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Attorneys for Intervenors  
NATIONAL ASIAN AMERICAN COALITION

BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF CALIFORNIA

In the Matter of:	)	
	)	
MERCURY CASUALTY COMPANY	)	File No. PA-2013-00004
APPLICATION #13-716,	)	
	)	ADDITIONAL SUPPLEMENT TO
	)	REQUEST FOR FINDING OF
	)	ELIGIBILITY
<i>Respondent.</i>	)	
_____	)	

Petitioner NATIONAL ASIAN AMERICAN COALITION (NAAC) hereby submits this supplement to its Request for Finding of Eligibility and requests the California Department of Insurance to find the NAAC eligible to seek compensation in the above captioned matter.

**I. INTRODUCTION**

The NAAC hereby requests that the Insurance Commissioner find it eligible to seek compensation in Departmental Proceedings. In support of its request, pursuant to title 10, chapter 5, § 2662.2(a)2 of the California Code of Regulations, the NAAC submits a soon-to-be released update summarizing the events of 2012, attached as hereto as Exhibit A.

## II. CONCLUSION

WHEREFORE, the petitioner requests that the Insurance Commissioner find it eligible to seek compensation in Departmental proceedings based on this petition and the attached exhibits.

DATED: March 12, 2013

Respectfully Submitted,

Robert Gnaizda  
Aaron Lewis

Attorneys for the NATIONAL ASIAN  
AMERICAN COALITION

**VERIFICATION OF AARON LEWIS IN SUPPORT OF NAAC'S REQUEST FOR  
FINDING OF ELIGIBILITY**

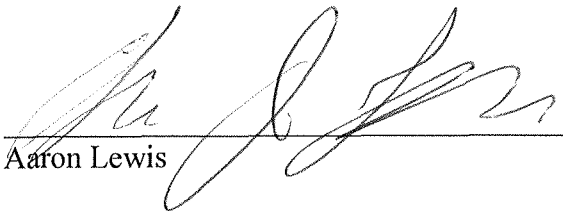
I, Aaron Lewis, verify:

1. I am an attorney employed by the National Asian American Coalition. If called as a witness, I could and would testify competently to the facts stated in this verification.

2. I personally prepared the pleading titled, "Additional Supplement to Request for Finding of Eligibility" filed in this matter. All of the factual matters alleged therein are true and of my own personal knowledge, or I believe them to be true after I conducted some inquiry and investigation.

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

Executed on March 12, 2013 at Daly City, California.

  
\_\_\_\_\_  
Aaron Lewis



## NAAC UPDATE

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### MESSAGE FROM CEO FAITH BAUTISTA

Dear friends of NAAC,

I hope 2013 has been great to you so far. I wanted to share with you some highlights from last year and provide updates on what NAAC has in store for 2013, our very special 10<sup>th</sup> anniversary year.

2012 may have been one of the most successful years. This included new partnership with Black and numerous Asian American organizations and a series of homeowner conferences that resulted in fundamental changes in the Independent Foreclosure Review that are likely to provide billions of dollars in benefits to homeowners in distress.

One issue of special concern to the Asian American community is, however, in flux. *Asian Americans played a major role in reelecting President Obama* yet it appears likely that Asian Americans will be ignored by his Administration. This is why our organization took the lead urging the President to take appropriate actions to appoint Asian Americans to key cabinet positions to appoint the first Asian American to the US Supreme Court and secure an early recount of the US Census that continues to ignore our growing numbers and influence.

In order to increase the influence of the Pan Asian American community over the next few years, we have added new staff, including beefing up our legal and legislative teams.

Some of our 2012 highlights are set forth in this newsletter and we will keep you updated through a quarterly newsletter on our efforts throughout the nation to further empower the Asian American community, assist homeowners in distress, promote homeownership, encourage small business expansion and create a fully informed Asian American consumer community.

Our goal should be that within a decade, we will be fully represented on corporate boards, that there will be dozens of Asian American congressional leaders and governors and at least one Asian American on the US Supreme Court. We have much work to do and we need your continued support to make this happen.

Thank you for helping empower the Asian American community.

