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BEFORE THE INSURANCE COMMISSIONER

OF THE STATE OF CALIFORNIA

In the Matter of the Rate and Rating Plan Application of Pacific Specialty Insurance Company, Applicant.	File No.: PA-2019-00003 **CONSUMER WATCHDOG'S REQUEST FOR COMPENSATION**

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I. INTRODUCTION

Consumer Watchdog ("CWD"), Intervenor in the above-entitled proceeding, submits this Request for Compensation ("Request") pursuant to Insurance Code section 1861.10, subdivision (b), and the intervenor regulations, California Code of Regulations, title 10 ("10 CCR"), § 2661.1 et seq. This Request seeks compensation in the total amount of $60,069.00[1] for Consumer Watchdog's substantial contribution to the Insurance Commissioner's ("Commissioner") decision to approve the rate application (File No.: 19-618) ["the Application"]) of Pacific Specialty Insurance Company ("Applicant" or "Pacific Specialty").

This Request includes time spent working on this matter, including preparing this Request, through June 4, 2020. This Request is based on the facts and circumstances of this matter as summarized below, supporting exhibits, the record in this matter, and the accompanying Declaration of Pamela Pressley ("Pressley Decl.").

Consumer Watchdog initiated the proceeding when it filed a Petition for Hearing, Petition to Intervene, and Notice of Intent to Seek Compensation ("Petition") on April 8, 2019, challenging Pacific Specialty's Application. Consumer Watchdog represented the interests of consumers and policyholders by raising issues with the proposed rates in its Petition, written actuarial analysis, and discussions with Pacific Specialty and the Department of Insurance (the "Department" or "CDI") that were separate and distinct from those raised by the Department. Consequently, the Commissioner had all of this information available to him when making his decision. As a result, Consumer Watchdog made a substantial contribution to the Commissioner's decision to approve the Application with a 2% rate increase as opposed to the Applicant's originally requested 6.9% rate increase, which afforded savings of over $5.95 million in annual premiums to consumers.

[1] Consumer Watchdog seeks advocacy fees and expenses in the amount of $18,372.00 for the work of Consumer Watchdog's counsel and seeks $41,697.00 in fees billed by its consulting actuary and expert witness, Allan I. Schwartz. (See Exh. A (attached) for a summary of the fees and expenses requested.)

In light of the substantial contribution Consumer Watchdog made to the Commissioner's decision in this proceeding, as discussed further below, the compensation sought for its attorneys and actuarial expert fees is abundantly reasonable.

II. CONSUMER WATCHDOG IS ELIGIBLE TO SEEK COMPENSATION IN THIS PROCEEDING, AND ITS REQUEST IS TIMELY

The intervenor regulations provide, in part:

> A petitioner, intervenor or participant whose Petition to Intervene or Participate has been granted and who has been found eligible to seek compensation may submit to the Public Advisor, within 30 days after the service of the order, decision, regulation or other action of the Commissioner in the proceeding for which intervention was sought, or at the requesting petitioner's, intervenor's or participant's option, within 30 days after the conclusion of the entire proceeding, a request for an award of compensation.

(10 CCR § 2662.3(a).) Consumer Watchdog is a longtime participant and intervenor in Department proceedings and a nationally recognized consumer advocacy organization. The Commissioner issued Consumer Watchdog's latest Finding of Eligibility on July 12, 2018, in which he found Consumer Watchdog eligible for compensation and that Consumer Watchdog "represents the interests of consumers."[2] The Commissioner granted Consumer Watchdog's Petition to Intervene in the proceeding on the Application on or about April 24, 2019. (Ruling Granting Consumer Watchdog's Petition to Intervene, April 24, 2019, p. 4.) Thus, Consumer Watchdog is eligible to seek compensation in this matter.

Pursuant to 10 CCR § 2662.3(a), a request for compensation is due 30 days after service of the Commissioner's decision in the proceeding in which intervention was sought or 30 days after conclusion of the entire proceeding. Additionally, pursuant to the parties' May 5, 2020 Settlement Stipulation, Consumer Watchdog agreed that it would submit any request for compensation within 30 days after notice of the Commissioner's approval letter. On May 11, 2020, the Department notified Consumer Watchdog that the Commissioner had issued his

[2] Consumer Watchdog's current Finding of Eligibility succeeded prior determinations issued on July 24, 2016, July 24, 2014; July 24, 2012; July 2, 2010; August 25, 2008; July 14, 2006; July 2, 2004; June 20, 2002; October 1, 1997; September 26, 1995; September 27, 1994; and September 13, 1993.

Decision approving the Application. (Pressley Decl., ¶ 30.) Accordingly, Consumer Watchdog's Request is timely pursuant to 10 CCR § 2662.3(a).

III. SUMMARY OF THE PROCEEDING

To demonstrate Consumer Watchdog's substantial contribution to the Commissioner's decision in this proceeding and to demonstrate the reasonableness of the advocacy and witness fees requested, set forth below is a summary of Consumer Watchdog's participation in this matter.

A. Consumer Watchdog Petitioned for Hearing, Identifying Several Issues with the Application.

On or about February 5, 2019, Applicant filed a Prior Approval Rate Application with the Department, seeking approval of an overall rate increase for its Preferred Homeowners Program of 6.9%. (Pressley Decl., ¶ 23.) The Department notified the public of the Application on or about February 22, 2019. (*Ibid.*)

Consumer Watchdog and its actuarial expert, Allan I. Schwartz, reviewed the Application in detail and determined that the proposed rate change was excessive and/or unfairly discriminatory in violation of Insurance Code section 1861.05, subdivision (a), and the prior approval rate regulations, 10 CCR § 2644.1, et seq. (Pressley Decl., ¶ 24.) Mr. Schwartz's analysis of the Application included several specific issues that contributed to Applicant's proposed rate being excessive. (*Ibid.*; see also Exh. B attached hereto.)

On April 8, 2019, pursuant to Insurance Code section 1861.10(a), Consumer Watchdog filed its Petition identifying the issues on which it would provide evidence to show why Applicant's proposed rate was excessive and/or unfairly discriminatory, including improper use of the Complex Catastrophe Model, unreasonably high loss trend and severity trend, improper or unsupported excluded expenses, and other unsupported changes. (Petition for Hearing, ¶ 6; see also Pressley Decl., ¶ 24.)

The Commissioner granted Consumer Watchdog's Petition to Intervene in the proceeding on the Application on April 24, 2019, finding that "CW has raised and seeks to address issues that

are relevant to the ratemaking process." (Ruling Granting Consumer Watchdog's Petition to Intervene, April 24, 2019, p. 4, lines 8–9.)

B. Consumer Watchdog Provided Actuarial Analysis of Pacific Specialty's Application and Participated in Discussions with the Parties Regarding the Issues Identified in the Petition and Additional Submissions.

On March 16, 2020, Consumer Watchdog participated in a teleconference with the parties to discuss the issues raised by its Petition and the analysis of its actuarial expert. Prior to the teleconference, on March 12, 2020, Consumer Watchdog circulated its preliminary written analysis of the Application by its actuary elaborating on issues raised by its Petition of improper/ unsupported loss trend, improper/unsupported modeled catastrophe losses, and improper/unsupported discount for Differences in Condition. (Pressley Decl., ¶¶ 24–27; see Exh. B attached hereto.) On March 18, 2020, Consumer Watchdog circulated its additional analysis of the Application and trend issues raised during the teleconference with the parties. (Exh. C. attached hereto; Pressley Decl., ¶ 27.) Under CWD's analysis, a premium decrease of -6.7% was actuarially supported. (Exh. B.)

On April 17, 2020, Consumer Watchdog accessed via SERFF the Application, which had been updated to reflect Applicant's responses to Consumer Watchdog's and the Department's objections. (Pressley Decl., ¶ 28.) The updated Application was reviewed by Consumer Watchdog's consulting actuary.

C. The Parties Stipulated to Rate Changes and the Stipulation Represented the Complete and Final Settlement Resolving All Issues Between the Parties Regarding the Application.

After review of the updated Application, the Parties came to an agreement and executed a settlement stipulation on May 5, 2020 ("Stipulation"). (Pressley Decl., ¶ 29.) Under the Stipulation, the Parties agreed to an overall 2% rate increase to Applicant's Preferred Homeowners program, as opposed to the originally requested 6.9% rate increase. (*Ibid*.)

IV. CONSUMER WATCHDOG IS ENTITLED TO AN AWARD OF ITS REASONABLE ADVOCACY AND WITNESS FEES

A. Consumer Watchdog Made a Substantial Contribution to the Commissioner's Final Decision.

Proposition 103 requires awards of reasonable advocacy and witness fees and expenses for persons who represent the interests of consumers and who make a "substantial contribution" to decisions or orders by the Commissioner or a court. Insurance Code section 1861.10(b), states:

> The commissioner or a court ***shall award*** reasonable advocacy and witness fees and expenses to any person who demonstrates that (1) the person represents the interests of consumers, and, (2) that he or she has made a substantial contribution to the adoption of any order, regulation or decision by the commissioner or a court.

(Emphasis added.) As the emphasized language makes clear, when the statutory criteria are met, an award of reasonable advocacy fees and expenses is mandatory. This provision affords insurance consumers the ability to have their interests represented on an equal basis with the interests of insurers and facilitates consumer participation in the enforcement of Proposition 103. (See *Econ. Empowerment Found. v. Quackenbush* (1997) 57 Cal.App.4th 677, 686 [the purpose of intervenor fees is to encourage consumer participation].) Moreover, the courts have held that section 1861.10(b) should be applied in a manner "which best facilitates compensation." (*Id.* at 686.)

Under the intervenor regulations,

> "Substantial Contribution" means that the intervenor substantially contributed, as a whole, to a decision, order, regulation, or other action of the Commissioner by presenting relevant issues, evidence, or arguments which were separate and distinct from those emphasized by the Department of Insurance staff or any other party, such that ***the intervenor's participation resulted in more credible, and non-frivolous information being available for the Commissioner to make his or her decision than would have been available to a Commissioner had the intervenor not participated.*** A substantial contribution may be demonstrated without regard to whether a petition for hearing is granted or denied.

(10 CCR § 2661.1(k), emphasis added.)

The detailed summary of this proceeding presented above, the accompanying Pressley Declaration, and the record in this proceeding make clear that Consumer Watchdog presented relevant issues and arguments that were separate and distinct from those presented by the Department. Among other things, (1) Consumer Watchdog's Petition and subsequent written analysis raised issues that were separate and distinct from the Department's; and (2) Consumer

Watchdog presented arguments and issues during the Parties' teleconference that were separate and distinct from the Department's. (See Pressley Decl., ¶¶ 8, 21, 23–29.)

Due to Consumer Watchdog's participation, the Commissioner had more credible and non-frivolous information available to make his decision in this matter than if Consumer Watchdog had not participated. Consumer Watchdog's substantial contribution in this proceeding, as detailed in section III above and in the accompanying Pressley Declaration and further evidenced by the record in this matter, is demonstrated by at least the following:

- Consumer Watchdog's Petition raised issues with the Application regarding Pacific Specialty's use of the Complex Catastrophe Model, unreasonably high loss trends, improper or unsupported excluded expenses, and other unsupported changes. (See Petition, pp. 4–5.)
- Consumer Watchdog submitted a detailed written analysis on March 12, 2020 setting forth its actuary's analysis of the Application, including loss trend, modeled catastrophe losses, and improper discount for Difference in Condition.
- Consumer Watchdog's attorneys and its consulting actuary actively participated in the teleconference scheduled by the Department to discuss the issues in the Petition and March 12 analysis, and reviewed updated data and information provided by Applicant.
- Consumer Watchdog submitted additional actuarial analysis of the Application and trend issues on March 18, 20202 that addressed issues raised during the teleconference with the parties.
- The parties' Stipulation and Commissioner's subsequent decision to approve the Application with an overall 2% rate increase, as opposed to the Applicant's originally requested 6.9% rate increase.

In sum, Consumer Watchdog's separate and distinct presentation of relevant issues, evidence, and argument provided in its Petition and written analyses and discussions with the Parties, as well as the additional information elicited from Applicant in response to issues raised by Consumer Watchdog, clearly meets the "substantial contribution" requirement of the Insurance Code and the regulations, having resulted in more relevant, credible, and non-frivolous

information being available to the Commissioner in making his final decision approving the Application as revised than if Consumer Watchdog had not participated. As a result, Pacific Specialty policyholders saved over $5.95 million in premiums per year as compared to the rates requested by Applicant.[3]

B. Consumer Watchdog's Requested Advocacy Fees Are Reasonable.

For its substantial contribution, Consumer Watchdog requests reasonable advocacy fees in the amount of $18,372.00 for the work of its counsel and paralegal. The requested fees, including the total hours of work performed, and the hourly rates of each Consumer Watchdog attorney are summarized in the attached Exhibit A, "Summary of Fees." Insurance Code section 1861.10, subdivision (b), requires an award of all "reasonable advocacy and witness fees" once the requirements of the statute are met, including making a substantial contribution. The procedural history of this matter set forth above and supported by the Pressley Declaration demonstrates the reasonableness of the compensation requested in light of the amount of work performed. The procedural history and Consumer Watchdog's time records (Pressley Decl., Exh. 1a) also demonstrate the work Consumer Watchdog performed in this proceeding.

As required by the regulations, the specific tasks performed by Consumer Watchdog's attorneys are set forth in its detailed time records attached as Exhibit 1a to the Pressley Declaration. (See Pressley Decl., ¶ 3 & Exh. 1a.) These time records were maintained contemporaneously and reflect the actual time spent and actual work performed, billed to the tenth of an hour, by all Consumer Watchdog legal staff who worked on this matter. (Pressley Decl., ¶ 6.) In preparing their respective time records for this request, Consumer Watchdog's legal staff exercised billing judgment and eliminated time entries where appropriate. (Pressley Decl., ¶ 5.) Consumer Watchdog submits that the time expended and work performed in the proceeding, as reflected in the time records, was reasonable and appropriate, and the minimum required to make a substantial contribution in this proceeding and to achieve the result obtained. (*Ibid.*)

[3] $121.35 million (Adjusted Earned Premium) x (6.9% - 2.0%) = $5.95 million

The 2020 hourly rates set forth in Exhibit A are also reasonable and consistent with prevailing market rates. The intervenor regulations specify, "[t]he compensation awarded ***shall equal*** the market rate of the services provided." (10 CCR § 2662.6(b), emphasis added.) "Market rate" is defined as the "prevailing rate for comparable services in the private sector in the Los Angeles and San Francisco Bay Areas ***at the time of the Commissioner's decision awarding compensation*** for attorney advocates, non-attorney advocates, or experts with similar experience, skill and ability." (10 CCR § 2661.1(c)(1), emphasis added.)

The qualifications and experience of Consumer Watchdog's attorneys and paralegal who performed work in this matter, Pamela Pressley, Daniel Sternberg, and Kaitlyn Gentile, are summarized in the Pressley Declaration. (Pressley Decl., ¶¶ 9–19.) The 2020 hourly rates of Consumer Watchdog's attorneys and paralegal are consistent with, if not less than, the prevailing market rates for attorneys of comparable skills and experience in the Los Angeles and San Francisco Bay Areas. (Pressley Decl., ¶¶ 7, 11, 15, 19; see also *id.*, Exh. 2.)

The Declaration of Richard M. Pearl ("Pearl Decl."), attached as Exhibit 2 to the Pressley Declaration, also confirms that the requested rates for Consumer Watchdog's counsel are consistent with prevailing market rates. The Pearl Declaration was filed on October 8, 2019 in connection with a Writ of Administrative Mandamus by Mercury Insurance Company arising out of a CDI noncompliance proceeding and is equally applicable to this proceeding, given that Consumer Watchdog's 2020 rates are within the range of rates considered reasonable for attorneys with comparable experience at that time. Mr. Pearl is a recognized expert on attorneys' fees issues under California law. (See Pressley Decl., Exh. 2 [Pearl Decl.], ¶¶ 3–10.) The Pearl Declaration shows that Consumer Watchdog counsel's and paralegal's 2020 rates are well within, if not below, the range of non-contingent rates charged by California attorneys in the Los Angeles areas of equivalent experience, skill, and expertise for comparable services. (See *id.*, ¶¶ 8–11.) The Commissioner has also approved fee awards for Consumer Watchdog based on the same hourly rates Consumer Watchdog's legal staff is currently using in 2020 for work done in 2017–2019. (Pressley Decl., ¶ 7.)

Finally, this Request also includes the time expended preparing the instant Request for Compensation. This is also reasonable because the regulations permit reimbursement for preparation of a request for an award of compensation. (10 CCR § 2661.1(d).) Preparing such a request requires the intervenor to perform a comprehensive review of the record, review the regulations, cite to the record in this proceeding, review billing and expense records, and prepare the Request and supporting documents.

C. Consumer Watchdog's Expert Fees Are Reasonable.

Consumer Watchdog incurred reasonable expert fees of $41,697.00 for the actuarial consulting services of Allan I. Schwartz at AIS Risk Consultants, Inc. (See Pressley Decl., Exh. 3.) The specific tasks performed by Mr. Schwartz are set forth in the detailed billing records of AIS Risk Consultants, Inc. (*Ibid.*) Consumer Watchdog is informed and believes that these time records were maintained contemporaneously and reflect the actual time spent and actual work performed by Mr. Schwartz. (Pressley Decl., ¶ 22.) Pursuant to 10 CCR sections 2662.6(b) and 2661.1(c)(1), the expert fees billed for the actuarial consulting services of Mr. Schwartz and his staff at AIS Risk Consultants, Inc. reflect the current market rates for such services and amount to less than the total expert fees projected in Consumer Watchdog's Petition. (*Ibid.*; see Petition, Exh. A.)

Mr. Schwartz's over 30 years of professional actuarial experience include being President of AIS Risk Consultants, Assistant Commissioner of the New Jersey Department of Insurance, and chief actuary of the North Carolina Department of Insurance. His resume is on file in several other Department rate proceedings and can be viewed online at http://www.aisrc.com/allan_i_schwartz.htm. (Pressley Decl., ¶ 22.) Consumer Watchdog submits that the time expended, and work performed by Mr. Schwartz in this proceeding, as reflected in his time records, was reasonable and appropriate and the minimum required to achieve the result obtained. (*Ibid.*)

V. CONCLUSION

In sum, Consumer Watchdog made a substantial contribution to the Commissioner's decision approving Pacific Specialty's Rate Application with an overall 2% rate increase, as opposed to the Applicant's originally requested 6.9% rate increase, by identifying relevant issues

and arguments as set forth in Consumer Watchdog's Petition and expanded upon in Consumer Watchdog's subsequent written analysis and discussions with the Parties. In addition, during the course of the proceeding, Applicant submitted additional relevant information, argument, and analysis in response to the issues raised by Consumer Watchdog that would not have otherwise been available had Consumer Watchdog not participated. Consumers saved approximately $5.95 million in annual premiums as a result. Accordingly, Consumer Watchdog requests compensation in the total amount of $$60,069.00 for its substantial contribution to the Commissioner's decision in this matter.

DATED: June 9, 2020

Respectfully submitted,
Harvey Rosenfield
Pamela Pressley
Daniel L. Sternberg

CONSUMER WATCHDOG

By: _____
Daniel L. Sternberg
Attorneys for CONSUMER WATCHDOG

VERIFICATION OF DANIEL L. STERNBERG

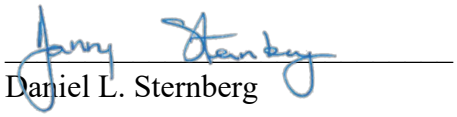
1. I am a staff attorney for Consumer Watchdog. If called as a witness, I could and would testify competently to the facts stated in this verification.

