search terms
20 specified for each search. All records (emails, appointments, and calendar events) that were found
21 in each of the searches were exported and copied to Mr. Nooner's OneDrive for review by GLB.
22 The noted COR email accounts searched included Executive Staff, Chief Deputy Commissioner,
23 and Deputy Commissioners (Commissioner Ricardo Lara, Catalina Hayes-Bautista, Michael
24 Martinez, Michael Soller, Byron Tucker, Mike Peterson, Bryant Henley, Joel Laucher, Tony
25 Cignarale, Susan Bernard, Ken Schnoll, Ken Allen, Roberta Potter, Angela Lizarraga, and David
26 Green) as well as other Department Staff (Dan Goodell, Mike Levy, George Teekell, Geoff
27 Margolis, Brentley Yim, Patricia Hein, Harry Levine, Donovan Han, Ber Vang, Allen Lau, Jack
28 Lee, and Giovanni Muzzarelli). The search terms used to conduct the searches were: Steven M.

1 Menzies, Menzies, Jeffrey A. Silver, Silver, Stephen Acunto, Acunto, Carole Acunto, Carl
2 DeBarbie, DeBarbie, Theresa DeBarbrie, DeBarbrie, Sidney R. Ferenc, Ferenc, Jon M. McCright,
3 McCright, Marc M. Tract, Tract, Robert L. Stafford, Stafford, Justin N. Smith, Darlene Graber,
4 Graber, Larry R. Graber, Applied Underwriters, California Insurance Company, "CIC",
5 Constitution Insurance Company, Independence Holding Company, and "IHC."

6 In addition, between July 24 and 26, 2019, Ms. De Guzman forwarded copies of
7 Petitioner's PRA requests to Executive and Department staff in the various divisions or bureaus
8 identified above as most likely to have responsive records or to have access to records based on
9 the subject matter of the requests, Specifically, on July 24, 2019, Ms. De Guzman asked the
10 following individuals to search their emails for records responsive to Petitioner's PRA requests:
11 Lynell Wise, Vanessa Vera, Michael Sorich, Diane Pinney, Ron Reyna, Chao Lor, George
12 Teekell, Julia Cross, Amorette Yang, George Mueller, Sharon Victor, Matthew Alves, Harry
13 O'Laughlin, Janice Rocco. On July 26, 2019, she asked the following individuals to search their
14 Department mobile device and, if they used one or more personal devices to conduct Department
15 business, to search their personal mobile devices for records responsive to Petitioner's PRA
16 requests: Bryant Henley, Joel Laucher, Tony Cignarale, Susan Bernard, Kenneth Schnoll, Ken
17 Allen, Julia Cross, Amorette Yang, Sharon Victor, Matthew Alves, Harry O'Laughlin, Geoff
18 Margolis, Donovan Han, Ber Vang, Allen Lau, Jack Lee, Giovanni Muzzarelli, Laura Clements,
19 Candace Goodale, Lynell Wise, Vanessa Vera, Michael Sorich, Diane Pinney, Ron Reyna, Chao
20 Lor, George Teekell, Aaron Ezroj, Patricia Hein, Brentley Yim, and Damon Diederich. With
21 respect to Commissioner Lara's Department mobile device and his personal device, the
22 Commissioner worked with his Special Counsel Bryant Henley to conduct the search, which they
23 did. Executive and Department staff used the following search terms to conduct their searches:
24 Menzies, Silver, Acunto, DeBarbie, DeBarbrie, Ferenc, McCright, Tract, Stafford, "Justine N.
25 Smith," Smith, "Darlene Graber," Graber, "Larry R. Graber," "Applied Underwriters,"
26 "California Insurance Company," "CIC," "Constitution Insurance Company," Independence
27 Holding Company," and "IHC."