Warm regards,  
Faith Bautista  
President and CEO



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## **Asian Americans Helped Elect President Obama: What the President Should Do in Return**

According to the *Wall Street Journal*, three out of four Asian Americans that voted in the 2012 Presidential Elections supported President Obama. NAAC urges that the President take four main actions to recognize Asian American. These issues will be raised during our quarterly DC trip with regulatory and congressional leaders during the week of March 4<sup>th</sup>.

For example, we will seek to ensure that:

1. The President appoint Asian Americans as secretaries of Labor and Commerce, such as Congresswoman Judy Chu and prominent Filipino American businesswoman Loida Lewis
2. The President appoint the first Asian American to sit on the US Supreme Court
3. All future settlements for discrimination against minorities should provide benefits to Asian Americans.
4. The US Census should do an early recount of Asian Americans. There would be more than twenty million Asian Americans in the US if the Census properly counted us (listed at 17.5 million in 2010). The recount is based on major errors in Census methodology.

Our DC trip will also include efforts to assist homeowners in distress, small business loans and increasing consumer protections. Some efforts may produce results within a year. Other issues may take longer to implement (over five years) given the opposition to pro-consumer reforms that exist in Congress, among some federal regulators and among many, but not all, corporations.

## **Independent Foreclosure Review: Four Million Homeowners in Distress May (Finally) Get Some Relief**

Over the last four years, the NAAC has served over nine thousand homeowners (9,000) in distress and future homeowners. One part of this effort has been more than thirty statewide outreach events and conferences events in 2012 attended by over 2,500 families.

These events, along with our frequent meetings with the new Comptroller of the Currency Tom Curry and with Federal Reserve Governor Sarah Raskin, assisted us in convincing the federal government to close down the Independent Foreclosure Review settlement that produced no benefits to any of the 4.3 million victims.

Instead, we worked with federal regulators on the development of a solution that could benefit millions of victims. The exact details will be made available in a few weeks. But, we do especially thank the Comptroller of the Currency and the Federal Reserve for seeking the input of the Asian American community and following the advice of the 2,500 homeowners who attended our events last year.



### **Helping Consumers Through the Efforts of our Growing Advocacy and Legal Team**

As of March 1<sup>st</sup>, the NAAC will have four attorneys on our team to focus on key issues affecting the Asian American and other minority communities.

The main purpose of our legal team is not to litigate or provide individual representation but to support the efforts of our advocacy team through a new form of "advocacy for equal justice." This will be achieved by a combination of grassroots and community support, legislative and administrative actions, and (where appropriate) legal action.

Some areas the legal team will focus on include: executive compensation and pension reform while unemployment rates are high; multilingual community outreach and education; responsible and safe nuclear energy; and greater inclusion of Asian Americans in multibillion dollar government legal settlements.

Recently, our legal team won a major case against Southern California Edison that will save the ratepayers over \$2 billion over the next three years. We are also involved in a case with Sempra that could save ratepayers up to \$1 billion. And, we have recently intervened in Pacific Gas & Electric's proposed \$5 billion rate increase in order to save consumers up to \$4 billion.

### **Stabilizing and Revitalizing Hard Hit Areas through REO Program and Financial Literacy**

The NAAC has undertaken a plan to help stabilize and revitalize hard hit areas of California.

Key elements of this plan include:

1. Purchasing foreclosed homes (REO) at discounted rates or through donation, rehabbing the homes and selling them to low/moderate income families with special preferences to veterans. Once an appropriate volume is achieved, we will integrate a plan to stabilize specific neighborhoods through Project Rebound. (Click [here](#) to read more about this program).
2. We will hold a series of financial literacy workshops to serve a goal of 10,000 families to ensure responsible and sustainable homeownership. We will also provide in-depth one-on-one coaching through Project ReNew program.
3. We will continue to promote the Dignity Mortgage (along with Operation Hope) that would be available to low to moderate income families. Combined with effective financial literacy, this could lead to up to one million additional LMI homeowners per year. (Click [here](#) to learn more about the Dignity Mortgage.)
4. We will promote win-win housing opportunities through President Faith Bautista's new position as the Chair of San Diego Mayor's Homeownership Advisory Committee. She will leverage this position by developing mechanisms to increase minority homeownership in San Diego that can be spread through California and the nation.