2. I personally oversaw the preparation of the attached pleading entitled "Consumer Watchdog's Request for Compensation" filed in this matter.

3. All of the factual matters alleged therein are true of my own personal knowledge, or I believe them to be true based upon the information available to me from Consumer Watchdog's files regarding this matter.

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

Executed on June 9, 2020, at Los Angeles, California.



Daniel L. Sternberg

EXHIBIT A

EXHIBIT A

SUMMARY OF FEES AND EXPENSES

File No. PA-2019-00003

ITEMS **COST**

1. **Consumer Watchdog's Fees**

(Detailed in Billing Records attached as Exhibit 1a to Pressley Decl.)

Pamela Pressley @ $595 per hour, 15.6 hours $9,282.00

Daniel Sternberg @ $350 per hour, 21.8 hours $7,630.00

Kaitlyn Gentile @ $200 per hour, 7.3 hours $1,460.00

Subtotal of Consumer Watchdog Fees $18,372.00

2. **Expert Witness Fees – AIS Risk Consultants, Inc.**

(Detailed in Exh. 3 to Pressley Decl.)

Allan I. Schwartz @ $805 per hour, 43.8 hours $35,259.00

Katherine Tollar @ $370 per hour, 17.4 hours $6,438.00

Subtotal of AIS Risk Consultants, Inc. Fees $41,697.00

TOTAL ADVOCACY FEES AND WITNESS FEES: $60,069.00

EXHIBIT B

AIS RISK CONSULTANTS, INC.

Consulting Actuaries • Insurance Advisors

4400 Route 9 South • Suite 1000 • Freehold, NJ 07728 • (732) 780-0330 • Fax (732) 780-2706

Date: March 12, 2020

To: Consumer Watchdog

From: Allan I. Schwartz

Re: Review of Pacific Specialty Insurance Company
Homeowners Insurance Rate Filing : HO-3
CDI File No. 19-618

As you requested, in connection with a possible settlement, we have reviewed the above captioned filing, as well as the updates and additional information submitted by Pacific Specialty Insurance Company ("PSIC"), along with other information. PSIC is proposing a premium increase of 6.9%.

Our analysis indicates a premium decrease of -6.7%.[1] We made several corrections to the PSIC rate filing in deriving this value.[2]

The issues discussed in this memo are:

i) Improper / Unsupported Loss Trend
ii) Improper / Unsupported Modeled Catastrophe Losses
iii) Improper Discount for Difference in Conditions

1. Improper / Unsupported Loss Trend

PSIC selected an excessive loss trend factor of 11.7% in the rate filing. PSIC's selected trend is based upon the 8-points of closed frequency / total paid with partial severity data. In the context of this filing, given that the PSIC experience loss trend indications fluctuate widely depending upon the time period used,[3] the 8-point trend is unreliable. The excessive selected loss trend of 11.7% results in an inflated indicated rate change.

[1] The indicated change of -6.7% is the indicated maximum rate change. The indicated minimum rate change can be found in Schedule AIS-1.

[2] Our analysis is based upon the information currently available. We may submit further comments if additional relevant information becomes available. Furthermore, our lack of comment on particular aspects of the filing should not be taken to mean that we agree with those procedures.

[3] The closed frequency / total paid with partial severity annual loss cost trends over 8, 12, 16, 20 and 24 points are +11.7%, -4.9%, -3.3%, 0.4% and +2.5%, respectively.

In a situation such as this, the more stable loss trends based upon an analysis of longer-term experience is appropriate. We selected the 20-point trend based upon closed frequency / paid severity data. This gives an annual loss cost trend of +2.5%.[4,5]

As a way of evaluating whether this is a reasonable annual loss trend for California homeowners insurance, we examined California Homeowners Insurance Fast Track trend indications through the third quarter of 2019. That trend over the latest year ending 8, 12, 16 and 20 points is 3.0%, 1.8%, 3.2% and 3.0%.[6] The average of those values is 2.8%. This is close to the loss trend we selected based on PSIC long term experience.

We also looked at experience for PSIC beyond the 9/30/2018 data included in the filing. The direct incurred loss ratio for PSIC for homeowners insurance through the first three quarters of 2018 and 2019 were 50.3% and 32.4%, respectively.[7] That is a decrease of about 35% in the loss ratio.[8] While the financial statement data is countrywide, the majority of PSIC's homeowners insurance business is in California – about 86% of direct earned premium in 2018. Hence, the improved countrywide experience would be in large part attributable to improved California experience. While some portion of the improved loss ratio could be attributable to the rate increase of 5.9% effective 11/18/2018, it would have just a minimal impact, especially given the rate changes do not impact calendar period earned premium all at once, but instead have an impact over time. Furthermore, California homeowners experience in the first three quarters of 2018 and 2019 were not significantly impacted by catastrophes, so the comparison of the loss ratios in those periods is not distorted from that. Taking this all into account, the HO loss trend based on PSIC after 9/30/2018 would appear to be flat to downward. This provides further support for the 2.5% annual loss trend we used instead of the 11.7% used by PSIC.

[4] The closed frequency / paid severity annual loss cost trends over 8, 12, 16, 20 and 24 points are +12.0%, +5.5%, +5.8%, +2.6% and +2.0%, respectively.

[5] A +2.5% annual loss cost trend falls in the middle of the range of the ten trend indications based upon closed frequency with paid or total paid with partial severity experience.

[6] This is for All Policy Forms Combined -- Excluding Losses Attributed To Catastrophes

[7] Statement as of September 30, 2019 of the Pacific Specialty Insurance Company, Part 1 – Loss Experience

[8] (32.4% / 50.3%) - 1 X 100% = 35.6%

2. Improper / Unsupported Modeled Catastrophe Losses

PSIC has not adequately supported its proposed provision for fire following earthquake ("FFEQ") losses. PSIC utilized a single model from RMS to estimate the FFEQ losses used in the catastrophe provision. It is a common accepted practice to consider the results from more than one catastrophe model in a rate calculation. In our analysis we have use the average of the RMS and AIR models in calculating the catastrophe provision.[9] The PSIC catastrophe factor was 1.153 while our factor is 1.136.

3. Improper / Unsupported Discount for Differences in Condition

PSIC proposes reducing the discount for Differences in Condition (DIC) from 30% to 20%. PSIS did not provide adequate support for this reduction in the discount.

Please feel free to contact me if there is anything you would care to discuss.

Enclosures

[9] Schedule AIS-2

State of California	**Company:**	**Pacific Specialty Insurance Company**
Department of Insurance (CDI)	**Line:**	**Homeowners Multiple Peril**
	CDI File # (Department Use Only):	

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by:	CWD
Date Completed:	3/12/2019
Prior Effective Date:	11/18/2018
Proposed Effective Date:	6/1/2019
Detailed Line Description:	Homeowners Multiple Peril
Coverage:	HO-3

Data Provided by Filer	**20163**	**20173**	**20183**	**Projected**
Prem_Written			100,562,569	100,562,569
Prem_Earned			93,265,865	93,265,865
Prem_Adj			1.058	
Prem_Trend			1.085	3.8%
Misc_Fees			8,665,470	8,665,470
Exposures_Earned			107,126	107,126
Losses			34,603,222	34,603,222
DCCE			1,380,692	1,380,692
Loss_Devt			1.388	
DCCE_Devt			1.875	
Loss_Trend			1.056	2.5%
DCCE_Trend			1.056	2.5%
CAT_Adj			1.136	
Anc_Income			6,875	6,875
Credibility				100.0%
ExpRatio_Excluded				1.2%
FIT_Inv				17.5%
Yield				3.7%

CDI Parameters

FIT_UW				21.0%
EffStd_Final		***Data as of:***	***2017***	40.0%
LevFact_Final		***Data as of:***	***2017***	1.03
PremTaxRate				2.4%
SurplusRatio				0.97
ResRatio_UPR		***Data as of:***	***2017***	0.51
ResRatio_Loss		***Data as of:***	***2017***	0.54
ROR_RiskFree		***Data as of:***	***January 2019***	2.7%
ROR_Min				-6.0%
ROR_Max				8.7%

Calculations	**20163**	**20173**	**20183**	
Prem_Adjusted			115,738,111	115,738,111
Losses_Adjusted			57,628,215	57,628,215
DCCE_Adjusted			3,106,747	3,106,747
LossDCCERatio_Adjusted			52.5%	52.5%
TCRLP_perExp			1,080.39	1,080.39
LossDCCE_perExp			566.95	566.95
CompLossDCCE_perExp			603.33	603.33
CredLoss_perExp			566.95	566.95
Anc_Inc_perExp			0.06	0.06
InvInc_Fixed				2.1%
InvInc_Variable				5.8%
Net_AnnualTrend				-1.2%
Comp_Trend				-0.7%
Max_Profit				10.7%
Min_Profit				-7.4%
UW_Profit				3.8%
Min_Denom				0.73
Max_Denom				0.55
Min_Premium				$759.06
Max_Premium				$1,008.45
CHANGE_AT_MIN				**-29.7%**
CHANGE_AT_MAX				**-6.7%**

Preliminary, Draft, Confidential, For Discussion / Settlement Purposes Only - 3/12/2020

State of California
Department of Insurance (CDI)

Company:
Line:
CDI File # (Department Use Only):

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES
SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium ($)	Minimum Permitted Earned Premium ($)	Maximum Permitted Earned Premium ($)	Change at Minimum %	Change at Maximum %
HO-3	115,738,111	81,314,968	108,031,494	-29.7%	-6.7%
Combined	**115,738,111**	**81,314,968**	**108,031,494**	**-29.7%**	**-6.7%**

Combined Total Earned Exposures for Latest Year: 107,126

Coverage/Form/Program	Average Earned Premium $ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
HO-3	1,080.39	759.06	1,008.45	1,154.85	107,126
Combined	**1,080.39**	**759.06**	**1,008.45**	**1,154.85**	**107,126**

Coverage/Form/Program	Latest Year Adjusted Annual Premium ($)	Latest Year Projected Ultimate Loss & DCCE ($)	Latest Year Projected Ultimate Loss & DCCE Ratio
HO-3	115,738,111	60,734,963	52.5%
Combined	**115,738,111**	**60,734,963**	**52.5%**

Preliminary, Draft, Confidential, For Discussion / Settlement Purposes Only - 3/12/2020

Pacific Specialty Insurance Company
Homeowners
Form HO-3

Catastrophe Adjustment Factor - Summary

(1) Indicated Cat to Non-Cat Ratio (Wildfire & Storm) - Paid	10.2%
(2) Indicated Cat to Non-Cat Ratio (Wildfire & Storm) - Incurred	9.4%
(3) Selected Cat to Non-Cat Ratio (Wildfire & Storm)	9.4%
(4a) Average Modeled Fire Following Earthquake Losses - RMS Model	2,975,325
(4b) Average Modeled Fire Following Earthquake Losses - AIR Model	1,107,546
(4c) Average Modeled Fire Following Earthquake Losses - Average	2,041,436
(5) 10/1/17-18 Ultimate Non-Cat Losses	48,031,273
(6) Selected Cat to Non-Cat Ratio (Fire Following Earthquake) (4) / (5)	4.3%
(7) Total Cat to Non-Cat Ratio (3) + (6)	13.6%
(8) Selected CAT Load 1 + (7)	1.136

Notes:

(1) to (3)	PSIC Exhibit 9-1
(4a)	Response Letter dated 09/27/2019, Item 7.
(4b)	PSIC Supplementary Exhibit 9, Page 1
(4c)	[(4a) + (4b)]/2
(5)	PSIC Exhibit 9-1

Schedule AIS-2

EXHIBIT C

AIS RISK CONSULTANTS, INC.

Consulting Actuaries • Insurance Advisors

4400 Route 9 South • Suite 1000 • Freehold, NJ 07728 • (732) 780-0330 • Fax (732) 780-2706

Date: March 18, 2020

To: Consumer Watchdog

From: Allan I. Schwartz

Re: Review of Pacific Specialty Insurance Company
Homeowners Insurance Rate Filing : HO-3
CDI File No. 19-618
Additional Comments in Response to March 16, 2020 Conference Call

As you requested, in connection with a possible settlement, we are submitting additional comments in response to the March 16, 2020 conference call with Pacific Specialty Insurance Company ("PSIC") and the California Department of Insurance.

One of the issues that was discussed in that call were the changes made in PSIC's prior filing effective 11/21/2016.[1] Comments regarding that prior filing follow.

1. Loss Trend

In the prior filing, PSIC stated the following in an objection response:[2]

> As can be seen in the charts that were provided in the rate filing exhibits, historical trends have varied over the last 27 quarters on a frequency, severity, and pure premium basis. Despite the variability, the pure premiums do have an overall upward trend over the entire 24-point experience period, so we selected a longer timeframe to reflect this. We felt the 20-point trend was the most appropriate as it resulted in a 1.8% annual trend, which was very consistent with the ISO Fast Track trends for this line of business. The premium trend for this same time period was also reasonable as all options were very close to one another.

In that filing, PSIC recognized the variability in the historical trends[3] and taking that into account, selected a longer term 20-point trend. That is the same consideration I used in my analysis dated March 12, 2020, where I used a 20 point trend.

[1] SERFF Tracking #: PERR-130375802, State Tracking #: 15-10171, Company Tracking #: PSIC-HO-HO3-CA-1501

[2] See Attachment 1

[3] See Attachment 2 for the indicated historical loss trends from that filing.

PSIC also confirmed the reasonableness of the 20-point trend by comparing that value to ISO Fast Track trend. That again is the same procedure I used in my analysis.

The annual loss trend used by PSIC in that filing was 1.8%.[4] The loss trend I used in my analysis of 2.5% is similar to that, although somewhat higher. The 11.7% loss trend used by PSIC in the current filing, is much larger, more than 6 times as large as what PSIC used in the prior filing.[5]

In summary, the method I used to select a loss trend was similar to what PSIC did in its prior filing, and the numerical values are similar. By contract, the method PSIC used to select a loss trend for the current filing is inconsistent with what PSIC did in its prior filing, and the numerical values are extremely dissimilar.

2. Coverage Changes

One of the issues discussed was whether the coverage changes included in the prior filing might distort the trend calculations using a longer time period. The filing memorandum from that filing gives a list of the various changes.[6] However, combined, PSIC did not expect those changes to have a material rate impact, stating, "We have estimated that the proposed changes in this filing are revenue neutral." That is, in total, PSIC did not expect the changes to have a rate or loss impact. Therefore, those changes should not impact or distort the longer term trends.

There is one coverage change that is worth mentioning. That is the following, "18) Increased inflation guard adjustment from 3% to 4%." This increase in the inflation guard adjustment is not fully reflected in the historical trend data and may result in the understatement of the premium trend, which will cause an overstatement of the rate level.

[4] See Attachment 3 for rate template from the prior PSIC filing.

[5] It could be noted that in its prior filing, where the long term trend was larger than the short term trend, PSIC used the long term trend. Whereas in its current filing, where the long term trend is lower than the short term trend, PSIC used the short term trend.

[6] See Attachment 4

3. <u>Difference in Conditions</u>

The prior filing, in proposing an increase in the discount for this from 20% to 30%, included a loss ratio analysis.[7] A loss ratio analysis was not supplied by PSIC in connection with the current filing's proposed reduction in the discount from 30% to 20%. Hence, PSIC did not provide adequate support for this reduction in the discount.

Please feel free to contact me if there is anything you would care to discuss.

Enclosures

[7] See Attachments 5 and 6

State: California **Filing Company:** Pacific Specialty Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: California Homeowners Program
Project Name/Number: Forms, Rate and Rule Revision/PSIC-HO-HO3-1501

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/02/2016
Submitted Date	03/02/2016

Dear Kari Davis,

Introduction:

Thank you for your review of this filing.

Response 1

Comments:

As can be seen in the charts that were provided in the rate filing exhibits, historical trends have varied over the last 27 quarters on a frequency, severity, and pure premium basis. Despite the variability, the pure premiums do have an overall upward trend over the entire 24-point experience period, so we selected a longer timeframe to reflect this. We felt the 20-point trend was the most appropriate as it resulted in a 1.8% annual trend, which was very consistent with the ISO Fast Track trends for this line of business. The premium trend for this same time period was also reasonable as all options were very close to one another.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know you have any questions or need additional information from us. Thank you.

Sincerely,

Paula Rossman

Attachment 1

Pacific Specialty Insurance Company
Homeowners
Preferred and Standard HO-3 Combined

Non-CAT California Loss and DCCE Trend - Based on Total Paid Claims

Rolling Calendar □ears Ending	Earned Exposures	Closed Claims	Reported Non-□ero Claims	Paid Loss & DCCE	Pure Premium	Paid Claim Frequency	Paid Claim Severity	Reported Claim Frequency
3□2009	56,698	2,231	2,075	21,355,926	376.66	3.93□	9,572	3.66□
4□2009	57,430	2,261	2,225	20,451,687	356.12	3.94□	9,045	3.87□
1□2010	58,424	2,588	2,254	18,484,034	316.38	4.43□	7,142	3.86□
2□2010	59,768	2,721	2,330	17,758,255	297.12	4.55□	6,526	3.90□
3□2010	61,565	2,914	2,471	18,662,583	303.13	4.73□	6,404	4.01□
4□2010	63,591	2,985	2,790	21,149,105	332.58	4.69□	7,085	4.39□
1□2011	65,681	3,218	3,065	24,203,732	368.50	4.90□	7,521	4.67□
2□2011	67,665	3,611	3,293	26,738,910	395.17	5.34□	7,405	4.87□
3□2011	69,087	3,698	3,430	26,495,237	383.51	5.35□	7,165	4.96□
4□2011	70,069	4,008	3,180	26,539,184	378.76	5.72□	6,622	4.54□
1□2012	71,062	3,745	3,133	24,900,158	350.40	5.27□	6,649	4.41□
2□2012	71,534	3,474	3,128	24,202,164	338.33	4.86□	6,967	4.37□
3□2012	72,143	3,495	3,098	25,576,733	354.53	4.84□	7,318	4.29□
4□2012	72,826	3,249	3,158	26,943,676	369.97	4.46□	8,293	4.34□
1□2013	73,163	3,164	3,109	27,925,919	381.69	4.32□	8,826	4.25□
2□2013	73,833	3,091	3,088	29,031,743	393.21	4.19□	9,392	4.18□
3□2013	74,392	3,076	3,174	29,993,978	403.19	4.13□	9,751	4.27□
4□2013	75,185	3,237	3,239	29,960,506	398.49	4.31□	9,256	4.31□
1□2014	76,320	3,302	3,225	32,745,143	429.05	4.33□	9,917	4.23□
2□2014	77,766	3,526	3,348	31,429,501	404.15	4.53□	8,914	4.31□
3□2014	79,616	3,514	3,406	29,268,265	367.62	4.41□	8,329	4.28□
4□2014	81,258	3,625	3,484	29,750,601	366.13	4.46□	8,207	4.29□
1□2015	82,514	3,933	3,656	27,936,834	338.57	4.77□	7,103	4.43□
2□2015	83,505	3,807	3,581	29,582,042	354.25	4.56□	7,770	4.29□
8 Point Fitted Annual Change:					-10.3□	6.2□	-15.5□	1.0□
12 Point Fitted Annual Change:					-1.9□	1.0□	-2.8□	0.5□
16 Point Fitted Annual Change:					0.2□	-4.7□	5.1□	-1.8□
20 Point Fitted Annual Change:					1.8□	-3.4□	5.4□	-1.2□
24 Point Fitted Annual Change:					2.3□	-0.4□	2.7□	1.2□
8 Point R Squared:						72.2□	81.6□	20.7□
12 Point R Squared:						3.0□	5.7□	10.5□
16 Point R Squared:						38.5□	17.2□	28.4□
20 Point R Squared:						31.7□	30.8□	14.2□
24 Point R Squared:						0.7□	9.9□	7.4□
Company Selected Annual Loss and DCCE Trend					1.8□	-3.4□	5.4□	-1.2□
ISO 20 Point Fitted Trend:								
Credibility (based on 6,000 claims)					100.0□			
Credibility Weighted Annual Loss and DCCE Trend					1.8□			

"Fitted" means that it is an exponential curve based on a least squares best fit approach.