1 In response to GLB's various requests, Department and Executive staff searched for and
2 found approximately 8,000 records, which were provided to the GLB for review. Each
3 Department staff that received Ms. De Guzman's July 24, 2019 and July 26, 2019 emails to
4 conduct a search of their own business records and personal mobile devices for responsive
5 records, conducted a search, and each informed Ms. De Guzman that no responsive records were
6 found, with the exception of one responsive text message that was turned over to GLB for review.
7 Certain Department and Executive staff confirmed receipt of the requests and conducted their
8 own search. Further, they responded and confirmed whether responsive records existed or not. If
9 records existed, these were turned over to GLB for review. Otherwise, all other records were
10 obtained through the help of IT staff at a later time

11 **INTERROGATORY NO. 11:**

12 IDENTIFY everything that YOU did to review records responsive to the PRA
13 REQUESTS.

14 **RESPONSE TO INTERROGATORY NO. 11:**

15 The Department objects to the definition of the term "IDENTIFY" on the ground that it is
16 vague and ambiguous and overbroad and unduly burdensome. The Department objects to the
17 definition of the term "YOU" on the ground that it is overbroad and unduly burdensome. The
18 Department objects to this interrogatory on the ground that by asking the Department to
19 "IDENTIFY everything" that "YOU" did to review records responsive to the requests, it is asked
20 in a manner that is overbroad and to an extent that causes annoyance, oppression, harassment, and
21 undue burden and expenses. The Department objects to this interrogatory to the extent it seeks
22 information protected by the attorney-client privilege, the attorney work product doctrine under
23 Code of Civil Procedure section 2018.030, subdivisions (a) and (b), and the official information
24 privilege. The Department objects to this interrogatory on the ground it seeks information that is
25 not relevant to the subject matter involved in the pending action or reasonably calculated to lead
26 to the discovery of admissible evidence. Specifically, the discovery sought is not necessary to
27 resolve whether the Department has an obligation to disclose the withheld and/or redacted records
28 that are the subject of this CPRA proceeding, and the interrogatory is not justified given the need

1 for expeditious resolution.

2 Without waiving the above objections, the Department responds as follows. Upon receipt of
3 records that may be responsive to Petitioner's PRA Requests from staff in various branches or
4 offices and IT staff, the legal analyst and in-house attorney reviewed each and every record for
5 responsiveness and confidentiality. Due to the overbroad PRA Requests, the legal analyst and in-
6 house attorney had to review a voluminous amount of records but ultimately determined that most
7 were not responsive to the requests. The legal analyst produced all responsive, non-privileged or
8 exempt records to Petitioner, in whole or in part, in August and September 2019, and withheld
9 exempt, privileged or confidential records.

10 **FURTHER RESPONSE TO INTERROGATORY NO. 11:**

11 The Department incorporates the above objections to interrogatory no. 11 as though set
12 forth in full herein. The Department further objects to this interrogatory on the ground that it is
13 duplicative of interrogatory nos. 2 and 3 and, to that extent, refers Petitioner to its responses to
14 them and to Exhibit A attached hereto. Notwithstanding the above objections, the Department
15 provides a further response to this interrogatory as follows.

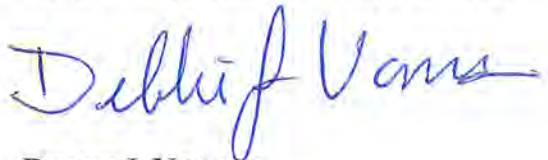
16 GLB received the first set of records responsive to PRA-2019-00555 from IT staff on July
17 17, 2019. On July 26, 2019, GLB received a second set of records from IT staff responsive to
18 PRA-2019-00555 and PRA-2019-00697. On August 21, 2019, GLB received a final set of
19 records from IT staff in response to PRA-2019-00555. In addition, GLB received records from
20 Department and Executive staff at various points between July 24, 2019 and August 21, 2019. In
21 total, GLB received approximately 8,000 records.

22 Legal Analyst Debbie De Guzman and in-house counsel Chao Lor were responsible for
23 review of the records. Between July 18, 2019, and August 21, 2019, Ms. De Guzman and Ms. Lor
24 reviewed all the records received to date for responsiveness. If the record was determined to be
25 responsive to the request, Ms. De Guzman and Ms. Lor then reviewed the record to determine
26 whether it contained personal and/or confidential email addresses and/or phone numbers that the
27 Department must redact from the records under Civil Code section 1798.24. They also reviewed
28 each responsive record to determine whether the record was exempt from disclosure under the

1 various exemptions set forth in the PRA. To make this determination, GLB staff determined the
2 subject matter of the record and evaluated the content of the record and, if necessary, consulted
3 with Department and/or Executive staff who authored or were recipients of the record. Based on
4 all these factors, staff determined whether, for instance, a record was disclosed to the Department
5 in the course of the multi-state examination of CIC and, if so, determined that the record be
6 withheld from disclosure under Government Code, section 6254, subdivision (d).