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## **UPCOMING EVENTS**

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## **10<sup>th</sup> Anniversary Economic Development Conference: October 18<sup>th</sup> in San Diego**

The NAAC is bringing its 10<sup>th</sup> Anniversary Economic Development Conference back to the city where we were founded, San Diego, on Friday, October 18<sup>th</sup>, 2013 at the Town & Country Resort and Convention Center. The celebration will acknowledge and award key supporters that have contributed to the growth and success of NAAC in becoming an advocate for Asian American communities across the nation.

We will be joined by a thousand corporate, government and community partners, including our network of homeowners and small business owners. Please pre-register [here](#) to receive updates on our conference. Stay tuned for our official Save The Date flyer.

We hope you can make it!

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## **2012 Highlights**

**Promising new partnerships:** We have become a truly Pan Asian American organization bridging the gap to historically underserved Southeast Asian American communities, such as Burmese Americans, Hmong Americans and Cambodian Americans. We have established successful partnerships with organizations that share common goals, such as the Chinese American Institute for Empowerment, National Hmong American Farmers, Institute for the Study of Asian American Christianity, Burmese American Institute for Corporate Responsibility, Operation HOPE, USC Cecil Murray Center for Community Engagement, the Ecumenical Center for Black Church Studies and Christ Our Redeemer Community Development Corporation.

**New staff:** We added six new staff, including new legal and legislative staff. Click [here](#) to read about our staff members.

**Ninth Annual Conference:** Our Ninth Annual Economic Development Conference on October 15<sup>th</sup>, 2012 in South San Francisco drew 1,000 community leaders, business owners, homeowners and government and corporate leaders. Our keynote speaker was the FDIC Chairman Marty Gruenberg who regulates almost 6,000 banks. Key topics included: the future of minority homeownership, increasing support for small, minority-owned businesses and consumer outreach through minority media. (Click [here](#) to pre-register for our Tenth Anniversary Economic Development Conference on October 18<sup>th</sup> in San Diego, where the organization began.)

**"More Help For Homeowners: Conference in San Diego":** On December 15th, we co-hosted a conference and resource fair with San Diego Mayor Bob Filner that was attended by key federal banking regulators and over 350 families. The event provided information on federal and statewide housing programs, such as the Independent Foreclosure Review and California Housing Finance Agency's Keep Your Home California programs. Attendees received housing counseling and pro bono services



from two dozen local nonprofits that participated in the afternoon resource fair. This event was a great success and we hope to hold another More Help For Homeowners event later this year.



**PROOF OF SERVICE [BY US MAIL, FAX TRANSMISSION, EMAIL TRANSMISSION  
AND/OR PERSONAL SERVICE]**

**State of California, City of Daly City, County of San Mateo**

I am employed in the City of Daly City and County of San Mateo, State of California. I am over the age of 18 years and not a party to the within action. My business address is 15 Southgate Avenue, Suite 200, Daly City, California 94015, and I am employed in the city and county where this service is occurring.

On March 12, 2013, I caused service of true and correct copies of these documents,

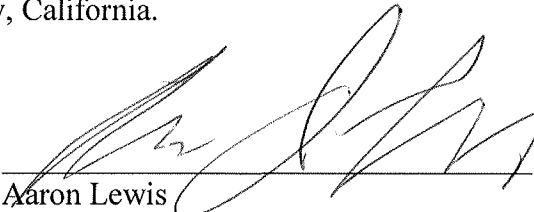
**SUPPLEMENT TO REQUEST FOR FINDING OF ELIGIBILITY**

Upon the persons named in the attached service list, in the following manner:

1. If marked EMAIL, by electronic mail transmission this date to the email address stated.
2. If marked FAX, by facsimile transmission this date to the fax number stated to the person(s) named.
3. If marked MAIL, by placing this date for collection for regular mail true copies of the within document in sealed envelopes, addressed to each of the persons so listed. I am readily familiar with the regular practice of collection and processing of correspondence for mailing of U.S. Mail. These envelopes would be deposited this day in the ordinary course of business with the U.S. Postal Service.

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

Executed on March 12, 2013, at Daly City, California.

  
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Aaron Lewis

## SERVICE LIST

### Person Served

Edward Wu  
Public Advisor  
California Department of Insurance  
300 S. Spring St., #12700  
Los Angeles, CA 90013  
Email: [edward.wu@insurance.ca.gov](mailto:edward.wu@insurance.ca.gov)

### Method of Service

- U.S. MAIL  
 - EMAIL  
 - FAX