RATE TEMPLATE

Edition Date: ***1/15/2015***

(No input by filer)

CDI FILE NUMBER: 0
COMPANY/GROUP: Pacific Specialty Insurance Company
LINE OF INSURANCE: HOMEOWNERS MULTIPLE PERIL
COVERAGE: HO-3 Preferred and Standard Combined
PRIOR_EFF_DATE: 9/23/2012 ***Completed by: Tricia English***
PROPOSED_EFF_DATE: 4/1/2016 ***Date: 12/18/2015***

DATA PROVIDED BY FILER

Year:	2013	2014	2015	
	PRIOR2	PRIOR1	RECENT	PROJECTED/ SUMMAR□
WRT_PREM	0	0	72,278,512	72,278,512
ERN_PREM	0	0	69,877,616	69,877,616
PREM_ADJ	1.000	1.000	1.000	
PREM_TREND	1.000	1.000	1.057	0.022
MISCELLANEOUS_FEES (& other flat charges)	0	0	6,648,262	6,648,262
EARNED_EXP	0	0	83,505	83,505
LOSSES	0	0	22,149,964	22,149,964
DCCE	0	0	2,017,728	2,017,728
LOSS_DEV	1.000	1.000	1.392	
DCCE_DEV	1.000	1.000	1.392	
LOSS_TREND	1.000	1.000	1.047	0.018
DCCE_TREND	1.000	1.000	1.047	0.018
CAT_ADJ	1.000	1.000	1.213	
CREDIBILITY				100.00□
EXPENSE EXCLUSION FACTOR				1.42□
ANC_INC	0	0	0	0
FIT_INV				26.25□
YIELD				3.63□

CDI PARAMETERS:

FIT_UW	35.00□
EFF_STANDARD	38.61□
LEVERAGE	1.10
PREMIUM_TAX_RATE	2.35□
SURPLUS_RATIO	0.91
UEP_RES_RATIO	0.51
LOSS_RES_RATIO	0.69
RISK FREE RATE OF RETURN	1.20□
MAXIMUM RATE OF RETURN	7.20□
MINIMUM RATE OF RETURN	-6.00□

CDI CALCULATIONS:

ADJ_PREM	0	0	80,491,383	80,491,383
ADJUSTED_LOSSES	0	0	39,142,016	39,142,016
ADJUSTED_DCCE	0	0	3,565,601	3,565,601
ADJUSTED_LOSS+DCCE_RATIO	***0.00%***	***0.00%***	***53.06%***	***53.06%***
TRENDED_CURRENT_RATE_LEVEL_PREMIUM	□DIV/0□	□DIV/0□	963.91	963.91
LOSS+DCCE_PER_EXP	□DIV/0□	□DIV/0□	511.44	511.44
COMP_LOSS+DCCE_PER_EXP	□DIV/0□	□DIV/0□	559.42	559.42
CRED_LOSS_PER_EXP	□DIV/0□	□DIV/0□	511.44	511.44
ANC_INC_PER_EXP	□DIV/0□	□DIV/0□	0.00	0.00
FIXED_INV_INC_FACTOR				2.86□
VAR_INV_INC_FACTOR				5.86□
ANNUAL_NET_TREND				-0.39□
COMP_TREND				-1.35□
MAX_PROFIT				10.10□
MIN_PROFIT				-8.41□
UW_PROFIT				2.56□
MAX_DENOM				0.572
MIN_DENOM				0.757
MAX_PREMIUM				$869.29
MIN_PREMIUM				$656.59
CHANGE_AT_MIN				-31.88□
CHANGE_AT_MAX				**-9.82%**

Alternate Calculation with Reinsurance

COMMISSION_RATE				0.00□
RE_PREM	-	-	-	0
RE_RECOV	-	-	-	0
RE_PREM_PER_EXP	□DIV/0□	□DIV/0□	0.00	0.00
RE_RECOV_PER_EXP	□DIV/0□	□DIV/0□	0.00	0.00
COMP_LOSS_RE	□DIV/0□	□DIV/0□	559.42	559.42
RMAX_PREMIUM			NA	
RCHANGE AT MAX			***NA***	

Pacific Specialty Insurance Company
California Homeowners Program

Filing Memorandum

On behalf of Pacific Specialty Insurance Company (the "Company"), we have prepared this filing memorandum for the Company's proposed revisions to its California Homeowners Program.

To better serve its customers, the Company is currently making significant investments into upgrading its core policy administration and claims systems. This will require a conversion of existing policies onto the new platform. As a part of this process, the company has evaluated its HO3 Standard and Preferred programs and has decided to merge the two programs into one Preferred program. The reasons for this are twofold. First, the Company wants to provide its Standard customers with broader coverage as part of their base package rather than offering these options for additional premium. Secondly, PSIC will be building one, rather than two programs on its new platform, which will be a more efficient use of resources. We estimate that the proposed changes in this filing, including the aforementioned expansion of coverage for Standard customers, will result in a rate impact of 0% to the combined portfolio.

We have included an exhibit listing the enhancements to coverage, but some of the more significant enhancements are that Standard customers will now have increased sublimits for personal property, $5K coverage for computer equipment included, broader theft coverage, Ordinance and Law coverage up to 10% as part of their base coverage, RCV for personal property, and larger discounts will be applied based on the deductible chosen. To accommodate prior Standard customers in the Preferred program, we propose making the following changes which will benefit Preferred customers as well. These changes are also included in the same exhibit referenced above. Some of the key changes include extension of roof age eligibility from 20 to 25 years, introduction of a loss surcharge schedule which will allow insureds with losses to remain in our program with the same levels of coverage.

The Company is proposing the following rate changes:

1) Introduce $10 late fee, $10 reinstatement fee, $25 cancellation fee, and $25 paper documents fees. The rate impact of the additional fee income has been included in Exhibit 15. See Manual Rule 8.
2) Add higher optional limit for Limited Sewer or Drain Backup Coverage. See Manual Rules 14.B. and 14.U.
3) Lower the rate for the optional extended replacement cost coverage of up to 125% from 6% to 5% and introduce a coverage option of 150% of Coverage A with a charge of 8% of the basic premium. See Manual Rule 14.C.
4) Add higher optional limits for Personal Injury Coverage. See Manual Rule 14.N.

5) Introduce a 4□ discount for policies written by a □ualified Preferred Partner. See Manual Rule 15.E.
6) Introduce a 5□ surcharge for dwellings without a smoke alarm to be consistent with the old Standard program. See Manual Rule 15.F.
7) Introduce Loss Surcharge Schedule to accommodate Standard risks. See Manual Rule 15.G.
8) Remove plumbing type from the rating algorithm and replace with plumbing age. See Manual Rule 15.K. and Rule 23.D.
9) Remove surcharge for homes with less than a 3-foot setback from property lines. The data indicates that this surcharge was not warranted. See old Manual Rule 15.M.
10) Revise territorial definitions and territorial relativities. The Company is expanding from 31 territories to 56 territories. See Manual Rule 20. and 23.B.
11) Revise the Coverage A curve underlying the base rates by dwelling value. See Manual Rule 23.A.

The Company is proposing the following rule changes:

12) Increase the acceptable dwelling value from $1,000,000 to $1,300,000 for new business and from $1,100,000 to $1,600,000 for renewal business. See Manual Rule 12.
13) Add rule for treatment of dwellings with flat tar and/or gravel roofs. See Manual Rule 13.C.18.
14) Increase unacceptable roof age from 20 to 25 years. See Manual Rule 13.C.19.
15) Remove rule requiring smoke detectors. See old Manual Rule 13.C.25.
16) Add rule that dwellings with less than 750 square feet of living space are unacceptable. See Manual Rule 13.C.30.
17) Revise rule for type of unacceptable plumbing. See Manual Rule 13.C.31.
18) Increased inflation guard ad□ustment from 3□ to 4□. See Manual Rule 13.C.32.
19) Revise rules regarding prior losses to accommodate Standard risks. See Manual Rule 13.D.37.
20) Add optional limit for Ordinance or Law Coverage. The policy includes 10□ Ordinance or Law Coverage in the base premium. The additional charge for this optional coverage will be 4□ of base premium for increasing the coverage from 10□ to 25□ or 6□ of base premium for increasing the coverage from 10□ to 50□. Since this is a new coverage option, there will be no rate impact to existing policyholders. See Manual Rule 14.W.
21) Add rules associated with new forms discussed later in this memo.

All other changes indicated in the marked program manuals provided are simply edits to provide clarification. Please see the marked version of the proposed manual for all changed to the rules and rates.

The Company is proposing the following minor changes to its HO-3 policy form:

22) Exclude coverage for drones, model or hobby aircraft. We estimate this change will have a negligible rate impact, so no revision to the rates was made for this change.
23) Modify the policy to include theft by guests/invitees. We estimate this change will have a negligible rate impact, so no revision to the rates was made for this change.

The Company is withdrawing the following endorsements:

24) Townhouse or Row House Firewall Limit form PO38 to both increase coverage so that smoke/fire claims are covered for risks with or without a firewall and reflect new building codes, which now require firewalls between units. See Manual Rules 13.C.33. and 14.E.
25) Water Damage Exclusion for Plumbing form PM6 and Copper Plumbing Agreement form PM7. These forms were based on plumbing type, which is no longer considered in the rating algorithm. See Manual Rule 15.K.

The Company is revising the following endorsements:

26) Identity Theft coverage forms PO42 and PO43. The Company's previous vendor for this coverage went out of business and the form was revised to align with the coverage provided by the new vendor. The rates for this coverage were increased to reflect new flat rates of $40 and $70, respectively, to account for the increased costs of the new vendor. Otherwise, the Company would most likely have to discontinue the coverage. See Manual Rule 14.T.
27) Loss Settlement for Provisions for California Residential Property Policies form PM17. A minor revision was made to the endorsement to correct a reference to the policy form that this endorsement amends.

The Company is introducing the following new endorsements:

28) Extended Replacement Cost Coverage form PO44A to add a coverage option for extended replacement cost of up to 150□. The additional charge for this optional coverage will be 8□ of base premium. Since this is a new coverage option, there will be no rate impact to existing policyholders. See Manual Rule 14.C.
29) Special Personal Property form HO-5. This endorsement expands for risks of direct physical loss to Personal Property. The additional charge for this optional coverage will be 10□ of base premium. Since this is a new coverage option, there will be no rate impact to existing policyholders. See Manual Rule 14.□.
30) Equipment Breakdown Coverage form PO55. The additional premium for this optional coverage will be $32 and was developed based on the charge required by the Company's contract with Mutual Boiler Re who is covering this risk plus

overhead costs. Since this is a new coverage option, there will be no rate impact to existing policyholders. See Manual Rule 14.□.

31) Service Line Coverage form PO56. The additional premium for this optional coverage will be $23 and was developed based on the charge required by the Company's contract with Mutual Boiler Re who is covering this risk plus overhead costs. Since this is a new coverage option, there will be no rate impact to existing policyholders. See Manual Rule 14.□.

We have estimated that the proposed changes in this filing are revenue neutral. The effective date will be determined upon approval of the filing.

SERFF Tracking #:	*PERR-130375802*	***State Tracking #:***	*15-10171*	***Company Tracking #:***	*PSIC-HO-HO3-CA-1501*

State:	*California*	***Filing Company:***	*Pacific Specialty Insurance Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0003 Owner Occupied Homeowners*		
Product Name:	*California Homeowners Program*		
Project Name/Number:	*Forms, Rate and Rule Revision/PSIC-HO-HO3-1501*		

Amendment Letter

Submitted Date: 06/16/2016

Comments:

In response to the Department's request for a rate review of the Company's Difference in Conditions Endorsement, we are providing an exhibit showing the experience for the last four policy years. We also reviewed the market and found that many companies provide a 30% discount for a similar DIC endorsement. Based on the Company's experience and the competitive information, we are proposing to increase the discount from 20% to 30%.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	DIC Indication
Comments:	
Attachment(s):	DIC Indication - HO.pdf

Attachment 5

Pacific Specialty Insurance Company
California Homeowners Program
Difference In Conditions Endorsement
Policies Effective 2011 through 2015
Evaluated as of 5/31/2016

DIC Endorsement	Earned Premium	Incurred Loss and DCCE	Reported Claims	Loss and DCCE Ratio (3)/(2)	Indicated Change	Credibility	Cred Wtd Indicated Change (6)x(7)	Current Discount	Indicated Discount (9)x[1+(8)]	Proposed Discount	Rate Impact (11)/(9)-1
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Yes	2,091,268	1,088,819	102	52.1%	-11.5%	18.4%	-2.1%	0.80	0.78	0.70	-12.5%
No	68,843,414	40,498,452	4,931	58.8%	0.0%	128.2%	0.0%	1.00	1.00	1.00	0.0%
Total	70,934,682	41,587,272	5,033	58.6%							-0.4%

Notes:
(6) is the indicated change relative to "No DIC Endorsement"
(7) is based on the square root rule with 3,000 reported claims having full credibility

PROOF OF SERVICE
BY OVERNIGHT OR U.S. MAIL, FAX TRANSMISSION,
EMAIL TRANSMISSION AND/OR PERSONAL SERVICE

State of California, City of Los Angeles, County of Los Angeles

I am employed in the City and County of Los Angeles, State of California. I am over the age of 18 years and not a party to the within action. My business address is 6330 South San Vicente Boulevard, Suite 250, Los Angeles, California 90048, and I am employed in the city and county where this service is occurring.

On June 9, 2020, I caused service of true and correct copies of the documents entitled

- **CONSUMER WATCHDOG'S REQUEST FOR COMPENSATION**
- **DECLARATION OF PAMELA PRESSLEY**
- **CONSUMER WATCHDOG'S NOTICE OF WITHDRAWAL OF PETITION FOR HEARING**

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

1. If marked FAX SERVICE, by facsimile transmission this date to the FAX number stated to the person(s) named.

2. If marked EMAIL, by electronic mail transmission this date to the email address stated.

3. If marked U.S. MAIL or OVERNIGHT or HAND DELIVERED, by placing this date for collection for regular or overnight mailing 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 and for sending of Overnight mail. If mailed by U.S. Mail, these envelopes would be deposited this day in the ordinary course of business with the U.S. Postal Service. If mailed Overnight, these envelopes would be deposited this day in a box or other facility regularly maintained by the express service carrier, or delivered this day to an authorized courier or driver authorized by the express service carrier to receive documents, in the ordinary course of business, fully prepaid.

I declare under penalty of perjury that the foregoing is true and correct. Executed on June 9, 2019 at Los Angeles, California.

Kaitlyn Gentile

Service List

Daniel Goodell, Chief Counsel Emily Gallagher, Staff Counsel Daniel Wade, Staff Counsel Rate Enforcement Bureau **California Department of Insurance** 45 Fremont Street, 21st Floor San Francisco, CA 94105 Tel. (415) 538-4111 Fax (415) 904-5490 Daniel.Goodell@insurance.ca.gov Emily.Gallagher@insurance.ca.gov Daniel.Wade@insurance.ca.gov	☐ FAX ☐ U.S. MAIL ☐ OVERNIGHT MAIL ☐ HAND DELIVERED ☒ EMAIL
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Attorneys for CONSUMER WATCHDOG

BEFORE THE INSURANCE COMMISSIONER

OF THE STATE OF CALIFORNIA

In the Matter of the Rate and Rating Plan Application of Pacific Specialty Insurance Company, Applicant.	File No.: PA-2019-00003 **DECLARATION OF PAMELA PRESSLEY IN SUPPORT OF CONSUMER WATCHDOG'S REQUEST FOR COMPENSATION**

I, Pamela Pressley, declare:

1. I am over eighteen years of age and a senior staff attorney for Intervenor in this proceeding, Consumer Watchdog. This declaration is submitted in support of Consumer Watchdog's Request for Compensation in the above-captioned proceeding. I have personal knowledge of the matters set forth herein, and if called as a witness, I could and would testify competently to the facts stated herein.

2. Consumer Watchdog is a non-profit, tax-exempt consumer research, education, litigation, and advocacy organization. Consumer Watchdog advocates on behalf of consumers before regulatory agencies, the Legislature, and the courts.

Consumer Watchdog's Billed Hours Are Reasonable and in Compliance With the Regulations.

3. Attached as Exhibit 1a are true and correct printouts of detailed time billing reports showing the tasks performed and hours expended by each Consumer Watchdog attorney and paralegal in this rate proceeding, including Pamela Pressley, Daniel Sternberg, and Kaitlyn Gentile.[1]

4. As a non-profit, public interest organization, Consumer Watchdog conducts its education and advocacy efforts as a public interest service. Therefore, consistent with the decisions of the California Supreme Court and the United States Supreme Court and the intervenor regulations applicable to this proceeding (see 10 CCR § 2661.1(c)), Consumer Watchdog's policy is to seek prevailing market rates in all fee award applications. Consumer Watchdog has consistently been awarded prevailing market hourly rates in fee awards by the Commissioner and the courts.

5. I have reviewed Consumer Watchdog's time billing records and believe that the hours and fees listed were necessary and reasonable. In preparing their respective time records for this submission, Consumer Watchdog's attorneys exercised billing judgment. The time expended and work performed in the proceedings for which Consumer Watchdog seeks compensation, as reflected in the time records, was reasonable and appropriate, and the minimum required to achieve the results obtained.

[1] Pursuant to a prior request of the Public Advisor, attached as Exhibit 1b is a list of all persons identified in the billing reports.

6. Based upon Consumer Watchdog's time billing reports attached hereto as Exhibit 1a, Consumer Watchdog attorneys and paralegal have incurred $18,372.00 hours in these proceedings through June 4, 2020. The billing reports detail the tasks performed, are based on contemporaneous daily time records maintained by Consumer Watchdog attorneys and paralegal, and are billed in tenth-of-an-hour increments.