7 Dated: June 2, 2021

Respectfully Submitted,
ROB BONTA
Attorney General of California
MOLLY K. MOSLEY
Supervising Deputy Attorney General



DEBBIE J. VOROUS
Deputy Attorney General
*Attorneys for Respondents and Defendants
Ricardo Lara, in his official capacity as
Insurance Commissioner of the State of
California, and the California Department
of Insurance*

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VERIFICATION

I, Debbie De Guzman, declare as follows:

1. I am a Legal Analyst with the California Department of Insurance, Sacramento Office. I am authorized to make this verification for and on behalf of Respondents.

2. I have read the above Respondents' Objections and Further Responses to Petitioner's Special Interrogatories, Set One, and know its contents. I am informed and believe and on that ground allege that the matters stated in the above document are true.

I declare under penalty of perjury of the laws of the State of California that that foregoing is true and correct.

Executed on June 2, 2021, at Sacramento, California.



Debbie De Guzman

EXHIBIT A

Consumer Watchdog v. Ricardo Lara and California Department of Insurance
(Los Angeles County Superior Court, Case No. 20STCP006664)

**Re: California Department of Insurance list of records withheld in response to Consumer Watchdog’s
July 19, 2019 CPRA Request (PRA-2019-00697)**

Department’s Further Response to Special Interrogatory Nos. 1 - 5

No. ¹	Date & Time ²	Type of Record and Reasons for Withholding Record ³	From ⁴	To ⁵	CC ⁶	Privilege/Exemption Claims ⁷
1	4/18/19 3:25 pm	<i>California Insurance Company (CIC) Form A Application Communications</i> Email attaching letter The letter consists of information contained in and related to the Form A Application and proposed	Laszlo Komjathy (CDI Legal Branch, Corporate Affairs Bureau)	Jeffrey Silver (CIC, Secretary and General Counsel)	Jing Yi Chen (CDI, Associate Examiner, Financial Analysis Division)	Gov. Code, § 6254, subs. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2).

¹ Further response to Interrogatory No. 1.

² Further response to Interrogatory No. 1.

³ Further response to Interrogatory Nos. 1 & 3 as limited by court.

⁴ Further response to Interrogatory No. 4.

⁵ Further response to Interrogatory No. 5.

⁶ Further response to Interrogatory No. 5.

⁷ Further response to Interrogatory No. 2.

		<p>sale of CIC and contains information that was received in confidence by the California Department of Insurance (CDI) from CIC. The email relates to the Form A Application and proposed sale of CIC and was received in confidence by CDI from CIC.</p>	Jeffrey Silver	Laszlo Komjathy	<p>Michelle Lo (CDI, former Supervising Insurance Examiner) Bernadette Sia (CDI, Senior Insurance Examiner, Supervisor)</p>	
2	4/19/19 5:05 am	<p>Email The email relates to the Form A Application and proposed sale of CIC and was received in confidence by CDI from CIC.</p>	Jeffrey Silver	Laszlo Komjathy	<p>Jing Yi Chen Michelle Lo Bernadette Sia</p>	<p>Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2).</p>
3	4/26/19	<p>Letter The letter relates to the Form A Application and proposed sale of CIC and was received in confidence by CDI from CIC.</p>	Jeffrey Silver	Laszlo Komjathy		<p>Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)</p>
4	4/26/19 10:26 am	<p>Email attaching letter The letter consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC. The email relates to the Form A Application and proposed</p>	Jeffrey Silver	Laszlo Komjathy	<p>Bernadette Sia Jing Yi Chen</p>	<p>Gov. Code, § 6254, subd. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)</p>

5	4/30/19 1:30 pm	sale of CIC and was received in confidence by CDI from CIC. Email The email consists of information contained in and related to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC.	Jing Yi Chen	Jeffrey Silver	Laszlo Komjathy Bernadette Sia	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
6	5/2/19 1:55 pm	Email with attachment The email and attachment consist of information contained in and related to the Form A Application for the proposed sale of CIC and were received in confidence by CDI from CIC.	Jeffrey Silver	Jing Yi Chen	Laszlo Komjathy Bernadette Sia	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2).
7	5/6/19 8:02 am	Email The email consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Jing Yi Chen	Laszlo Komjathy Bernadette Sia	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
8	5/6/19 9:43 am	Email	Jing Yi Chen	Jeffrey Silver	Laszlo Komjathy Bernadette Sia	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919;

9	5/7/19 5:23 pm	The email consists of information contained in and related to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC.	Jing Yi Chen	Jeffrey Silver	Laszlo Komjathy Bernadette Sia	Gov. Code, § 1040, subd. (b)(2) Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
10	5/9/19 10:06 am	The email consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Jing Yi Chen	Laszlo Komjathy Bernadette Sia	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
11	5/10/19 2:39 pm	The email consists of information contained in and related to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC.	Jing Yi Chen	Jeffrey Silver	Bernadette Sia Laszlo Komjathy	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)

12	5/14/19 10:14 am	Email with attachment The email and attachment consist of information contained in and related to the Form A Application for the proposed sale of CIC and were received in confidence by CDI from CIC.	Jeffrey Silver	Jing Yi Chen	Bernadette Sia Laszlo Komjathy	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
13	5/20/19 3:56 am	Email The email consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Jing Yi Chen	Bernadette Sia Laszlo Komjathy	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
14	5/21/19 3:40 pm	Email attaching letter The letter consists of information contained in and related to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC. The email relates to the Form A Application and to information received in confidence by CDI from CIC.	Laszlo Komjathy	Jeffrey Silver	Jing Yi Chen	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
15	5/30/19	Void Check	N/A			Gov. Code, § 6254, subds. (d)(1)(4) & (k);

							Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
16	6/10/19	Letter The letter consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Steven M. Menzies (CIC, President)	Laszlo Komjathy	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
17	6/11/19	Letter The letter consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Imelda F. Siruno (CDI, CAB Intake)			Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
18	6/19/19 8:50 am	Email and letter The letter consists of information contained in and related to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC. The email consists of information related to the Form A Application	Laszlo Komjathy	Jeffrey Silver	Jing Yi Chen Michelle Lo Bernadette Sia		Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)

19	6/19/19 3:29 pm	and contains information that was received in confidence by CDI from CIC.	Jeffrey Silver	Laszlo Komjathy	Jing Yi Chen Michelle Lo Bernadette Sia Sherwood Girion (CIC Consultant)	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
20	6/20/19 10:38 am	Email The email relates to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Laszlo Komjathy	Jing Yi Chen Michelle Lo Bernadette Sia Sherwood Girion	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
21	6/21/19 4:21 pm	Email attaching letter The email and letter consist of information contained in and related to the Form A Application for the proposed sale of CIC and contain information that was received in confidence by CDI from CIC.	Laszlo Komjathy	Jeffrey Silver	Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair (CDI, Bureau Chief, Corporate Affairs)	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
22	6/25/19 8:47 am	Email attaching letter The letter consists of information contained in and related to the	Jeffrey Silver	Laszlo Komjathy	Jing Yi Chen Michelle Lo, Bernadette Sia, Sherwood Girion	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919

		<p>Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC. The email relates to the Form A Application and was received in confidence by CDI from CIC.</p>	Laszlo Komjathy	Jeffrey Silver	<p>Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair</p>	<p>Evid. Code, § 1040, subd. (b)(2)</p>
23	6/26/19 9:29 am	<p>Email and letter The letter and email consist of information contained in and related to the Form A Application for the proposed sale of CIC and contain information that was received in confidence by CDI from CIC.</p>	Laszlo Komjathy	Jeffrey Silver	<p>Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair</p>	<p>Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)</p>
24	7/1/19 8:50 am	<p>Email attaching letter The letter consists of information contained in and related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC. The email consists of information related to the Form A Application and was received in confidence by CDI from CIC.</p>	Jeffrey Silver	Laszlo Komjathy	<p>Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair</p>	<p>Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)</p>
25	7/1/19 10:39 am	<p>Email</p>	Laszlo Komjathy	Jeffrey Silver	<p>Jing Yi Chen Michelle Lo Bernadette Sia</p>	<p>Gov. Code, § 6254, subds. (d)(1), (4) & (k);</p>