7. The 2020 hourly rates sought by Consumer Watchdog for its attorneys and paralegal are $595 for Pamela Pressley, $350 for Daniel Sternberg, and $200 for Kaitlyn Gentile. The hourly rates for Consumer Watchdog attorneys who worked on these proceedings are consistent with the prevailing market rates for attorneys of similar experience, qualifications, and expertise in insurance regulatory law. The Commissioner has approved fee awards for Consumer Watchdog based on the same hourly rates Consumer Watchdog's legal staff is currently using in 2020 for work done in 2017–2019. Consumer Watchdog arrived at these hourly rates based on the experience and qualifications of its attorneys, information obtained from other attorneys working at several reputable law firms in Los Angeles and San Francisco, the opinion of attorneys' fees expert Richard M. Pearl, and historical rates awarded or paid for Consumer Watchdog attorneys' professional services in civil and administrative proceedings. Mr. Pearl is a recognized expert on attorneys' fees issues in the California market.[2] His attached declaration evidences the reasonableness of Consumer Watchdog's hourly rates. (See Exh. 2, Declaration of Richard M. Pearl in Support of Intervenor Consumer Watchdog's Motion for Attorneys' Fees and Expenses ["Pearl Decl.], ¶¶12–16.)[3] In his declaration, Mr. Pearl concludes that Consumer Watchdog's rates are "well within, if not below, the range of non-contingent market rates charged for reasonably similar services by Los Angeles area attorneys of reasonably similar qualifications and experience." (Pearl Decl., ¶12.) Mr. Pearl's declaration contains substantial details on attorneys' fees and hourly rates and shows that Consumer Watchdog's 2019 rates are within the market rates charged by attorneys with similar experience level and skill, which are its same rates for 2020.

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[2] Richard M. Pearl is the author of the Continuing Education of the Bar's treatise on attorneys' fees in California.

[3] This Pearl Declaration was filed in October 2019 in support of a fee motion by Consumer Watchdog in a civil case enforcing Proposition 103 (see *Mercury Ins. Co. et al v. Lara* [Super Ct. Orange Co., 2019, No. 30-2015-00770552-CU-JR-CXC]), but it is equally applicable here to support the current hourly rates of its counsel and paralegal.

8. In this proceeding, Consumer Watchdog attorneys performed the following general tasks:

- Conferred regarding overall strategy and positions;
- Drafted, reviewed and edited Consumer Watchdog's Petition for Hearing, Petition to Intervene, and Notice of Intent to Seek Compensation;
- Reviewed Pacific Specialty Insurance Company's ("Pacific Specialty" or "Applicant") rate filing and rate manual;
- Reviewed and conferred with Consumer Watchdog's actuarial experts regarding Applicant's rate filing; Applicant's responses to issues raised in Consumer Watchdog's Petition and subsequent written actuarial analysis; and updated data submitted by the Applicant;
- Participated in a teleconference and email communications with the parties regarding issues raised by Consumer Watchdog's Petition and written actuarial analysis;
- Participated in the negotiation and execution of the May 5, 2020 Stipulation, agreeing to a 2% rate increase to Applicant's Preferred Homeowners program; and
- Drafted, reviewed, and edited Consumer Watchdog's Request for Compensation, including this supporting declaration and exhibits.

Pamela Pressley

9. I am an attorney with over 24 years of professional experience advocating on behalf of consumers. For over 16 years, I served as Consumer Watchdog's Litigation Director and now serve as Senior Staff Attorney. During this time, my legal work with Consumer Watchdog has focused primarily on insurance regulatory and litigation matters before the California Department of Insurance (the "Department" or "CDI") and the courts, and particularly on the enforcement and implementation of Proposition 103. Several of these matters involved issues of first impression before the courts in which I was primarily responsible for litigating the matters through trial and on appeal. Examples include:

a. *Mercury Insurance Company v. Lara* (2019) 35 Cal.App.5th 82, in which I served as lead counsel representing Consumer Watchdog as Intervenor to successfully defend against a petition for writ of mandate by Mercury, resulting in the Court of Appeal upholding a $27.6 million

civil penalty against Mercury for violations of Proposition 103's prior approval requirement and prohibition against unfair rate discrimination (sections 1861.01 and 1861.05) based on its agents charging unapproved fees in addition to the approved premium amounts on over 180,000 insurance transactions over a four year period from 1999–2004.

b. *Mercury Casualty Company v. Jones* (2017) 8 Cal.App.5th 561, in which I served as lead counsel representing Consumer Watchdog as Intervenor to successfully defend against petitions for writ of mandate by Mercury and insurance trade associations seeking to vacate the Commissioner's decision ordering Mercury to lower its homeowner rates and challenging the Commissioner's application and interpretation of regulations relating to the standard and process for obtaining a confiscation variance and limiting the amount of institutional advertising that insurers may include in their premium calculations.

c. *Association of California Insurance Companies v. Poizner* (2009) 180 Cal.App.4th 1029, in which I served as lead counsel representing Consumer Watchdog as Intervenor to successfully defend against a petition for writ of mandate by insurance trade associations seeking to invalidate the Commissioner's amendments to the intervenor regulations clarifying the scope of a rate proceeding.

d. *Allstate Insurance Co. v. Poizner* (Super. Ct. S.F. County, 2008, No. CPF-08-50821), in which I served as lead counsel representing Consumer Watchdog as Intervenor to successfully defend against Allstate's petition for a stay of the Commissioner's order requiring Allstate to lower its private passenger auto insurance rates by 15.9%, and serving as supervising counsel in the rate proceeding that led to that rate decrease order, *In the Matter of the Rate Application of Allstate Insurance Co. and Allstate Indemnity Co.*, File No. 2007-00004 (Cal. Ins. Comm'r, Mar. 14, 2008).

e. *American Insurance Association v. Garamendi* and *California Farm Bureau Federation v. Garamendi* (Super. Ct. Sacramento County, 2007, Nos. 06AS03053 and 06AS03036 (consolidated)), in which I served as lead counsel representing Consumer Watchdog as an intervenor in a successful motion for summary judgment against insurer plaintiffs upholding the Insurance Commissioner's regulations (see paragraph (f), below) enforcing Insurance Code section 1861.02(a),

which requires that automobile insurance premiums be based primarily on one's driving safety record, and not where one lives.

f. A successful writ of mandate action to invalidate an insurer-sponsored amendment to Proposition 103 that purported to allow a rating factor based on prior insurance with any carrier in violation of Insurance Code section 1861.02(c). (*The Found. for Taxpayer and Consumer Rights v. Garamendi* (2005) 132 Cal.App.4th 1354). In that proceeding, I participated in overall strategy discussions, drafted and edited pleadings and the appellate brief, performed legal research, appeared at all court hearings, and argued the case before the Court of Appeal, among other tasks.

g. Class action and representative lawsuits to enforce Insurance Code section 1861.02(c)'s prohibition against surcharging motorists with an absence of prior insurance (*Proposition 103 Enforcement Project v. GEICO*, Case No. BC266220; *Proposition 103 Enforcement Project v. Interinsurance Exch. of the Auto. Club*, Case No. BC266218; *Landers v. Interinsurance Exch. of the Auto. Club*, JCCP No. 4438; and *Donabedian v. Mercury Ins. Co.* (2004) 116 Cal.App.4th 968), which resulted in settlements that required the insurers to make refunds to affected auto policyholders.

h. *Mitchell v. Allstate Ins. Co.* (Super. Ct. L.A. County, 2003, No. BC212492), in which I drafted all Consumer Watchdog pleadings submitted to the Court and the Department and made court appearances on Consumer Watchdog's behalf, successfully objecting to the class action settlement.

i. The appeal in a writ of mandate challenge to a regulation promulgated by Insurance Commissioner Quackenbush, which authorized insurers to use ZIP code as the primary determinant of automobile insurance premiums in violation of Insurance Code section 1861.02(a). (*Spanish Speaking Citizens Found. v. Low* (2000) 85 Cal.App.4th 1179.)

j. A successful writ of mandate action against former Insurance Commissioner Quackenbush to require that the Commissioner not approve any insurer's rate application prior to the expiration of the 45-day period in which a consumer may petition for a rate hearing as required by Insurance Code section 1861.05. (*Proposition 103 Enforcement Project v. Chuck Quackenbush* [Super. Ct. L.A. County, 1999, No. BC202283].)

k. Two successful noncompliance proceedings, including *In the Matter of Mercury Ins. Co., Mercury Cas. Co., and California Auto. Ins. Co.* (Cal. Ins. Comm'r, Feb. 6, 2015), in which I represented Consumer Watchdog as intervenor, resulting in a $27.5 million penalty against Mercury for its illegal brokers fees charges; and *In the Matter of the Rates, Rating Plans, or Rating Systems of Farmers Ins. Exch., Fire Ins. Exch., and Mid-Century Ins. Co.* (Cal. Ins. Comm'r, Aug. 8, 2007) in which I served as Consumer Watchdog's lead counsel representing Consumer Watchdog as Intervenor in a "non-compliance" administrative proceeding against Farmers Insurance, alleging that the company had been misapplying its own rating guidelines to overcharge certain homeowners policyholders based on the number of claims they made or how far they lived from a fire hydrant. According to the 2007 settlement approved by the Commissioner, Farmers refunded its policyholders $1.4 million for the overcharges, was ordered to pay a $2 million penalty to the CDI, will use rating practices that comply with the law, had to review its computer data to find and refund any other policyholders who were overcharged, and was subject to another review of its practices in 2008.

l. Successful rate challenges before the CDI to insurers' earthquake and homeowners rate hikes in which I served as lead counsel for Consumer Watchdog, resulting in combined savings of over $790 million, including PA-04041210, PA-2007-00008, and PA-2007-00019, regarding the earthquake insurance rates of Safeco, GeoVera, and Fireman's Fund; and PA06093080, PA06093078, PA06092759/PA-2006-00016, PA-2006-00006, and PA-2007-00017, regarding the homeowners rates of Safeco, Fire Insurance Exchange, State Farm, Allstate, and Fireman's Fund.

m. Hearings regarding LCAIP proposed rates in 2003, 2005, 2006, 2012, 2014, 2015, and 2016. In 2012, Consumer Watchdog's participation and comments contributed to the Commissioner's decision requiring the California Automobile Assigned Risk Pool ("CAARP") to implement an overall rate decrease for the LCAIP of -2.8%, 11.1% *lower than* the overall +8.3% rate increase requested by CAARP. In 2014, Consumer Watchdog's participation and comments contributed to the Commissioner's decision requiring CAARP to implement an overall LCAIP rate of +2.2%, 5.4% *lower than* the overall +7.6% rate increase requested by CAARP, resulting in an overall savings of $140 thousand in annual premiums. In 2015, Consumer Watchdog's participation resulted in an approved rate that was 10.5% *lower* than the rate requested by CAARP for a savings of nearly $318 thousand in

annual premiums, and in 2016 Consumer Watchdog's participation contributed to an approved rate that was 5.8% lower than requested, resulting in $237 thousand in savings.

n. Numerous other successful challenges to automobile, homeowners, and medical malpractice insurers' rate applications since 2003, resulting in collective savings to consumers of over $3.4 billion. Examples include *In the Matter of the Rate and Class Plan Applications of Liberty Mutual Fire Ins. Co.*, PA-2017-00007 and PA-2018-00001 (Ins. Comm'r 2018), resulting in an annual savings of $3 million in auto insurance premiums; *In the Matter of the Rate and Class Plan Applications of GEICO Cas. Co.*, PA-2017-00005 and PA-2017-00006 (Ins. Comm'r 2017), resulting an annual savings of $9.3 million in auto insurance premiums; *In the Matter of the Rate Applications of Allstate Ins. Co. and Allstate Indemnity Co.*, PA-2015-00009 (Ins. Comm'r 2016), resulting in a savings of $34.2 million in annual homeowners insurance premiums; *In the Matter of the Rate Application of Mercury Ins. Co.*, PA-2014-00010 (Ins. Comm'r 2015), resulting in a savings of $7 million in annual auto insurance premiums; *In the Matter of the Rates and Rate Applications of United Services Auto. Ass'n., Garrison Prop. and Cas. Ins. Co. and USAA Gen. Ins. Co.*, PA-2013-00009, PA-2013-00009, and PA-2013-00010 (Ins. Comm'r 2014), resulting in an annual savings of $40.5 million in homeowners insurance premiums; *In the Matter of the Rate Application of State Farm Gen. Ins. Co.*, PA-2013-00012 (Ins. Comm'r 2014), resulting in $86 million in savings for annual homeowners insurance premiums; *In the Matter of the Rate Application of Mercury Cas. Co.*, PA-2013-00004 (Ins. Comm'r 2013), resulting in over $11 million of savings per year in homeowners insurance premiums; *In the Matter of the Rate Application of Allstate Ins. Co., Allstate Indem. Co., and Northbrook Indem. Co.*, PA-2013-00003 (Ins. Comm'r 2013), resulting in over $92 million in savings per year in auto insurance premiums; *In the Matter of the Rates and Rating Plan Application of GEICO Indem. Co., GEICO Gen. Ins. Co. and Gov't Emp. Ins. Co.*, PA-2013-00002 (Ins. Comm'r 2013), resulting in a savings of $9.4 million in annual auto insurance premiums; *In the Matter of the Rate Application of Progressive West Insurance Company*, PA-2012-00008 (Ins. Comm'r 2013), resulting in savings of almost $1.5 million in annual auto insurance premiums; *In the Matter of the Rate Application of Coast Nat'l Ins. Co.*, PA-2012-00007 (Cal. Ins. Comm'r 2013), resulting in $10.9 million in annual auto insurance premium savings; *In the Matter of the Rate Applications of State Farm Mut. Auto. Co.*, PA-2012-00006 (Cal. Ins. Comm'r

2013), resulting in auto insurance premium savings of $69 million per year; *In the Matter of the Rate Application of Mercury Cas. Co.*, PA-2009-00009 (Cal. Ins. Comm'r 2013), resulting in savings of over $16 million per year in homeowners insurance premiums; *In the Matter of the Rate Application of State Farm Gen. Ins. Co.*, PA-2011-00010 (Cal. Ins. Comm'r 2013), resulting in savings of over $157 million per year in homeowners insurance premiums; *In the Matter of the Rate Application of Interinsurance Exch. of the Auto. Club*, PA-2012-00009 (Cal. Ins. Comm'r 2013), resulting in annual auto insurance premium savings of $70 million; *In the Matter of the Rate Application of Fed. Ins. Co., et al.*, PA-2012-00002 (Cal. Ins. Comm'r 2012), resulting in savings of over $4.2 million per year in earthquake insurance premiums; *In the Matter of the Rate Application of Chartis Prop. and Cas.*, PA-2011-000015 (Cal. Ins. Comm'r, 2012), resulting in savings of over $7.6 million per year in earthquake insurance premiums; *In the Matter of the Rate Application of NORCAL Mut. Ins. Co.*, PA-2011-00007 (Cal. Ins. Comm'r, 2012), resulting in savings of $2.8 million per year in medical malpractice insurance premiums; *In the Matter of the Rate Application of The Doctors Co.*, PA-2011-00006 (Cal. Ins. Comm'r, 2012), resulting in savings of $5.6 million per year in medical malpractice insurance premiums; *In the Matter of the Rates of California State Auto. Ass'n Inter-Insurance Bureau*, PA-2010-00014 (Cal. Ins. Comm'r, 2012), resulting in annual homeowners insurance premium savings of $52 million; *In the Matter of the Rate Application of Med. Protective Co.*, PA-2011-00008 (Cal. Ins. Comm'r, 2011), resulting in annual premium savings of $2.5 million; *In the Matter of the Rate Application of Explorer Ins. Co.*, PA-2007-00013 (Cal. Ins. Comm'r, 2008), resulting in annual auto insurance premium savings of $8.2 million; *In the Matter of the Rate Application of the Med. Protective Co.*, PA-05045074 (Cal. Ins. Comm'r, 2005), resulting in savings of $2 million per year in medical malpractice insurance premiums; *In the Matter of the Rate Application of American Cas. Co.*, File No. PA-04039736 (Cal. Ins. Comm'r, 2005), resulting in savings of $1.6 million per year in medical malpractice insurance premiums; *In the Matter of the Rate Application of Med. Protective Co.*, PA-04036735 (Cal. Ins. Comm'r, 2004), resulting in savings of $3.9 million per year in medical malpractice insurance premiums; *SCPIE Indem. Co.* ("*SCPIE*"); PA-02025379 (Cal. Ins. Comm'r, 2004), resulting in savings of $23 million per year in medical malpractice insurance premiums; and *In the Matter of the Rate Application of NORCAL Mut. Ins. Co.*, PA-03032128 (Cal. Ins. Comm'r, 2003), resulting in

savings of $11.6 million per year in medical malpractice insurance premiums. In these proceedings, I was responsible for overall strategy, briefing, communication with expert witnesses and parties, discovery, and settlement negotiations, among other tasks.

o. Several rulemaking proceedings implementing Proposition 103's prior approval, automobile rating factor, and public participation requirements including: (1) the Intervenor Regulations rulemaking matter (RH-06092874) adopting amendments to update and clarify the regulations implementing Insurance Code 1861.10's public participation requirements; (2) the Mileage Verification rulemaking matter (RH-06091489) implementing amendments to the Automobile Rating Factors regulations to provide requirements for verified mileage programs; (3) the Prior Approval rulemaking matter (RH-05042749) adopting, among other amendments, the generic determinations included in the prior approval ratemaking formula pertaining to profit and expense provisions; (4) the Automobile Rating Factors rulemaking matter (RH-03029826, Cal. Dept. of Ins., June 2, 2005) in which Consumer Watchdog and other groups successfully petitioned for, and the Commissioner adopted amendments to, section 2632.8 of title 10 of the California Code of Regulations requiring that insurers base automobile insurance premiums primarily on how one drives and not on other optional factors such as zip code and marital status as required by Insurance Code section 1861.02(a); (5) the Persistency Rulemaking matter (*Persistency Rulemaking*, RH-402 (Cal. Dept. of Ins., April 18, 2003)); and (6) a rulemaking matter adopting regulations to prevent insurers from requiring that motorists show proof of prior insurance to verify their accident record in violation of Insurance Code section 1861.02(c) (*Accident Verification Rulemaking*, RH-01015532 (Cal. Dept. of Ins., Sept. 3, 2003)), among others. In these proceedings, I acted as Consumer Watchdog's lead counsel, participating in all strategy discussions and workshops, and preparing and presenting written and oral testimony at hearings, among other tasks.

10. Prior to my employment with Consumer Watchdog, I served for two years as CALPIRG's lead consumer attorney and for one year as a staff attorney for The Center for Law in the Public Interest in Los Angeles litigating in the areas of civil rights, justice, and consumer issues. I am a 1995 graduate of Pepperdine University School of Law and was admitted to the California State Bar in November 1995.

11. I am informed through the Pearl Declaration and conversations with attorneys in the Los Angeles and San Francisco Bay Areas discussing their billing rates that $595 per hour is a very reasonable rate in 2020 for the professional services of an attorney with experience and qualifications comparable to mine.

Daniel Sternberg

12. Daniel Sternberg is an attorney with five years of professional experience in litigation and advocacy. Mr. Sternberg has been an attorney with Consumer Watchdog since September 2018. Since joining Consumer Watchdog, Mr. Sternberg has devoted a substantial amount of time specifically to proceedings before the Department and the courts concerning the enforcement of Proposition 103.

13. Prior to joining Consumer Watchdog, Mr. Sternberg served for over two and half years as an Excelsior Service Fellow and staff attorney at New York State Homes and Community Renewal, where he focused on affordable housing policy and litigation related to civil rights and housing discrimination. Mr. Sternberg was also an associate at Bantle & Levy LLP in New York, where he litigated civil rights and employment law matters.

14. Mr. Sternberg is a 2015 graduate of The Benjamin N. Cardozo School of Law. He was admitted to The State Bar of New York in 2015 and The State Bar of California in 2019.

15. I am informed through the Pearl Declaration and conversations with attorneys in the Los Angeles and San Francisco Bay Areas discussing their billing rates that $350 per hour is a very reasonable rate in 2020 for the professional services of an attorney with experience and qualifications comparable to Mr. Sternberg's.