26	7/1/19 10:49 am	The email consists of information related to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC.	Jeffrey Silver	Laszlo Komjathy	Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair	Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
27	7/1/19 4:45 pm	Email attaching letter The email and letter consist of information related to the Form A Application for the proposed sale of CIC and contain information that was received in confidence by CDI from CIC.	Laszlo Komjathy	Jeffrey Silver	Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair Sherwood Girion	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
28	7/5/19 12:01 pm	Email The email consists of information contained in or related to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Laszlo Komjathy	Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair Sherwood Girion	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)

29	7/10/19 11:41 am	Email The email consists of information relating to the Form A Application for the proposed sale of CIC and contains information that was received in confidence by CDI from CIC.	Laszlo Komjathy	Jeffrey Silver	Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair Sherwood Girion	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
30	7/10/19 11:57 am	Email The email consists of information relating to the Form A Application for the proposed sale of CIC and was received in confidence by CDI from CIC.	Jeffrey Silver	Laszlo Komjathy	Jing Yi Chen Michelle Lo Bernadette Sia Carol Frair Sherwood Girion	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 12919; Evid. Code, § 1040, subd. (b)(2)
		<i>CIC December 31, 2018 Annual Review Communications</i>				
31	2/15/19 3:55 pm	Email attaching letter The email and letter consist of information related to the annual examination of CIC for the year 2018 and contain information that was received in confidence by CDI from CIC. Also, the letter constitutes a document produced by the examiner during the course of the examination.	Jing Yi Chen	Robert Stafford (CIC, Vice President)	Bernadette Sia	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

32	3/13/19 12:41 pm	Email attaching letter The email and letter consist of information contained in and related to the annual examination of CIC for the year 2018 and was received in confidence by CDI from CIC. They also consist of confidential working papers, information, documents, and copies thereof obtained by CDI in the course of the examination.	Robert Stafford	Jing Yi Chen	Jeffrey Silver Bd. of Directors Audit Committee	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
		<i>CIC Market Conduct Examination (Jan. 1, 2014 to Dec. 31, 2017)</i>				
33	1/11/19 8:37 am	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Allen Lau (CDI, Senior Insurance Examiner- Specialist, Field Examination Division)	Donavan Han (CDI, Senior Insurance Examiner-Specialist, Field Examination Division)	Gov. Code, § 6254, subds. (d)(1), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
34	1/11/19 9:07 am	Email The email relates to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC	Donavan Han	Jeffrey Silver Allen Lau		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735; Evid. Code, § 1040, subd. (b)(1)

35	1/15/19 10:11 am	during the course of the examination. Email The email consists of information contained in and related to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC during the course of the examination. Also, the email consists of a document produced by the examiner in the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subs. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
36	1/15/19 10:33 pm	Email The email consists of information contained in and related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subs. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
37	1/15/19 10:51 am	Email The email consists of information contained in and related to the multi-state examination of CIC and contains information received in confidence by CDI from CIC. Also, it consists of a document	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subs. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

38	1/16/19 3:41 am	produced by the examiner in the course of the examination. Email and attachment The email and attachment consist of information contained in and related to the multi-state examination of CIC and were received in confidence by CDI from CIC during the course of the examination. Also, they consist of documents disclosed to the examiner during the course of the examination.	Jeffrey Silver	Donavan Han	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
39	1/16/19 9:26 am	Email. The email relates to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Jeffrey Silver	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
40	1/22/19 3:04 pm	Email The email consists of information contained in and related to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC during the course of the	Donavan Han	Jeffrey Silver	Ber Vang (CDI Senior Insurance Examiner, Supervisor/Bureau Chief) Allen Lau	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

41	1/22/19 1:19 pm	examination. Also, it consists of a document produced by the examiner in the course of the examination.	Jeffrey Silver	Donavan Han	Ber Vang Allen Lau	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
42	1/23/19 3:42 am	Email The email consists of information contained in and related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Ber Vang Allen Lau	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
43	1/23/19 9:01 am	Email The email relates to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k), Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