Kaitlyn Gentile

16. Ms. Gentile is a paralegal at Consumer Watchdog with over twelve years of professional experience in litigation matters. Ms. Gentile provides legal support to all members of the litigation team.

17. Prior to joining Consumer Watchdog in November 2018, Ms. Gentile worked for eight years as a legal assistant at Lambda Legal. She also worked for four years as a legal secretary at Sullivan & Cromwell, LLP.

18. Ms. Gentile is a 2003 graduate of the University of Massachusetts at Amherst, where she earned a Bachelor of Arts in Sociology. She holds a signed declaration from a California State Bar member verifying her as a member of the paralegal profession under Cal. Bus. & Prof. Code § 6450.

19. I am informed through the Declaration of Richard M. Pearl, which details his extensive familiarity with the billing practices and schedules for numerous private law firms in San Francisco and Los Angeles, and believe that a rate of $200 per hour is a very reasonable rate in 2020 for the professional services in comparable matters of a paralegal with experience and qualifications comparable to Ms. Gentile's.

Consumer Watchdog's Fees

20. In accordance with the well-established standards set forth by the California Supreme Court for private-attorney-general statutes, the "lodestar" is the product of each attorney's reasonable hours, at that attorney's prevailing market rate, plus expenses. Consumer Watchdog's attorneys are responsible for entering their contemporaneous time billing records into the organization's time billing software. The time billing software is then used to multiply each attorney's billed hours by that individual's prevailing market rate. The lodestar component of Consumer Watchdog's attorney fees for work performed in these proceedings for which compensation is requested (which does not include the fees incurred by Consumer Watchdog's experts that are accounted for separately), totals $18,372.00 as follows:

Attorney	**Total Hours**	**Hourly Rate**	**Total Lodestar**
Pamela Pressley	15.6	$595.00	$9,282.00
Daniel Sternberg	21.8	$350.00	$7,630.00
Kaitlyn Gentile	7.3	$200.00	$1,460.00
Total	**44.7**		**$18,372.00**

Consumer Watchdog's Expert Witness Fees

21. Consumer Watchdog incurred $41,697.00 in fees for its consulting actuary, as set forth in the detailed time billing records of AIS Risk Consultants, Inc., attached as Exhibit 3. These time

billing records show Consumer Watchdog's consulting actuary, Allan I. Schwartz, performed the following tasks in this proceeding:

- Reviewed and provided analyses regarding Applicant's rate filings, updates, and responses;
- Consulted with Consumer Watchdog regarding actuarial issues in the proceeding for preparation of the Petition for Hearing and subsequent analysis of ratemaking data and updates;
- Prepared a detailed written actuarial analysis of the trend issues raised in Consumer Watchdog's Petition with proposed rate indications, which was provided to the parties on March 12, 2020;
- Participated in the March 16, 2020 telephonic conference with the parties;
- Prepared a detailed written actuarial analysis of the trend issues raised during the March 16, 2020 telephonic conference with the parties, which was provided to the parties on March 18, 2020; and
- Consulted with Consumer Watchdog regarding this Request for Compensation.

22. I am informed and believe that the time billing report for AIS Risk Consultants, Inc. detail the actual tasks performed in these proceedings, are based on contemporaneous time records, and accurately represent the total time spent by Consumer Watchdog's actuarial expert in these proceedings. I am informed and believe that the rates charged by AIS Risk Consultants reflect Mr. Schwartz's 2020 hourly rate. Pursuant to 10 CCR §§ 2662.6(b) and 2661.1(c)(1), the expert fees billed for the actuarial consulting services of Mr. Schwartz and his staff at AIS Risk Consultants, Inc. reflect the current market rates for such services. Mr. Schwartz's over 30 years of professional actuarial experience includes being President of AIS Risk Consultants, Assistant Commissioner of the New Jersey Department of Insurance, and chief actuary of the North Carolina Department of Insurance. His resume is on file in several other Department rate proceedings and can be viewed online at http://www.aisrc.com/allan_i_schwartz.htm.

Facts Regarding This Proceeding and Consumer Watchdog's Substantial Contribution

23. On or about February 5, 2019, Applicant filed a Prior Approval Rate Application with the Department, seeking approval of overall rate increases for its Preferred Homeowners program of 6.9%. The Department notified the public of the Application on or about February 22, 2019.

24. On April 8, 2019, pursuant to Insurance Code section 1861.10(a), Consumer Watchdog filed its Petition identifying the issues on which it would provide evidence to show why Applicant's proposed rates were excessive and/or unfairly discriminatory, including improper use of the Complex Catastrophe Model, unreasonably high loss trend and severity trend, improper or unsupported excluded expenses, and other unsupported changes. (Petition for Hearing, pp. 6–7.)

25. The Commissioner granted Consumer Watchdog's Petition to Intervene in the proceeding on the Application on April 24, 2019, and issued an Amended Ruling granting Consumer Watchdog's Petition to Intervene on May 6, 2019, finding that "CW has raised and seeks to address issues that are relevant to the ratemaking process." (Amended Ruling Granting Consumer Watchdog's Petition to Intervene, May 6, 2019, p. 4, lines 8–9.)

26. On March 16, 2020, Consumer Watchdog participated in a teleconference with the parties to discuss the issues raised by its Petition. Specifically, the appropriate loss trend based upon the Applicant's long-term experience and direct incurred loss ratio; and the Applicant's support for its proposed provision for fire following earthquake losses. Prior to the teleconference, on March 12, 2020, Consumer Watchdog circulated its preliminary written analysis of the Application by its actuary. (Exh. B attached to RFC.)

27. On March 18, 2020, Consumer Watchdog circulated its additional analysis of the Application and trend issues raised during the teleconference with the parties. (Exh. C attached to RFC.)

28. On April 17, 2020, Consumer Watchdog accessed via SERFF the Application, which had been updated to reflect Applicant's responses to Consumer Watchdog's and the Department's objections. The updated Application was reviewed by Consumer Watchdog's consulting actuary.

29. On May 5, 2020, the Parties came to an agreement and executed a stipulation on the Application, which resulted in an overall 2% rate increase, as opposed to the Applicant's originally requested 6.9% rate increase.

30. On May 11, 2020, the Department informed Consumer Watchdog that the Commissioner had approved the filing.

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

Executed on June 9, 2020 at Los Angeles, California.

Pamela Pressley

Pamela Pressley

EXHIBIT 1a

Work in Progress Report (06/05/2020)

Kaitlyn Gentile

536: Pacific Specialty Preferred HO Program

Time

Date	Activity	Description	Hours	Total
06/02/2020	Motions (Non-Dispositive)	Input edits to Request for Compensation	1.00	$200.00
06/01/2020	Motions (Non-Dispositive)	Input edits to Request for Compensation	0.20	$40.00
05/21/2020	Motions (Non-Dispositive)	Prepared drafts of Request for Compensation, Declaration of P Pressley, and Request to Withdraw Petition	2.80	$560.00
02/24/2020	Case Management, Planning, and Strategy	Checked SERFF for updates to filing per D Sternberg	0.10	$20.00
11/21/2019	Case Management, Planning, and Strategy	Searched SERFF for updates to filing per D Sternberg; downloaded and updated all files	0.40	$80.00
04/08/2019	Pleadings	Input edits to Petition for Hearing per P Pressley and submitted via electronic and US mail	0.70	$140.00
04/05/2019	Case Management, Planning, and Strategy	Emailed A Schwartz re Petition for Hearing	0.10	$20.00
04/04/2019	Pleadings	Prepared draft Petition for Hearing	2.00	$400.00
		Activity Type Total:	**7.30**	**$1,460.00**
		Matter Total:	**7.30**	**$1,460.00**
		User Total:	**7.30**	**$1,460.00**

Pam Pressley

536: Pacific Specialty Preferred HO Program

Time

Date	Activity	Description	Hours	Total
06/04/2020	Motions (Non-Dispositive)	emails re Pressley declaration, time entries (.3); teleconference with K Gentile time entries, review billing report and edit same (1.2)	1.50	$892.50
06/03/2020	Motions (Non-Dispositive)	review notice of withdrawal (.5); review and edit request for compensation (.7); review D Sternberg email re same (.1); edit Pressley declaration (1.3)	2.60	$1,547.00
05/06/2020	Motions (Non-Dispositive)	email K Gentile and D Sternberg re request for compensation, approval letter	0.10	$59.50
05/05/2020	Settlement/Mediation	review emails re stip	0.20	$119.00
04/29/2020	Settlement/Mediation	review E Gallagher email re stip	0.10	$59.50
04/22/2020	Case Management, Planning, and Strategy	review D Sternberg analysis of dislocation and reply re same (.5); emails to C Balber re same (.2)	0.70	$416.50
04/17/2020	Case Management, Planning, and Strategy	review emails, forward Exh. 20, review filing (.3)	0.30	$178.50
04/16/2020	Settlement/Mediation	review stip, email D Sternberg re same (.2)	0.20	$119.00
04/15/2020	Communications Among Counsel	review and reply to email re stip	0.20	$119.00
04/09/2020	Case Management, Planning, and Strategy	email A Schwartz re status	0.10	$59.50
04/07/2020	Communications Among Counsel	telephone conference with C Balber and J Flanagan re agreement to CDI proposal (.5); conference with D Sternberg re same (.1); review and reply to C Balber emails re rate issues/distribution (.4); review and reply to J Flanagan email re follow up with C Balber (.1)	1.10	$654.50
04/06/2020	Case Management, Planning, and Strategy	email C Balber re status (.2); review filing, dislocation exhibit and email C Balber re same (.8)	1.00	$595.00
04/03/2020	Settlement/Mediation	telephone conference with CDI (.2); texts re call (.1); telephone conference with C Balber, A Schwartz, and D Sternberg re CDI proposal (.5)	0.80	$476.00
04/02/2020	Communications Among Counsel	review and reply to D Sternberg email re call with CDI	0.10	$59.50

03/31/2020	Settlement/Mediation	telephone conference with A Schwartz and D Sternberg re status, call with parties (.3)	0.30	$178.50
03/27/2020	Settlement/Mediation	telephone conference with CDI (.3); telephone conference with A Schwartz (.2)	0.50	$297.50
03/26/2020	Settlement/Mediation	review PSIC letter, indications (.4); telephone conference with D Sternberg and A Schwartz re same (.3)	0.70	$416.50
03/25/2020	Settlement/Mediation	review and forward PSIC email to A Schwartz	0.10	$59.50
03/20/2020	Case Management, Planning, and Strategy	email D Sternberg re status	0.10	$59.50
03/16/2020	Settlement/Mediation	emails re call (.2); review and reply to D Sternberg email (.1); review exhibits, emails (.3); telephone conference with A Schwartz and D Sternberg re analysis (.2); telephone conference with parties re rate issues (1.0)	1.80	$1,071.00
03/13/2020	Settlement/Mediation	review and forward E Gallagher email, review indications	0.20	$119.00
02/27/2020	Communications Among Counsel	conference with D Sternberg re call	0.10	$59.50
01/28/2020	Communications Among Counsel	review D Sternberg email	0.10	$59.50
01/27/2020	Experts/Consultants	review A Schwartz email and D Sternberg email re call/ analysis	0.20	$119.00
01/22/2020	Experts/Consultants	review A Schwartz email	0.10	$59.50
07/09/2019	Experts/Consultants	review and reply to A Schwartz email re status	0.10	$59.50
04/10/2019	Pleadings	review A Schwartz email re petition for hearing	0.10	$59.50
04/08/2019	Pleadings	review and edit petition for hearing	0.70	$416.50
04/04/2019	Pleadings	review and edit petition for hearing	1.00	$595.00
04/03/2019	Pleadings	review K Gentile email re Petition For Hearing, review issues from A Schwartz for petition; email K Gentile re same	0.50	$297.50
		Activity Type Total:	**15.60**	**$9,282.00**
		Matter Total:	**15.60**	**$9,282.00**
		User Total:	**15.60**	**$9,282.00**

Daniel Sternberg

536: Pacific Specialty Preferred HO Program

Time

Date	Activity	Description	Hours	Total
06/04/2020	Motions (Non-Dispositive)	Draft Request for Compensation	1.20	$420.00
06/03/2020	Motions (Non-Dispositive)	Prepare Request for Compensation (2.0); email P Pressley re same (.1)	2.10	$735.00
06/02/2020	Motions (Non-Dispositive)	Draft Request for Compensation	0.90	$315.00
06/01/2020	Motions (Non-Dispositive)	Draft Request for Compensation	1.10	$385.00
05/06/2020	Settlement/Mediation	Review emails from CDI and P Pressley re finalized stipulation	0.20	$70.00
05/05/2020	Settlement/Mediation	Review stipulation (.2); email all parties re edit (.1) finalize and sign stipulation (.1)	0.40	$140.00
04/30/2020	Case Management, Planning, and Strategy	Review email from P Pressley re expert's billings (.1); email K Gentile re same	0.20	$70.00
04/29/2020	Communications Among Counsel	Review email from P Pressley re status (.1); review email from E Gallagher re same (.1)	0.20	$70.00
04/22/2020	Communications Among Counsel	Emailed P Pressley and C Balber re Customer Dislocation & settlement	0.20	$70.00
04/22/2020	Case Management, Planning, and Strategy	Review Customer Dislocation exhibits	0.70	$245.00
04/17/2020	Case Management, Planning, and Strategy	Review stipulation and email to all the parties (.2); review and respond to email from P Pressley re same (.1); review and respond to email CDI re dislocation exhibit (.); email K Gentile re same (.1)	0.70	$245.00
04/16/2020	Communications Among Counsel	Review and respond to email from P Pressley re settlement stipulation	0.20	$70.00
04/15/2020	Case Management, Planning, and Strategy	Review settlement stipulation (.3); email CWD team re same (.1)	0.40	$140.00
04/09/2020	Communications Among Counsel	Review and respond to emails from P Pressley & A Schwartz re potential settlement	0.20	$70.00

04/08/2020	Case Management, Planning, and Strategy	Telephone call with E Gallagher re potential settlement (.1); review email from A Schwartz re same (.1)	0.20	$70.00
04/07/2020	Communications Among Counsel	Discussion w P Pressley re rate decrease stipulation (.2); review and respond to emails from C Balber & P Pressley re same (.4)	0.60	$210.00
04/03/2020	Communications Among Counsel	Review and respond to email from E Gallagher proposed settlement (.1); email P Pressley re same (.1); telephone call w CDI (.2); email C Balber & A Schwartz re same (.1); discussion w team (.7)	1.20	$420.00
04/02/2020	Case Management, Planning, and Strategy	Email A Schwartz re status	0.10	$35.00
04/01/2020	Communications Among Counsel	Telephone call w E Gallagher re indications (.2); email P Pressley re same (.1)	0.20	$70.00
03/31/2020	Case Management, Planning, and Strategy	Review notes from call w CDI (.2); email P Pressley re same (.1); email A Schwartz re call (.1); prep for call w A Schwartz (.5); discussion w P Pressley & A Schwartz (.3); email and left VM for E Gallagher (.1)	1.30	$455.00
03/27/2020	Communications Among Counsel	Prep for call w CDI (.5); discussion w CDI (.3); discussion w P Pressley & A Schwartz re same (.2); discussion w C Balber & Lit Team re settlement (.3)	1.30	$455.00
03/26/2020	Case Management, Planning, and Strategy	Review updated analysis by A Schwartz and Applicant (.4); discussion w P Pressley & A Schwartz re call w CDI (.5)	0.90	$315.00
03/25/2020	Case Management, Planning, and Strategy	Review and respond to email from Applicant (.2); review and respond to email from A Schwartz re CDI discussion (.2)	0.40	$140.00
03/24/2020	Case Management, Planning, and Strategy	Review and respond to email from A Schwartz re Friday's call w CDI	0.10	$35.00
03/23/2020	Case Management, Planning, and Strategy	Review and respond to email from E Gallagher re call w CDI (.2); email P Pressley and A Schwartz re same (.1)	0.30	$105.00
03/20/2020	Case Management, Planning, and Strategy	Review email from E Gallagher re meeting with CWD (.1); email P Pressley & A Schwartz re same (.1); forward additional analysis to all parties (.1)	0.30	$105.00
03/19/2020	Case Management, Planning, and Strategy	Review A Schwartz's new analysis	0.60	$210.00
03/18/2020	Case Management, Planning, and Strategy	Review updated analysis from A Schwartz	0.10	$35.00
03/16/2020	Communications Among Counsel	Review and respond to A Schwartz email re prep for all-party call (.1); review indications in prep for 3/16 call (.8); telephone call with A Schwartz and P Pressley re same (.2) all party call (.8)	1.90	$665.00
03/12/2020	Case Management, Planning, and Strategy	Review A Schwartz indications (.2); email E Gallagher re same (.1)	0.30	$105.00
03/09/2020	Case Management, Planning, and Strategy	Email E Gallagher & A Schwartz re indications (.1)	0.10	$35.00

03/05/2020	Communications Among Counsel	Listen to VM from E Gallagher (.1); email P Pressley & A Schwartz re all-party call (.2)	0.30	$105.00
02/28/2020	Communications Among Counsel	Email A Schwartz re all-party call	0.10	$35.00
02/27/2020	Communications Among Counsel	Listen to VM and call D Wade re all-party call (.2); email E Gallagher and D Wade re all-party call (.1); email P Pressley & A Schwartz re same (.1)	0.40	$140.00
02/25/2020	Communications Among Counsel	Review and respond to email from E Gallagher (.1); email P Pressley and A Schwartz re party call (.1)	0.20	$70.00
02/24/2020	Communications Among Counsel	Review and respond to email from A Schwartz & P Pressley re next steps (.1); prep for call re same (.3); telephone call w P Pressley and A Schwartz; all-party call (.1)	0.50	$175.00
01/23/2020	Case Management, Planning, and Strategy	Review email from A Schwartz	0.10	$35.00
01/21/2020	Communications Among Counsel	Review and respond to email from E Gallagher (.1); email P Pressley (.1), A Schwartz (.1) and K Gentile (.1) re responses from insurer	0.40	$140.00
01/14/2020	Communications Among Counsel	Email P Pressley and E Gallagher re all-party call	0.20	$70.00
01/13/2020	Communications Among Counsel	Email E Gallagher re scheduling all-party call (.1); email A Schwartz re same (.1)	0.20	$70.00
01/02/2020	Case Management, Planning, and Strategy	Discuss next steps and timing w E Gallagher (.1); email A Schwartz re same (.1)	0.20	$70.00
12/27/2019	Communications Among Counsel	Email E Gallagher re status	0.10	$35.00
10/27/2019	Communications Among Counsel	Review email from A Schwartz (.1); email E Gallagher (.1)	0.20	$70.00
07/16/2019	Pleadings	Review Petition for Hearing	0.30	$105.00
		Activity Type Total:	**21.80**	**$7,630.00**
		Matter Total:	**21.80**	**$7,630.00**
		User Total:	**21.80**	**$7,630.00**
		Total:	**44.70**	**$18,372.00**

EXHIBIT 1b

Identification and Association of Individuals Referenced in Billing Records

Consumer Watchdog
Carmen Balber, Executive Director
Jerry Flanagan, Litigation Director
Kaitlyn Gentile, Paralegal
Pamela Pressley, Senior Staff Attorney
Daniel Sternberg, Staff Attorney

AIS Risk Consultants, Inc.
Allan I. Schwartz, consulting actuary for Consumer Watchdog

California Department of Insurance
Emily Gallagher, Staff Counsel
Daniel Wade, Staff Counsel

EXHIBIT 2

HARVEY ROSENFIELD (SBN 123082)
PAMELA PRESSLEY (SBN 180362)
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Attorneys for Intervenor Consumer Watchdog

IN THE SUPERIOR COURT OF CALIFORNIA

COUNTY OF ORANGE

CIVIL COMPLEX CENTER

MERCURY INSURANCE COMPANY, MERCURY CASUALTY COMPANY, CALIFORNIA AUTOMOBILE INSURANCE COMPANY,

Petitioners and Plaintiffs,

v.

RICARDO LARA, in his capacity as Insurance Commissioner of the State of California,

Respondent and Defendant,

CONSUMER WATCHDOG,

Intervenor.

Case No. 30-2015-00770552-CU-JR-CXC

[Assigned for all purposes to Hon. Glenda Sanders]

DECLARATION OF RICHARD PEARL IN SUPPORT OF INTERVENOR CONSUMER WATCHDOG'S MOTION FOR ATTORNEYS' FEES AND EXPENSES

Date Action Filed: Feb. 9, 2015
Hearing Date: Dec. 20, 2019
Time: 1:30 p.m.
Dept.: CX 101

DECLARATION OF RICHARD M. PEARL

1. I am a member in good standing of the California State Bar. I am in private practice as the principal of my own law firm, the Law Offices of Richard M. Pearl, in Berkeley, California. I specialize in issues related to court-awarded attorneys' fees, including the representation of parties in fee litigation and appeals, serving as an expert witness, and serving as a mediator and arbitrator in disputes concerning attorneys' fees and related issues. In this case, I have been asked by Intervenor Consumer Watchdog's counsel to render my opinion on the reasonableness of the hourly rates they and their outside counsel are requesting in this matter.

2. I make this Declaration in Support of the Consumer Watchdog's Motion for Attorneys' Fees and Expenses. To form my opinions, I have reviewed materials that describe the history of this matter, including the Court of Appeal's opinion, Appellant's Opening Brief, the draft declarations of Pamela Pressley, Arthur D. Levy, and Wylie A. Aitken, which include the qualifications and experience of each of the attorneys, law clerk, and paralegals from Consumer Watchdog and its outside counsel's firms who billed time in this matter as well as the nature of the work required by this case, and the hourly rates requested..

My Background and Experience

3. Briefly summarized, my background is as follows: I am a 1969 graduate of Boalt Hall (now Berkeley) School of Law, University of California, Berkeley, California. I took the California Bar Examination in August 1969 and passed it in November of that year, but because I was working as an attorney in Atlanta, Georgia for the Legal Aid Society of Atlanta (LASA), I was not admitted to the California Bar until January 1970. I worked for LASA until the summer of 1971, then went to work in California's Central Valley for California Rural Legal Assistance, Inc. (CRLA), a statewide legal services program. From 1977 to 1982, I was CRLA's Director of Litigation, supervising more than fifty attorneys. In 1982, I went into private practice, first in a small law firm, then as a sole practitioner. Martindale Hubbell rates my law firm "AV." I also have been selected as a Northern California "Super Lawyer" in Appellate Law for 2005, 2006, 2007,

2008, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, and 2019. A true and correct copy of my Resume is attached as Exhibit A.

4. Since 1982, my practice has been a general civil litigation and appellate practice, with an emphasis on cases and appeals involving court-awarded attorneys' fees. I have lectured and written extensively on court-awarded attorneys' fees. I have been a member of the California State Bar's Attorneys' Fees Task Force and have testified before the State Bar Board of Governors and the California Legislature on attorneys' fee issues. I am the author of California Attorney Fee Awards (3d ed Cal. CEB 2010) and its 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, and March 2019 Supplements. I also was the author of California Attorney Fee Awards, 2d Ed. (Calif Cont. Ed. of Bar 1994), and its 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, and 2008 Supplements. This treatise has been cited by the California appellate courts on more than 35 occasions. *See, e.g., Graham v. DaimlerChrylser Corp.,* 34 Ca1.4th 553, 576, 584 (2004); *Lolley v. Campbell,* 28 Ca1.4th 367, 373 (2002); *Equilon Enters. v. Consumer Cause, Inc.,* 29 Ca1.4th 53, 62 (2002); *In re Conservatorship of Whitley,* 50 Cal.4th 1206, 1214-15, 1217 (2010); *Chodos v. Borman,* 227 Cal.App.4th 76, 100 fn. 12 (2014); *Chacon v. Litke,* 181 Cal.App.4th 1234, 1259 (2010); *Syers Properties Ill, Inc. v. Rankin,* 226 Cal.App.4th 691, 698, 700 (2014). Federal courts also have cited it. *See In re Hurtado,* Case No. 09-16160-A-13, 2015 WL 6941127 (E.D. Cal. Nov. 6, 2015); *TruGreen Companies LLC v. Mower Brothers, Inc.,* 953 F. Supp. 2d 1223, 1236 nn.50, 51 (D. Utah 2013). I also authored the 1984, 1985, 1987, 1988, 1990, 1991, 1992, and 1993 Supplements to its predecessor, CEB's California Attorney's Fees Award Practice. In addition, I authored a federal manual on attorneys' fees entitled "Attorneys' Fees: A Legal Services Practice Manual," published by the Legal Services Corporation. I also co-authored the chapter on "Attorney Fees" in Volume 2 of CEB's Wrongful Employment Termination Practice, 2d Ed. (1997).

5. More than 95% of my practice is devoted to issues involving court-awarded attorney's fees. I have been counsel in over 200 attorneys' fee applications in state and federal courts, primarily representing other attorneys. I also have briefed and argued more than 40

appeals, at least 30 of which have involved attorneys' fees issues. I have successfully handled five cases in the California Supreme Court involving court-awarded attorneys' fees: (1) *Maria P. v. Riles*, 43 Cal. 3d 1281 (1987), which upheld a C.C.P. section 1021.5 fee award based on a preliminary injunction obtained against the State Superintendent of Education, despite the fact that the case ultimately was dismissed under C.C.P. section 583; (2) *Delaney v. Baker*, 20 Cal. 4th 23 (1999), which held that heightened remedies, including attorneys' fees, are available in suits against nursing homes under California's Elder Abuse Act; (3) *Ketchum v. Moses*, 24 Cal. 4th 1122 (2001), which held, *inter alia,* that contingent risk multipliers remain available under California attorney fee law, despite the United States Supreme Court's contrary ruling on federal law (note that in *Ketchum,* I was primary appellate counsel in the Court of Appeal and "second chair" in the Supreme Court); (4) *Flannery v. Prentice*, 26 Cal. 4th 572 (2001), which held, again despite an adverse United States Supreme Court ruling on federal law, that in the absence of an agreement to the contrary, statutory attorneys' fees belong to the attorney whose services they are based upon; and (5) *Graham v. DaimlerChrysler Corp.*, 34 Cal. 4th 553 (2004), which held, *inter alia,* that the catalyst theory of fee recovery remained valid under California law despite adverse federal law and that lodestar multipliers could be applied to fee motion work. In that case, I represented trial counsel in both the Court of Appeal (twice) and Supreme Court, as well as on remand in the trial court. I also represented and argued on behalf of *amicus curiae* in *Conservatorship of McQueen*, 59 Cal. 4th 602 (2014), which held that statutory attorneys' fees for appellate work were not considered "enforcement fees" subject to California's Enforcement of Judgments law; I presented the argument relied upon by the Court. Along with Richard Rothschild of the Western Center on Law and Poverty, I also prepared and filed an *amicus curiae* brief in *Vasquez v. State of California,* 45 Cal.4th 243 (2009). I also have handled numerous other appeals, including: *Davis v. City & County of San Francisco,* 976 F.2d 1536 (9th Cir. 1992); *Mangold v. CPUC,* 67 F.3d 1470 (9th Cir. 1995); *Velez v. Wynne,* 2007 U.S. App. LEXIS 2194 (9th Cir. 2007); *Camacho v. Bridgeport Financial, Inc.,* 523 F.3d 973 (9th Cir. 2008); *Center for Biological Diversity v. County of San Bernardino,* 185 Cal.App.4th 866 (2010); and

Environmental Protection Information Center v. California Dept. of Forestry & Fire Protection et al, 190 Cal.App.4th 217 (2010); and *Heron Bay Home Owners Association v. City of San Leandro,* 19 Cal. App. 5th 376 (2018). For an expanded list of my reported decisions, *see* Exhibit A.

6. I have been retained by various governmental entities, including the California Attorney General's office, at my then current rates to consult with them regarding their affirmative attorney fee claims.

7. I am frequently called upon to opine about the reasonableness of attorneys' fees, and numerous state and federal courts have relied on my testimony on those issues.

8. The following California appellate cases have referenced my testimony favorably:

- *Kerkeles v. City of San Jose,* 243 Cal.App.4th 88 (2015);
- *People v. Native Wholesale Supply Co.,* 37 Cal.App.5th 73 (2019) (in unpublished section);
- *Habitat and Watershed Caretakers v. City of Santa Cruz,* 2015 Cal. App. Unpub. LEXIS 7156 (2015);
- *Laffitte v. Robert Half Int'l Inc.,* 231 Cal.App.4th 860 (2014), *aff'd* (2016) 1 Cal.5th 480;
- *In re Tobacco Cases I,* 216 Cal.App.4th 570 (2013);
- *Heritage Pacific Financial, LLC v. Monroy,* 215 Cal.App.4th 972 (2013);
- *Wilkinson v. South City Ford,* 2010 Cal. App. Unpub. LEXIS 8680 (2010);
- *Children's Hospital & Medical Center v. Bonta,* 97 Cal.App.4th 740 (2002);
- *Church of Scientology v. Wollersheim,* 42 Cal.App.4th 628 (1996).

9. The following federal cases also have referenced my testimony favorably:

- *Ridgeway v. Wal-Mart Stores, Inc.*, 269 F. Supp. 3d 975 (N.D. Cal. 2017);
- *Antoninetti v. Chipotle Mexican Grill, Inc.*, No. 08-55867 (9th Cir. 2012), Order filed Dec. 26, 2012, at 6;

- *Prison Legal News v. Schwarzenegger,* 608 F.3d 446, 455 (9th Cir. 2010) (the expert declaration referred to is mine);

- *Beaver v. Tarsadia Hotels,* 2017 U.S.Dist.LEXIS 160214 (S.D. Cal. 2017)
- *Notter v. City of Pleasant Hill*, 2017 U.S.Dist.LEXIS 197404, 2017 WL 5972698 (N.D. Cal. 2017);
- *Villalpondo v. Exel Direct, Inc.*, 2016 WL 1598663 (N.D. Cal. 2016);

- *State Compensation Insurance Fund v. Khan et al*, Case No. SACV 12-01072-CJC (JCGx) (C.D. Cal.), Order Granting in Part and Denying in Part the Zaks Defendants' Motion for Attorneys' Fees, filed July 6, 2016 (Dkt. No. 408);

- *In re Cathode Ray Tube Antitrust Litig.*, Master File No. 3:07-cv-5944 JST, MDL No. 1917 (N.D. Cal. 2016) 2016 U.S.Dist.LEXIS 24951 (Report And Recommendation Of Special Master Re Motions (1) To Approve Indirect Purchaser Plaintiffs' Settlements With the Phillips, Panasonic, Hitachi, Toshiba, Samsung SDI, Technicolor, And Technologies Displays Americas Defendants, and (2) For Award Of Attorneys' Fees, Reimbursement Of Litigation Expenses, And Incentive Awards To Class Representative, Dkt. 4351, dated January 28, 2016, *adopted in relevant part,* 2016 U.S.Dist.LEXIS 88665;
- *Gutierrez v. Wells Fargo Bank*, 2015 U.S. Dist. LEXIS 67298 (N.D. Cal. 2015);

- *Holman v. Experian Information Solutions, Inc.*, 2014 U.S. Dist. LEXIS 173698 13 (N.D. Cal. 2014);

- *In re TFT-LCD (Flat Panel) Antitrust Litig.,* No. M 07-1827 SI, MDL No. 1827 (N.D. Cal.), Report and Recommendation of Special Master Re Motions for Attorneys' Fees and Other Amounts by Indirect-Purchaser Class Plaintiffs And State Attorneys General, Dkt. 7127, filed Nov. 9, 2012, adopted in relevant part, 2013 U.S. Dist. LEXIS 49885 (N.D. Cal. 2013) *("TFT-LCD (Flat Panel)* Report & Recommendation");

- *Walsh v. Kindred Healthcare*, 2013 U.S. Dist. LEXIS 176319 (N.D. Cal. 2013);

- *A.D. v. California Highway Patrol*, 2009 U.S. Dist. LEXIS 110743, at *4 (N.D. Cal. 2009), rev'd on other grounds, 712 F.3d 446 (9th Cir. 2013), reaffirmed and additional fees awarded on remand, 2013 U.S. Dist. LEXIS 169275 (N.D. Cal. 2013);

- *Hajro v. United States Citizenship & Immigration Service*, 900 F. Supp. 2d 1034, 1054 (N.D. Cal 2012);
- *Garcia v. Resurgent Capital Servs.,* 2012 U.S.Dist.LEXIS 123889 (N.D. Cal. 2012);

- *Rosenfeld v. United States Dep't of Justice*, 904 F. Supp. 2d 988, 1002 (N.D. Cal. 2012);
- *Stonebrae, L.P. v. Toll Bros., Inc.*, 2011 U.S. Dist. LEXIS 39832, at *9 (N.D. Cal. 2011) (thorough discussion), aff'd 2013 U.S. App. LEXIS 6369 (9th Cir. 2013);
- *Armstrong v. Brown*, 2011 U.S. Dist. LEXIS 87428 (N.D. Cal. 2011);
- *Lira v. Cate*, 2010 WL 727979 (N.D. Cal. 2010);
- *Californians for Disability Rights, Inc. v. California Dep't of Transportation*, 2010 U.S. Dist. LEXIS 141030 (N.D. Cal. 2010);
- *Nat'l Federation of the Blind v. Target Corp.*, 2009 U.S. Dist. LEXIS 67139 (N.D. Cal. 2009);
- *Prison Legal News v. Schwarzenegger*, 561 F.Supp.2d 1095 (N.D. Cal. 2008) (an earlier motion);
- *Bancroft v. Trizechahn Corp.*, No. CV 02-2373 SVW (FMOx), Order Granting Plaintiffs Reasonable Attorneys' Fees and Costs In the Amount of $168,886.76, Dkt. 278 (C.D. Cal. Aug. 14, 2006);
- *Willoughby v. DT Credit Corp.*, No. CV 05-05907 MMM (CWx), Order Awarding Attorneys' Fees After Remand, Dkt. 65 (C.D. Cal. July 17, 2006);
- *Oberfelder v. City of Petaluma*, 2002 U.S. Dist. LEXIS 8635 (N.D. Cal. 2002), aff'd 2003 U.S. App. LEXIS 11371 (9th Cir. 2003).

10. In addition, countless trial courts and arbitrators have relied on my testimony, including several awards in this area. In particular, I testified before a jury as Beats/Apple's expert on attorneys' fees in *Monster, LLC, et al., v. Beats Electronics, LLC et al.*, Los Angeles Superior Court Case No. BC595235 (2017), a commercial dispute, in which, based in part on my live testimony, a jury awarded Beats the entire $11,578,265.49 attorneys' fees and expenses claimed for work on the merits.

Counsel's Requested Hourly Rates Are Reasonable.

11. Through my writing and practice, I have become familiar with the non-contingent market rates charged by attorneys in California and elsewhere. I have obtained this familiarity in several ways: (1) by handling attorneys' fee litigation; (2) by discussing fees with other attorneys; (3) by obtaining declarations regarding prevailing market rates in cases in which I represent

attorneys seeking fees; and (4) by reviewing attorneys' fee applications and awards in other cases, as well as surveys and articles on attorney's fees in the legal newspapers and treatises.

12. In this case, I have consulted with Consumer Watchdog's counsel regarding their fee application in this matter. I am aware that Consumer Watchdog and its counsel and paralegals request the following hourly rates for their work in this matter, including the successful appeal:

Consumer Watchdog counsel

Harvey Rosenfield (admitted CA Bar in 1979)	$695
Pamela M. Pressley (admitted CA Bar in 1995)	$595
Laura Antonini (admitted CA Bar in 2010)	$375
Jon Phenix (admitted CA Bar in 2015)	$350
Jon Phenix (law clerk prior to Dec. 2015)	$150
Paralegals	$200

Outside counsel

Arthur D. Levy, admitted CA Bar in 1980	$800

Aitken Aitken Cohn

Wylie A. Aitken, admitted CA Bar in 1966	$875
Casey R. Johnson, admitted CA Bar in 2002	$500
Megan G. Demshki, admitted CA Bar in 2015	$350

In my opinion, these rates are eminently reasonable, for the following reasons.

13. Under California law, successful attorneys are entitled to their requested rates if those rates are "within the range of reasonable rates charged by and judicially awarded comparable attorneys for comparable work" in the applicable community. *Children's Hosp. & Med. Ctr. v. Bonta,* 97 Cal.App.4th 740, 783 (2002). Based on the information regarding hourly rates that I have gathered, some of which is summarized below, I am of the opinion that the requested hourly rates for Consumer Watchdog and its outside counsel are well within, if not below, the range of non-contingent market rates charged for reasonably similar services by Los Angeles Area

attorneys of reasonably similar qualifications and experience. The following data support my opinion:

Rates Found Reasonable in Other Cases

14. The hourly rates requested by Consumer Watchdog and its counsel, law clerk and paralegals are well within the range of the Los Angeles area rates found reasonable by various local courts for reasonably comparable services:

- In *Wishtoyo Foundation et al v. United Water Conservation Dist.*, 2019 U.S.Dist.LEXIS 39927 (C.D. Cal. 2019), an environmental action under the federal Endangered Species Act, the court found that in 2018, an hourly rate for a 1986 Bar Admittee was $840 per hour.