44	1/23/19 3:12 pm	during the course of the examination. Email and attachment The email and attachment consist of information contained in and related to the multi-state examination of CIC and contain information that was received in confidence by CDI from CIC during the course of the examination. Also, the email consists of a document produced by the examiner in the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subs. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
45	1/26/19 9:15 am	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subs. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
46	1/28/19 8:49 am	Email The email relates to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subs. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

47	1/23/19 3:35 am	Email and attachment The email and attachment consist of information contained in and related to the multi-state examination of CIC and were received in confidence by CDI from CIC during the course of the examination. Also, they constitute working papers, information, and documents disclosed to the examiner in the course of the examination.	Jeffrey Silver	Donavan Han	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k), Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
48	1/25/19 2:21 pm	Email The email consists of information contained in and related to the multi-state examination of CIC and contains information that was received in confidence by CDI from CIC during the course of the examination. Also, it constitutes a document produced by the examiner in the course of the examination.	Allen Lau	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k), Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
49	1/30/19 4:22 am	Email The email consists of information contained in and related to the multi-state examination of CIC and	Jeffrey Silver	Allen Lau	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k), Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

50	1/30/19 1:34 pm	was received in confidence by CDI from CIC during the course of the examination. Email and attachments The email and attachments constitute information contained in and related to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination. Also, the email constitutes a document produced by the examiner in the course of the examination. The attachments constitute working papers and documents produced by the examiner in the course of the examination.	Donavan Han	Jeffrey Silver	Bob Burch (Examiner-in-Charge, Iowa Insurance Division) Adeola Bello (Examiner-in-charge, Texas Dept. of Insurance) Ber Vang	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
51	1/30/19 1:36 pm	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Bob Burch Adeola Bello Ber Vang	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
52	1/30/19 2:26 pm	Email The email relates to the multi-state examination of CIC and to	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5;

53	2/26/19 12:48 pm	information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Evid. Code, § 1040, subd. (b)(1)
		Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.			Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
54	2/26/19 10:55 am	information received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Evid. Code, § 1040, subd. (b)(1)
		Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC.			Gov. Code, § 6254, subds. (d)(2), (4)& (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
55	3/6/19 11:58 am	information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Evid. Code, § 1040, subd. (b)(1)
		Email The email relates to the multi-state examination of CIC and contains information received in confidence by CDI from CIC during the course of the examination.			Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
56	3/6/19 10:24 am	information received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Evid. Code, § 1040, subd. (b)(1)
		Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.			Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

57	3/6/19 12:34 pm	by CDI from CIC during the course of the examination. Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Adeola Bello Bob Burch	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
58	3/6/19 12:58 pm	Email and attachments The email and attachments consist of information contained in and related to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination. Also, the email relates to working papers and documents produced by the examiner in the course of the examination.	Jeffrey Silver	Donavan Han	Adeola Bello Bob Burch	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
59	1/30/19 9:24 am	Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI and the Texas Department	Bob Burch	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

60	2/8/19 7:44 am	of Insurance during the course of the examination. Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI and the Texas Department of Insurance from CIC during the course of the examination.	Jeffrey Silver	Bob Burch		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
61	1/31/19 12:31 pm	Email The email consists of information contained in and related to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination. It also constitutes a working paper and document produced by the examiner in the course of the examination.	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2)(4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
62	2/4/19 9:28 am	Email The email consists of information contained in and related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination. Also, it relates to	Jeffrey Silver	Donavan Han		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

		working papers and documents produced by the examiner in the course of the examination.					
63	2/4/19 10:27 am	Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)	
64	2/4/19 9:29 am	Email The email constitutes information contained in and related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)	
65	3/22/19 4:13 pm	Email The email consists of information contained in and related to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)	

66	4/2/19 11:45 am	Email The email consists of information contained in and related to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
67	4/4/19 7:05 am	Email The email consists of information contained in or related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
68	4/4/19 10:15 am	Email The emails relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
69	4/4/19 8:24 am	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

70	4/4/19 8:35 am	from CIC during the course of the examination. Email and attachment The email and attachment constitute information contained in and related to the multi-state examination of CIC and were received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
71	2/6/19	Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC.	Donavan Han	Jeffrey Silver Bob Burch Adeola Bello Allen Lau Ber Vang		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
72	3/27/19 9:32 am	Email and attachment The email and attachment constitute information contained in and related to the multi-state examination of CIC and consist of information received in confidence by CDI from CDI during the course of the examination. Also, the attachment consists of working papers and documents produced by the examiner in the course of the examination.	Donavan Han	Jeffrey Silver	Bob Burch Adeola Bello	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

73	3/27/19 9:58 am	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han	Bob Burch Adeola Bello	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
74	3/27/19 10:02 am	Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
75	3/27/19 11:02 am	Email and attachment The email and attachment constitute information contained in and related to the multi-state examination of CIC and contain information received in confidence by CDI from CIC during the course of the examination. Also, they consist of working papers, recorded information, and documents produced by the examiner in the course of the examination.	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
76	3/27/19 1:23 pm	Email and attachment	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k);

		<p>The email and attachment constitute information contained in and related to the multi-state examination of CIC and contain information received in confidence by CDI from CIC during the course of the examination. Also, the attachment constitutes working papers, recorded information, and documents produced by the examiner in the course of the examination.</p>				<p>Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)</p>
77	3/28/19 12:04 pm	<p>Email and attachment</p> <p>The email and attachment constitute information contained in and related to the multi-state examination of CIC and consist of information received in confidence by CDI from CIC during the course of the examination. Also, the attachment constitutes working papers, recorded information, and documents produced by the examiner in the course of the examination.</p>	Donavan Han	Jeffrey Silver		<p>Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)</p>
78	4/2/19 7:26 am	<p>Email and attachment</p> <p>The email and attachment constitute information contained in and related to the multi-state</p>	Jeffrey Silver	Donavan Han		<p>Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)</p>

79	4/2/19 8:54 am	examination of CIC and were received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
80	4/2/19 11:41 am	The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
81	4/4/19 1:58 pm	The email constitutes information contained in and related to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han Bob Burch Adeola Bello	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

82	4/5/19 10:13 am	Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Donavan Han	Jeffrey Silver Bob Burch Adeola Bello		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
83	4/8/19 7:43 am	Email and attachment The cover email and attachment constituted information contained in and related to the multi-state examination of CIC and were received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han Bob Burch Adeola Bello		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
84	4/8/19 6:17 am	Email The email constituted information contained in and related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
85	4/8/19 9:47 am	Email The email relates to the multi-state examination of CIC and to information received in confidence	Donavan Han	Jeffrey Silver		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

86	4/8/19 7:48 am	by CDI from CIC during the course of the examination. Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Donavan Han		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
87	4/15/19 10:47 am	Email and attachments The email and attachments constitute information contained in and related to the multi-state examination of CIC and contain information received in confidence by CDI from CIC during the course of the examination. Also, the email constitutes a document produced by the examiner in the course of the examination. The attachment constitutes working papers, recorded information, documents, and copies thereof produced by the examiner in the course of the examination.	Ber Vang	Jeffrey Silver	Donavan Han Christopher Andriessen (CDI, former Office Technician)	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
88	4/15/19	Letter The letter relates to the multi-state examination of CIC and to	Laura Clements	Jeffrey Silver	Donavan Han Ber Vang	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5;

89	4/16/19 3:41 am	information received in confidence by CDI from CIC during the course of the examination. Also, it consists of a document produced by the examiner in the course of the examination.	Jeffrey Silver	Ber Vang	Donavan Han Christopher Andriessen	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
90	4/17/19 10:16 am	Email and attachment The email and attachment constitute information contained in and related to the multi-state examination of CIC and were received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Ber Vang		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
91	4/23/19 4:40 pm	Email and attachment The email and attachment constitute information contained in and related to the multi-state examination of CIC and contain information received in confidence by CDI from CIC during the	Ber Vang	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

		course of the examination. Also, they consist of documents produced by the examiner in the course of the examination.					
92	4/23/19 4:50 pm	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Ber Vang	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)	
93	4/24/19 8:27 am	Email The email relates to the multi-state examination of CIC and to information received in confidence by CDI from CIC during the course of the examination.	Ber Vang	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)	
94	5/15/19 4:30 am	Email The email constitutes information contained in and related to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Ber Vang	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)	
95	5/15/19 10:08 am	Email The email relates to the multi-state examination of CIC and to	Ber Vang	Jeffrey Silver	Donavan Han	Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5;	