- In *Monster, LLC, et al., v. Beats Electronics, LLC et al.*, Los Angeles Superior Court Case No. BC595235 (2017), Order Granting Defendant and Cross-Complainant Beats Electronics, LLC's Motion for Attorneys' Fees and Costs, filed June 27, 2018, a commercial dispute, the court found the following hourly rates reasonable for Beats' attorneys' work on the successful jury trial that determined the amount of reasonable attorneys' fees Monster would be required to pay as damages:

Boies, Schiller & Flexner	**Bar Admittance or Law School Graduation**	**2016/2017 Rates**
Partners:	1986	$960/$1,049
	2006	$920/$972
	2000	$880
	2001	$880
	2002	$830
	1999	$830
	2004	$740 (2015); $760 (2016)
	2006	$680
	2007	$650/$714
	2009	$600/$800
Associates:	2004	$680
	2009	$610
	2013	$460/$533
	2013	$490
	2010	$630
	2011	$480/$602

Boies, Schiller & Flexner	Bar Admittance or Law School Graduation	2016/2017 Rates
	2014-2015	$420
Non-Attorneys Timekeepers:		$190-284

Gibson Dunn & Crutcher	Bar Admittance or Law School Graduation	2017 Rates
	1987	$852 (through Aug. 2017) $956 (from Sept. 2017)
	2008	$592 (through Aug. 2017) $696 (from Sept. 2017)
	2013	$404 (through Aug. 2017) $600 (from Sept. 2017)
	2015	$520
	2016	$472
	1997	$960
	2006	$736
	1987	$944
Non-Attorneys Timekeepers:		$216-$335

- In *Nozzi v. Housing Authority,* 2018 U.S.Dist.LEXIS 26049 (C.D. Cal. 2018), a tenant class action, the court approved the following hourly rates as reasonable:

Kaye McLane Bednarski & Litt	Bar Admittance or Law School Graduation	2017 Rates
	1969	$1,150
	1992	$750
	1993	$765
	2008	$730
	Sr. Paralegal	$335
	Jr. Paralegal	$150
	Law Clerk	$200

Public Counsel	Bar Admittance or Law School Graduation	2017 Rates
	1989	$1,150
	1988	$750
	1994	$765
	2004	$730
	2010	$335
	Paralegal	$150
	Litigation Coordinator	$200

- In *Monster, LLC, et al., v. Beats Electronics, LLC et al.*, Los Angeles Superior Court Case No. BC595235 (2017), the same commercial dispute listed above, the court found the following 2017 rates to be reasonable for Beats's co-defendants who had obtained relief by summary judgment (see Order Granting Motions for Attorneys' Fees, filed October 12, 2017, p. 2):

	Bar Admittance or Law School Graduation	2016 Rates (unless otherwise noted)
Partners:	1966	$1,000 (2015); 1,245 (2016)
	1977	$1,110 (2015)
	1981	$910
	1985	$995
	1992	$875-885
	1995	$910
	2002	$750
Of Counsel:	1976	$705
Associates:	2009	$615 (2015); $660 (2016)
Non-Attorneys Timekeepers:		$380-90

- In *The Kennedy Commission v. City of Huntington Beach,* Los Angeles County Superior Court No. 30-2015-00801675, Order Granting Petitioners' Motion for Attorneys' Fees Pursuant to California Code of Civil Procedure § 1021.5, filed July 13, 2016, a writ of mandate action challenging a land use amendment adopted by the City of Huntington Beach, the court found the following hourly rates reasonable for the Plaintiffs' private *pro bono* law firm (prior to application of a 1.4 multiplier) [1]:

2016 Rates:	**Bar Admission Year**	**Rates**
	2001	$900
	2014	$450
2015 Rates:	**Bar Admission Year**	**Rates**
	2001	$875
	2014	$400

[1] The *Kennedy Commission* fee award was remanded in conjunction with the reversal of the merits. 2017 Cal.App.Unpub.Lexis 7488 (2017).

- In *Willits et al v. City of Los Angeles,* No. CV 10-5782 CCBM (RZx) (C.D. Cal.), Order Granting Motion for Attorneys' Fees and Costs, filed August 25, 2016 (Dkt. No. 418), a class action lawsuit against the City of Los Angeles by persons with mobility disabilities under the Americans with Disabilities Act and the Rehabilitation Act of 1973 challenging the inaccessibility of the City's sidewalks, the court found the following 2015 hourly rates reasonable:

Law School Graduation	**Rates**
1976	$1,115.60
1977 (associate)	700
1981	795
1987	680-775
1993	750
1999	644-695
2001	625
2003	550
2006	525 — 550
2007	450
2008	473
2009	450
2010	350-400
2011	300-385
2012	300
2013	300-325
Paralegals and Law Clerks	110-250
Case Assistants	220-230
Docket Clerk	230

- In *State Compensation Insurance Fund v. Khan et al,* Case No. SACV 12-01072-CJC(JCGx) (C.D. Cal.), Order Granting in Part and Denying in Part the Zaks Defendants' Motion for Attorneys' Fees, filed July 6, 2016 (Dkt. No. 408), a multi-defendant RICO action, the court found the following hourly rates reasonable:

Years of Experience	Rates
22	$890
20	$840
5	$670
4	$560
Paralegals	$325-340
Case Assistants	$220-230
Docket Clerk	$230

- In *ScripsAmerica, Inc. Ironridge Global LLC et al,* Case No. CV 14-03962-SJO (AGRx) (C.D. Cal.), Order Granting Defendant Ironridge GlobalLLC, John Kirkland, Brendan O'Neill's Motion for Attorney's Fees, filed January 12, 2016 (Dkt. No. 50), a contract dispute, the court found the following 2015 hourly rates reasonable:

Years of Experience	**Rates**
37	$950
11	$700
4	$450
Paralegals	$200-350

- In *Perfect 10, Inc. v. Giganews, Inc.,* 2015 U.S. Dist. LEXIS 54063 (C.D. Cal. 2015), filed March 24, 2015, *affirmed* 847 F.3d 657 (9th Cir. 2017), a copyright infringement action, the court found the following 2015 hourly rates reasonable:

Years of Experience	2015 Rate
29	$825-930
18	$750
17	$705-750
12	$610-640
11	$660-690
10	670
9	660-690
8	470-525
7	640
5	375-560
4	350-410
3	505
2	450
1	360-370
Paralegals	240-345
Discovery Support Staff	245-290

- In *Rodriguez v. County of Los Angeles,* 96 F.Supp.3d 990 (C.D. Cal. 2014), Order Granting Plaintiffs' Motion for Attorneys' Fees, filed December 29, 2014, *affirmed* 891 F.3d 779 (9th Cir. May 30, 2018), a civil rights action on behalf of five county jail prisoners, the district court found the following hourly rates reasonable, plus a 2.0 lodestar multiplier for merits work performed on the plaintiffs' California cause of action; the entire award was affirmed on appeal:

Years of Experience	Rate
45	$975

28	700-775
26	775
10	600
6	500
Senior Paralegal	295
Other Paralegals	175-235
Law Clerk	250

- In *Doe v. United Healthcare Insurance Co., et al.,* No. SACV13-0864 DOC(JPRx) (C.D. Cal.), Order Granting Attorney's Fees and Costs, filed October 15, 2014, a multi-Plaintiff consumer action, the court found the following hourly rates reasonable:

Whatley Kallas

Years of Experience	Rate
36	$950
27	900
32	800
33	750
21	700
10	600
4	400
2	375
Paralegal	225

Consumer Watchdog

Years of Experience	Rate
35	$925
19	650
4	425

- In *Pierce v. County of Orange,* 905 F. Supp. 2d 1017 (C.D. Cal. 2012), a civil rights class action brought by pre-trial detainees, the court approved a lodestar based on the following 2011 rates:

Years of Experience	Rate
42	$850
32	825
23	625
18	625
Law Clerks	250
Paralegals	250

Rate Information from Surveys

15. Consumer Watchdog and its counsel's requested rates here also are consistent with the range of rates described in credible surveys of legal rates, including the following:

- In December 2015, Thomson Reuters published its Legal Billing Report, Volume 17, Number 3. A true and correct copy of the pages of that report listing California and West Region firms is attached to hereto as Exhibit B. It shows that the rates claimed by Consumer Watchdog and its counsel are well within the range of rates charged by Los Angeles area law firms for reasonably comparable work.
- On January 5, 2015, the National Law Journal published an article about its most recent rate survey entitled "Billing Rates Rise, Discounts Abound." A true and correct copy of that article is attached hereto to the as Exhibit C. It contains the rates charged by numerous Los Angeles area law firms handling comparably complex litigation. Consumer Watchdog's counsel's rates here are well within the range of those rates.

Hourly Rates Charged by Other Law Firms

16. Consumer Watchdog's counsel's, law clerk's and paralegals hourly rates also are

well within the range of the standard hourly non-contingent rates for comparable civil litigation stated in court filings, depositions, surveys, or other reliable sources by numerous California law firms that have offices in or regularly practice in the Los Angeles area.[2] These rates include, in alphabetical order:

Altshuler Berzon LLP

2018 Rates	**Graduation Year**	**Rate**
	1968-1983	$940
	1985	920
	1989	900
	1991	885
	1992	875
	1994	835
	1998	795
	2000	740
	2001	725
	2008	540
	2009	515
	2010	485
	2012	435
	2013	415
	2014	390
	2015	365
	Law Clerks	285
	Paralegals	250
2017 Rates:	**Years of Experience/Level**	**Rates**
	Senior Partners	$930
	Junior Partners (1991-2001)	$875-690
	Associates (2008-2013)	$510-365
	Paralegals	$250
2015 Rates:	**Years of Experience/Level**	**Rates**
	32	$895
	Junior Partners	$825-630
	Associates	$450-340
	Paralegals	$250
2014 Rates:	**Years of Experience**	**Rates**
	38	$895
	Paralegals	$215

[2] Although some of these firms are based in Northern California, these firms regularly practice in the Los Angeles area, and the fact is that hourly rates charged in the Los Angeles area are generally higher than Northern California rates. Accordingly, if rates are reasonable by Northern California standards, they also are reasonable as Los Angeles area rates.

Arnold Porter LLP

2015 Rates:	**Level**	**Rates**
	Partners	Up to $1,085
	Associates	Up to $710
2014 Rates:	**Years of Experience**	**Rates**
	49	$995
	45	$720
	39	$655
2013 Rates:	**Level**	**Rates**
	Average Partner	$815
	Highest Partner	$950
	Lowest Partner	$670
	Average Associate	$500
	Highest Associate	$610
	Lowest Associate	$345

The Arns Law Firm LLP

2014 Rates:	**Years of Experience**	**Rates**
	37	$950
	Law Clerks	$165

Cooley LLP

2017 Rates:	**Years of Experience**	**Rates**
	22	$905
2014 Rates:	**Years of Experience**	**Rates**
	31	$1,095
	17	$770
	9	$685
2013 Rates:	**Years of Experience**	**Rates**
	30	$1,035
	16	$710
	8	$645

Covington & Burling

2015 Rates:	**Years of Experience**	**Rates**
	30	$805
	2	$410
2014 Rates:	**Level**	**Rates**
	Average Partner	$780
	Highest Partner	$890
	Lowest Partner	$605
	Average Associate	$415
	Highest Associate	$565
	Lowest Associate	$320
2013 Rates:	**Years of Experience**	**Rates**
	28	$750
	16	$670
	14	$670

	7	$510
	2	$375
	5	$490
	Litigation Support	$110-355

Duane Morris LLP

2018 Rates:	**Bar Admission Year**	**Rates**
	1973	$1,005
	2008	$605
	2011	$450
	2017	$355
	Sr. Paralegal	$395
2016 Rates:	**Years of Experience**	**Rates**
	43	$880
	41	$880
	26	$720
	25	$695

Fenwick & West

2014 Rates:	**Years of Experience/Level**	**Rates**
	29	$825-930
	17-18	$715-750
	9-11	$660-690
	5	$375-560
	3	$505
	Paralegal	$240-345
	Staff Support	$290
2013 Rates:	**Years of Experience**	**Rates**
	18	$755
	11	$595
	2	$425
2012 Rates:	**Years of Experience**	**Rates**
	40	$865
	17	$755
	10	$595

Hadsell, Stormer, Richardson & Renick

2015 Rates:	**Years of Experience/Level**	**Rates**
	42	$1,050
	20	$750
	26	$700
	16	$650
	13	$600
	5	$425
	4	$375
	Law Clerks	$225
	Paralegals	$175-250
2012 Rates:	**Years of Experience**	**Rates**
	38	$825

	33	$775
	22-23	$625
	17	$600
	12	$525
	10	$425
	4	$275
	3	$250

Hausfeld LLP

2014 Rates:	**Years of Experience**	**Rates**
	45	$985
	37	$935-895
	15	$610-510
	14	$600
	7	$490
	3	$370
	Paralegals	$300-320
	Law Clerks	$325

Irell & Manella

2013 Rates:	**Level**	**Rates**
	Average Partner	$890
	Highest Partner	$975
	Lowest Partner	$800
	Average Associate	$535
	Highest Associate	$750
	Lowest Associate	$395

Jones Day

2016 Rates:	**Bar Admission Year**	**Rates**
	2001	$900
	2014	$450
2015 Rates:	**Bar Admission Year**	**Rates**
	2001	$875
	2014	$400

Kaye, McLane, Bednarski & Litt

2019 Rates:	**Graduation Year**	**Rates**
	1969	$1,200
2017 Rates:	**Graduation Year:**	**Rates**
	1969	$1,150
	1992	$750
	1993	$765
	2008	$730
	Sr. Paralegal	$335
	Jr. Paralegal	$150

	Law Clerk	$200
2014 Rates:	**Years of Experience**	**Rates**
	45	$975
	28	$700-775
	26	$775
	10	$600
	6	$500
	Senior Paralegal	$295
	Other Paralegal	$175-235
	Law Clerk	$250

Kirkland & Ellis

2017 Rates:	**Years of Experience**	**Rates**
	20	$1,165
	9	$995
	8	$965
	5	$845
	4	$845
	3	$810
	2	$555

Latham & Watkins

2016 Rates:	Average Partner	$1,185.83
	Highest Partner	$1,595
	Lowest Partner	$915
	Average Associate	$754.62
	Highest Associate	$1,205
	Lowest Associate	$395

Lieff Cabraser Heimann & Bernstein, LLP

2015 Rates:	**Year of Bar Admission**	**Rates**
	1972	$975
	1989	$850
	2001	$625
	2006	$435
	2009	$435
2014 Rates:	**Year of Bar Admission**	**Rates**
	1998	$825
	2001	$600
	2006	$435
	2009	$415
	2013	$325
	Paralegal/Clerk	$305
2013 Rates:	**Year of Bar Admission**	**Rates**
	1975	$925
	1998	$800
	2001	$525
	2003	$490
	2006	$415

	2009	$395
	2013	$320
	Paralegal/Clerk	$285

Michelman & Robinson LLP

2018 Rates:	**Bar Admission Date**	**Rates**
	Partners	$995
	Senior Associate	$580
	Associate	$480

Milbank, Tweed, Handley & McCloy LLP

2016 Rates:	**Bar Admission Date**	**Rates**
	1983	$1,025
	1984	$1,350
	1992	$1,350
	2002 (associate)	$915

Morrison Foerster LLP

2018 Rates:	**Years of Practice**	**Rates**
	40	$1,050
	22	$950
	11	$875
	3	$550
	Paralegal	$325
2017 Rates:	**Bar Admission Date:**	**Rates**
	2007	$608
	2012	$575
2016 Rates:	**Bar Admission Date**	**Rates**
	1975	$1,025
	1999	$975
	1993	$975
2013 Rates:	**Level**	**Rates**
	Average Partner	$865
	Highest Partner	$1,195
	Lowest Partner	$595
	Average Associate	$525
	Highest Associate	$725
	Lowest Associate	$230

Munger, Tolls & Olson

2016 Rates (unless otherwise noted):	**Bar Admittance or Law School Graduation**	**Rates**
Partners:	1966	$1,000 (2015); 1,245 (2016)
	1977	$1,110 (2015)

	1981	$910
	1985	$995
	1992	$875-885
	1995	$910
	2002	$750
Of Counsel:	1976	$705
Associates:	2009	$615 (2015); $660 (2016)
Non-Attorneys Timekeepers:		$380-90

O'Melveny & Myers

2019 Rates:	**Level**	**Rate**
	Senior Partner	$1,250
	Partner (1998 Bar Admittee)	$1,050
	3rd Year Associate	$640
	2nd Year Associate	$565
2016 Rates:	**Bar Admission Date**	**Rates**
	1985	$1,175
	2004	$895
	2005	$780
	2007	$775
	2010	$725
	2011	$700
	2012	$655
	2013	$585
	2014	$515
	2015	$435
2013 Rates:	**Level**	**Rates**
	Average Partner	$715
	Highest Partner	$950
	Lowest Partner	$615

Orrick Herrington & Sutcliffe

2014 Rates:	**Level**	**Rates**
	Average Partner	$845
	Highest Partner	$1,095
	Lowest Partner	$715
	Average Associate	$560
	Highest Associate	$710
	Lowest Associate	$375

Paul Hastings LLP

2016 Rates:	**Bar Admission Date**	**Rates**
	1973	$1,175
	1997	$895
	1990	$750

2014 Rates:	Level	Rates
	Average Partner	$815
	Highest Partner	$900
	Lowest Partner	$750
	Average Associate	$540
	Highest Associate	$755
	Lowest Associate	$350

Pearson Simon & Warshaw LLP

2019 Rates:	Years of Experience	Rates
	23-38	$1,150
	10	$900
	Of Counsel	$825
	6	$500
	4	$450
	Paralegals	$225
2018 Rates:		
	22-37	$1,050
	9	$650
	Of Counsel	$725
	5	$450
	3	$400
2017 Rates:	35-36	$1,035
	8	$520
	4	$400
	2	$350

Proskauer Rose LLP

2016 Rates:	Bar Admission Date	Rates
	1974	$1,475
	1983	$1,025
	1979	$950
	2007	$850
	2013	$495
	2015	$440-445

Quinn Emanuel Urquhart & Sullivan

2013 Rates:	Level	Rates
	Average Partner	$915
	Highest Partner	$1,075
	Lowest Partner	$810
	Average Associate	$410
	Highest Associate	$675
	Lowest Associate	$320

Reed Smith LLP

2014 Rates:	Years of Experience	Rates
	37	$830
	18	$695
	15	$585
	6	$485
	5	$435
2013 Rates:	**Years of Experience**	**Rates**
	Partner	
	36	$830
	30	$805
	17	$610-615
	14	$570
	Associates	
	8	$450-535
	6	$495

Ropes & Gray

2016 Rates:	Level	Rates
	Partner	$880-1,450
	Counsel	$605-1,425
	Associate	$460-1050
	Paralegals	$160-415

Rosen, Bien, Galvan & Grunfeld LLP

2019 Rates:	Class	Rates
	Partners:	
	1962	$1,050
	1980	$1,000
	1981	$940
	1984	$860
	1997	$800
	2005	$700
	2008	$640
	Of Counsel:	
	1993	$725
	2003	$700
	Senior Counsel:	
	2008	$610
	2009	$585
	Associates:	
	2010	$540
	2011	$525
	2013	$460
	2015	$440
	2016	$400
	2017	$350
	Senior Paralegals:	$350
	Litigation Support/Paralegal Clerks:	$225

2018 Rates	Law Students:	$275
	Word Processing:	$85
	Class/Level:	Rates:
	Partners:	
	1962	$1,000
	1980	$965
	1981	$920
	1984	$835
	1997	$780
	2005	$650
	Of Counsel:	
	1983	$800
	1993	$700
	2003	$675
	Senior Counsel:	
	2008	$585
	Associates:	
	2009	$535
	2010	$525
	2011	$500
	2013	$440
	2015	$410
	2016	$375
	Paralegals:	$340-240
	Litigation Support/Paralegal Clerks:	$225
	Law Students:	$275
	Word Processing:	$85
2017 Rates:	**Class/Level**	**Rates**
	Partners	
	1962	$1,000
	1980	$950
	1981	$900
	1984	$825
	1997	$780
	2005	$650
	Of Counsel	
	1983	$800
	1993	$700
	2003	$675
	Associates	
	2008	$575
	2009	$515
	2010	$500
	2011	$490
	2013	$425
	2015	$400
	2016	$375
	Paralegals	$325-240
	Litigation Support/Paralegal Clerks	$225
	Law Students	$275

	Word Processing	$85
2016 Rates:	**Class**	**Rates**
	1962	$995
	1980	$900
	1985	$800
	1997	$740
	2008	$545
	2009	$490
	Certified Law Student	$275
	Paralegal	$275
2015 Rates:	**Years of Experience**	**Rates**
	Partners	
	53	$930
	35	$840
	33	$775
	31	$710
	18	$690
	9	$525
	Of Counsel	$590-610
	Associates	
	9	$490
	8	$480
	7	$470
	6	$440
	5	$420
	4	$400
	3	$380
	Paralegals	$250-295
	Litigation Support/Paralegal Clerks	$200-220
	Law Students	$275
	Word Processing	$85

Schonbrun, DeSimone, Seplow, Harris & Hoffman

2019 Rates:	**Years of Experience**	**Rates**
	43	$1,050
2014 Rates:	**Years of Experience**	**Rates**
	29	$750
	24	$700
2012 Rates:	**Years of Experience**	**Rates**
	27	$695
	22	$630

Sheppard, Mullin, Richter & Hampton

2014 Rates:	**Level**	**Rates**
	Highest Partner	$875
	Lowest Partner	$490
	Average Partner	$685
	Highest Associate	$535
	Lowest Associate	$275

	Average Associate	$415
2010 Rates:	**Level**	**Rates**
	Partners	$495-820
	Associates	$270-620

Skadden, Arps, Slate, Meagher & Flom

2013 Rates:	**Level**	**Rates**
	Average Partner	$1,035
	Highest Partner	$1,150
	Lowest Partner	$845
	Average Associate	$620
	Highest Associate	$845
	Lowest Associate	$340

Law Office of Carol Sobel

2019 Rate	**Years of Experience**	**Rate**
	41	$1,000
2015 Rates:	**Years of Experience**	**Rate**
	37	$875

Wilson Sonsini Goodrich & Rosati PC

2017 Rates:	**Bar Admission Date**	**Rates**
	2000	$950

Winston & Strawn		
2019 Rates:		**Rates**
	Partners:	
		$1,515
		$1,245
		$1,105
		$1,025
	Associates:	
		$825
		$660
		$615
2018 Rates:		
	Partners:	
		$1,445
		$1,185
		$1,050
		$820
	Associates:	
		$765
		$585
	Paralegals:	$170-340
	Litigation Support Mgr.	$275
	Review Attorneys	$85

2017 Rates:		
	Partners:	
		$1,365
		$1,120
		$990
	Associates:	
		$760
		$690
		$645
		$520
		$495
	Paralegals:	$165-295
2016 Rates:		
	Partners:	
		$1,290
		$1,095
		$965
		$960
		$885
	Associates:	
		$715
		$615
		$575
		$470
	Paralegals:	$170-280
	Litigation Support Mgr.:	$250
2015 Rates:		
	Partners:	$1,225
		$1,000
		$910
		$820
	Associates:	$680
		$555
		$515
		$480
		$450
	Review Attorneys:	$85-95
	Paralegals:	$90-265
	Litigation Support Mgr.	$250

17. The hourly rates set forth above are those charged where full payment is expected promptly upon the rendition of the billing and without consideration of factors other than hours and rates. If any substantial part of the payment were to be contingent or deferred for any substantial period of time, for example, the fee arrangement would be adjusted accordingly to compensate the attorneys for those factors.