		information received in confidence by CDI from CIC during the course of the examination.					Evid. Code, § 1040, subd. (b)(1)
96	5/15/19 8:09 am	Email The email relates to the multi-state examination of CIC and was received in confidence by CDI from CIC during the course of the examination.	Jeffrey Silver	Ber Vang	Donavan Han		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
97	5/22/19	Letter The letter constitutes information contained in and related to the multi-state examination of CIC and contains information received in confidence by CDI from CIC during the course of the examination. Also, it consists of a document produced by the examiner in the course of the examination.	Laura Clements	Sidney R. Ferenc (Applied Underwriters, Chairman of the Bd. of Directors)	Susan Bernard (CDI, Deputy Commissioner, Financial Services Branch) Emma Hirschhorn (CDI, Chief, Financial Analysis Division) Daniel Mathis (Iowa, Asst. Chief Examiner) Eric Reiner (Texas, Asst. Chief Examiner) Ber Vang		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)
98	7/1/19 9:31 am	Email attaching letter The letter constitutes information contained in and related to the multi-state examination of CIC and	Jeffrey Silver	Laura Clements	Susan Bernard Emma Hirschhorn Ber Vang Daniel Mathis Eric Reiner		Gov. Code, § 6254, subds. (d)(2), (4) & (k); Ins. Code, § 735.5; Evid. Code, § 1040, subd. (b)(1)

99	1/15/19	Letter The letter contains information received in confidence by CDI from CIC and relates to CIC's declaration of a dividend.	Jeffrey Silver	CDI Corporate Affairs Clerk				Gov. Code, § 6254, subds. (d)(4) & (k); Ins. Code, § 1215.8; Evid. Code, § 1040, subd. (b)(1)
100	1/17/19 10:08 am	Email The email contains and relates to information received in confidence by CDI from CIC in connection with CIC's declaration of a dividend.	Jing Yi Chen	Jeffrey Silver	Bernadette Sia			Gov. Code, § 6254, subds. (d)(4) & (k); Ins. Code, § 1215.8; Evid. Code, § 1040, subd. (b)(1)
101	1/17/2019 10:47 am	Email	Jeffrey Silver	Jing Yi Chen	Bernadette Sia			Gov. Code, § 6254, subds. (d)(4) & (k);

<p>Ins. Code, § 1215.8; Evid. Code, § 1040, subd. (b)(1)</p>				<p>The email contains and relates to information received in confidence by CDI from CIC in connection with CIC's declaration of a dividend.</p>	<p>102</p>
<p>Gov. Code, § 6254, subds. (d)(4) & (k); Ins. Code, § 1215.8; Evid. Code, § 1040, subd. (b)(1)</p>	<p>Bernadette Sia</p>	<p>Jeffrey Silver</p>	<p>Jing Yi Chen</p>	<p>Email The email contains and relates to information received in confidence by CDI from CIC in connection with CIC's declaration of a dividend.</p>	<p>1/17/19 3:18 pm</p>

PROOF OF SERVICE BY E-MAIL AND U.S. MAIL

Case Name: **Consumer Watchdog v. Lara, et al.**
Case No.: **20STCP00664**

I declare:

I am employed in the Office of the Attorney General, which is the office of a member of the California State Bar, at which member's direction this service is made. I am 18 years of age or older and not a party to this matter. I am familiar with the business practice at the Office of the Attorney General for collection and processing of correspondence for mailing with the United States Postal Service. In accordance with that practice, correspondence placed in the internal mail collection system at the Office of the Attorney General is deposited with the United States Postal Service with postage thereon fully prepaid that same day in the ordinary course of business.

On June 2, 2021, I served the attached:

- **RESPONDENTS' OBJECTIONS AND FURTHER RESPONSES TO PETITIONER'S SPECIAL INTERROGATORIES, SET ONE**

by transmitting a true copy via electronic mail. In addition, I placed a true copy thereof enclosed in a sealed envelope, in the internal mail system of the Office of the Attorney General, addressed as follows:

Jerry Flanagan, Esq.
Benjamin Powell, Esq.
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I declare under penalty of perjury under the laws of the State of California and the United States of America the foregoing is true and correct and that this declaration was executed on June 2, 2021, at Sacramento, California.

M. Garcia
Declarant



Signature