18. In my experience, fee awards are almost always determined based on current rates,

i.e., the attorney's rate at the time a motion for fees is made, rather than the historical rate at the same time the work was performed. This is a common and accepted practice to compensate attorneys for the delay in being paid. *See Graham v. DaimlerChrysler* (2004) 34 Cal.4th 553, 583; *Robles v. Emp. Dev. Dept.*, 38 Cal.App.5th 191, 205 (2019).

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

Executed on October 4, 2019 at Berkeley, California.

Richard M. Pearl

EXHIBIT A

RESUME OF RICHARD M. PEARL

RICHARD M. PEARL
LAW OFFICES OF RICHARD M. PEARL
1816 Fifth Street
Berkeley, CA 94710
(510) 649-0810
(510) 548-3143 (facsimile)
rpearl@interx.net (e-mail)

EDUCATION

University of California, Berkeley, B.A., Economics (June 1966)
Boalt Hall School of Law, Berkeley, J.D. (June 1969)

BAR MEMBERSHIP

Member, State Bar of California (admitted February 1970)
Member, State Bar of Georgia (admitted June 1970) (inactive)
Admitted to practice before all California State Courts; the United States Supreme Court; the United States Court of Appeals for the District of Columbia and Ninth Circuits; the United States District Courts for the Northern, Central, Eastern, and Southern Districts of California, for the District of Arizona, and for the Northern District of Georgia; and the Georgia Civil and Superior Courts and Court of Appeals.

EMPLOYMENT

LAW OFFICES OF RICHARD M. PEARL (April 1987 to Present): Civil litigation practice (AV rating), with emphasis on court-awarded attorney's fees, class actions, and appellate practice. Selected Northern California "Super Lawyer" in Appellate Law for 2005, 2006, 2007, 2008, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, and 2019.

QUALIFIED APPELLATE MEDIATOR, APPELLATE MEDIATION PROGRAM, California Court of Appeal, First Appellate District (October 2000 to 2013) (program terminated).

ADJUNCT PROFESSOR, HASTINGS COLLEGE OF THE LAW (January 1988 to 2014): Taught *Public Interest Law Practice*, a 2-unit course that focused on the history, strategies, and issues involved in the practice of public interest law.

PEARL, McNEILL & GILLESPIE, Partner (May 1982 to March 1987): General civil litigation practice, as described above.

CALIFORNIA RURAL LEGAL ASSISTANCE, INC. (July 1971 to September 1983) (part-time May 1982 to September 1983):

Director of Litigation (July 1977 to July 1982)
Responsibilities: Oversaw and supervised litigation of more than 50 attorneys in CRLA's 15 field offices; administered and supervised staff of 4-6 Regional Counsel; promulgated litigation policies and procedures for program; participated in complex civil litigation.

Regional Counsel (July 1982 to September 1983 part-time)
Responsibilities: Served as co-counsel to CRLA field attorneys on complex projects; provided technical assistance and training to CRLA field offices; oversaw CRLA attorney's fee cases; served as counsel on major litigation.

Directing Attorney, Cooperative Legal Services Center (February 1974 to July 1977) (Staff Attorney February 1974 to October 1975)
Responsibilities: Served as co-counsel on major litigation with legal services attorneys in small legal services offices throughout California; supervised and administered staff of four senior legal services attorneys and support staff.

Directing Attorney, CRLA McFarland Office (July 1971 to February 1974) (Staff Attorney July 1971 to February 1972)
Responsibilities: Provided legal representation to low income persons and groups in Kern, King, and Tulare Counties; supervised all litigation and administered staff of ten.

HASTINGS COLLEGE OF THE LAW, Instructor, Legal Writing and Research Program (August 1974 to June 1978)
Responsibilities: Instructed 20 to 25 first year students in legal writing and research.

CALIFORNIA AGRICULTURAL LABOR RELATIONS BOARD, Staff Attorney, General Counsel's Office (November 1975 to January 1976, while on leave from CRLA)
Responsibilities: Prosecuted unfair labor practice charges before Administrative Law Judges and the A.L.R.B. and represented the A.L.R.B. in state court proceedings.

ATLANTA LEGAL AID SOCIETY, Staff Attorney (October 1969 to June 1971)
Responsibilities: Represented low-income persons and groups as part of 36-lawyer legal services program located in Atlanta, Georgia.

PUBLICATIONS

Pearl, *California Attorney Fee Awards, Third Edition* (Cal. Cont. Ed. Bar 2010) and February 2011, 2012, 2013, 2014, 2015, 2016, 2017, and March 2018 Supplements

Pearl, *California Attorney Fee Awards, Second Edition* (Cal. Cont. Ed. Bar 1994), and 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, and 2008 Supplements

Graham v. DaimlerChrysler Corp. and *Tipton-Whittingham v. City of Los Angeles*, Civil Litigation Reporter (Cal. Cont. Ed. Bar Feb. 2005)

Current Issues in Attorneys' Fee Litigation, California Labor and Employment Law Quarterly (September 2002 and November 2002)

Flannery v. Prentice: Shifting Attitudes Toward Fee Agreements and Fee-Shifting Statutes, Civil Litigation Reporter (Cal. Cont. Ed. Bar Nov. 2001)

A Practical Introduction to Attorney's Fees, Environmental Law News (Summer 1995)

Wrongful Employment Termination Practice, Second Edition (Cal. Cont. Ed. Bar 1997) (co-authored chapter on "Attorney Fees")

California Attorney's Fees Award Practice (Cal. Cont. Ed. Bar 1982) (edited), and 1984 through 1993 Supplements

Program materials on attorney fees, prepared as panelist for CEB program on Attorneys' Fees: Practical and Ethical Considerations in Determining, Billing, and Collecting (October 1992)

Program materials on Attorney's Fees in Administrative Proceedings: California Continuing Education of the Bar, prepared as panelist for CEB program on Effective Representation Before California Administrative Agencies (October 1986)

Program materials on Attorney's Fees in Administrative Proceedings: California Continuing Education of the Bar, prepared as panelist for CEB program on Attorneys' Fees: Practical and Ethical Considerations (March 1984)

Settlors Beware/The Dangers of Negotiating Statutory Fee Cases (September 1985) Los Angeles Lawyer

Program Materials on Remedies Training (Class Actions), sponsored by Legal Services Section, California State Bar, San Francisco (May 1983)

Attorneys' Fees: A Legal Services Practice Manual (Legal Services Corporation 1981)

PUBLIC SERVICE

Member, Attorneys' Fee Task Force, California State Bar

Member, Board of Directors, California Rural Legal Assistance Foundation

REPRESENTATIVE CASES

Alcoser v. Thomas
(2011) 2011 Cal.App.Unpub.LEXIS 1180

Arias v. Raimondo
(2018) 2018 U.S.App.LEXIS 7484

Boren v. California Department of Employment
(1976) 59 Cal.App.3d 250

Cabrera v. Martin
(9th Cir. 1992) 973 F.2d 735

Camacho v. Bridgeport Financial, Inc.
(9th Cir. 2008) 523 F.3d 973

Campos v. E.D.D.
(1982) 132 Cal.App.3d 961

Center for Biological Diversity v. County of San Bernardino
(2010) 185 Cal.App.4th 866

Children & Families Commission of Fresno v. Brown
(2014) 228 Cal.App.4th 45

Committee to Defend Reproductive Rights v. A Free Pregnancy Center
(1991) 229 Cal.App.3d 633

David C. v. Leavitt
(D. Utah 1995) 900 F.Supp. 1547

Delaney v. Baker
(1999) 10 Cal.4th 23

Dixon v. City of Oakland
(2014) 2014 U.S.Dist.LEXIS 169688

REPRESENTATIVE CASES (cont.)

Employment Development Dept. v. Superior Court (Boren)
(1981) 30 Cal.3d 256

Environmental Protection Info. Ctr. v Department of Forestry & Fire Protection
(2010) 190 Cal.App.4th 217

Environmental Protection Information Center, Inc. v. Pacific Lumber Co.
(N.D. Cal. 2002) 229 F. Supp.2d 993, *aff'd* (9th Cir. 2004) 103 Fed. Appx. 627

Flannery v Prentice
(2001) 26 Cal. 4th 572

Guerrero v. Cal. Dept. of Corrections etc.
(2016) 2016 U.S.Dist.LEXIS 78796, *aff'd in relevant part,* (9th Cir. 2017) 701 Fed.Appx. 613

Graham v. DaimlerChrysler Corp.
(2004) 34 Cal. 4th 553

Heron Bay Home Owners Assn. v. City of San Leandro
(2018) 19 Cal.App.5th 376

Horsford v. Board of Trustees of Univ. of Calif.
(2005) 132 Cal.App.4th 359

Ketchum v. Moses
(2001) 24 Cal.4th 1122

Kievlan v. Dahlberg Electronics
(1978) 78 Cal.App.3d 951, *cert. denied* (1979) 440 U.S. 951

Lealao v. Beneficial California, Inc.
(2000) 82 Cal.App.4th 19

Lewis v. California Unemployment Insurance Appeals Board
(1976) 56 Cal.App.3d 729

Local 3-98 etc. v. Donovan
(N.D. Cal. 1984) 580 F.Supp. 714,
Aff'd (9th Cir. 1986) 792 F.2d 762

REPRESENTATIVE CASES (cont.)

Mangold v. California Public Utilities Commission
(9th Cir. 1995) 67 F.3d 1470

Maria P. v. Riles
(1987) 43 Cal.3d 1281

Martinez v. Dunlop
(N.D. Cal. 1976) 411 F.Supp. 5,
aff'd (9th Cir. 1977) 573 F.2d 555

McQueen, Conservatorship of
(2014) 59 Cal.4th 602 (argued for *amici curiae*)

McSomebodies v. Burlingame Elementary School Dist.
(9th Cir. 1990) 897 F.2d 974

McSomebodies v. San Mateo City School Dist.
(9th Cir. 1990) 897 F.2d 975

Molina v. Lexmark International
(2013) 2013 Cal.App. Unpub. LEXIS 6684

Moore v. Bank of America
(9th Cir. 2007) 2007 U.S. App. LEXIS 19597

Moore v. Bank of America
(S.D. Cal. 2008) 2008 U.S. Dist. LEXIS 904

Mora v. Chem-Tronics, Inc.
(S.D. Cal. 1999) 1999 U.S. Dist. LEXIS 10752,
5 Wage & Hour Cas. 2d (BNA) 1122

Nadaf-Rahrov v. Nieman Marcus Group
(2014) 2014 Cal.App. Unpub. LEXIS 6975

Orr v. Brame
(2018) 2018 U.S.App.LEXIS 6094

Pena v. Superior Court of Kern County
(1975) 50 Cal.App.3d 694

REPRESENTATIVE CASES (cont.)

Ponce v. Tulare County Housing Authority
(E.D. Cal 1975) 389 F.Supp. 635

Ramirez v. Runyon
(N.D. Cal. 1999) 1999 U.S. Dist. LEXIS 20544

Rubio v. Superior Court
(1979) 24 Cal.3d 93 (amicus)

Ruelas v. Harper
(2015) 2015 Cal.App. Unpub.LEXIS 7922

Sokolow v. County of San Mateo
(1989) 213 Cal. App. 3d. 231

S.P. Growers v. Rodriguez
(1976) 17 Cal.3d 719 (amicus)

Swan v. Tesconi
(2015) 2015 Cal.App. Unpub. LEXIS 3891

Tongol v. Usery
(9th Cir. 1979) 601 F.2d 1091,
on remand (N.D. Cal. 1983) 575 F.Supp. 409,
revs'd (9th Cir. 1985) 762 F.2d 727

Tripp v. Swoap
(1976) 17 Cal.3d 671 (amicus)

United States (Davis) v. City and County of San Francisco
(N.D. Cal. 1990) 748 F.Supp. 1416, *aff'd in part and revs'd in part sub nom Davis v. City and County of San Francisco* (9th Cir. 1992) 976 F.2d 1536, *modified on rehearing* (9th Cir. 1993) 984 F.2d 345

United States v. City of San Diego
(S.D.Cal. 1998) 18 F.Supp.2d 1090

Vasquez v. State of California
(2008) 45 Cal.4th 243 (*amicus*)

REPRESENTATIVE CASES (cont.)

Velez v. Wynne
(9th Cir. 2007) 2007 U.S. App. LEXIS 2194

EXHIBIT B

LEGAL BUILDING REPORT

Volume 17, Number 3
December 2015



THOMSON REUTERS

California Region

Firm: Snell & Wilmer

Firm Size: 419 Firm Rank: 104

Court Name: Arizona
Case Name: Xhibit Corp., et al,.
Case Number: 2:15-bk-00679-BKM

For fee applications
1/22/2015 through 9/11/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Eric S. Pezold	Partner	CA	2004	2004	$520	0.10	$52.00
					Total:	0.10	$52.00

Firm: Klee, Tuchin, Bogdanoff & Stern, LLP

Firm Size: 19 Firm Rank: 0

Court Name: California Central
Case Name: State Fish Co., Inc
Case Number: 2:15-bk-11084-SK

For fee applications
6/1/2015 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Kenneth Klee	Partner	CA	1974	1975	$1,300	0.20	$260.00
David Stern	Partner	CA	1975	1975	$1,080	189.50	$204,660.00
Michael Tuchin	Partner	CA	1990	1990	$1,080	137.10	$148,068.00
Maria Sountas Argiropoulos	Partner	CA	2006	2006	$675	25.20	$17,010.00
Colleen M. Keating	Counsel	CA	2008	2008	$650	111.20	$72,280.00
Jonathan M. Weiss	Associate	CA	2012	2012	$475	525.00	$249,375.00
Kathryn T. Zwicker	Associate	CA	1986	1986	$440	9.50	$4,180.00
Sasha M. Gurvitz	Associate	CA	2014	2014	$395	40.80	$16,116.00
					Total:	1038.50	$711,949.00

Firm: Bracewell & Giuliani LLP

Firm Size: 422 Firm Rank: 103

Court Name: Delaware
Case Name: Optim Energy, LLC, et al,
Case Number: 14-10262 (BLS)

For fee applications
2/12/2014 through 10/15/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Joe R. Hull	Partner	CA	1969	1969	$790	0.60	$474.00
					Total:	0.60	$474.00

Firm: Brown Rudnick LLP

Firm Size: 184 Firm Rank: 211

Court Name: Delaware
Case Name: Corinthian Colleges Inc.
Case Number: 15-10952 (KJC)

For fee applications
5/4/2015 through 9/21/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Ronald Rus	Partner	CA	1975	1975	$880	1.50	$1,320.00
Lauren E. Curry	Partner	CA	2010	2010	$730	78.90	$57,597.00
					Total:	80.40	$58,917.00

California Region

Firm Cooley LLP

Firm Size: 613 Firm Rank 63

Court Name Delaware
Case Name RS Legacy Corporation
Case Number 15-10197 (BLS)
For fee applications 6/1/2015 through 10/7/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Seth A. Rafkin	Partner	CA	1998	1998	$810	0.50	$405.00
Janet D. Gertz	Associate	CA	2004	2004	$755	14.60	$11,023.00
Shannon L. Sorrells	Associate	CA	2011	2011	$595	2.80	$1,666.00
					Total:	17.90	$13,094.00

Firm Gibson Dunn & Crutcher, LLP

Firm Size: 1039 Firm Rank 21

Court Name Delaware
Case Name ENERGY FUTURE HOLDINGS CORP
Case Number 14-10979 (CSS)
For fee applications 8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Matthew Bouslog	Associate	CA	2011	2011	$625	5.10	$3,187.50
					Total:	5.10	$3,187.50

Firm Kirkland & Ellis LLP

Firm Size: 1442 Firm Rank 13

Court Name Delaware
Case Name ENERGY FUTURE HOLDINGS CORP
Case Number 14-10979 (CSS)
For fee applications 8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Mike Belnus	Partner	CA	1999	1999	$1,220	3.10	$3,782.00
Mark E. McKane	Partner	CA	1997	1997	$1,025	198.50	$203,462.50
Christopher Keegan	Partner	CA	2002	2002	$855	75.50	$64,552.50
Michael Esser	Associate	CA	2009	2009	$825	213.40	$176,055.00
Alexander Davis	Associate	CA	2012	2012	$710	192.60	$136,746.00
Justin Sowa	Associate	CA	2013	2013	$710	199.70	$141,787.00
Austin Klar	Associate	CA	2013	2013	$635	35.00	$22,225.00
Sarah Stock	Associate	CA	2013	2013	$635	121.60	$77,216.00
Anna Terteryan	Associate	CA	2014	2014	$555	241.80	$134,199.00
James Barolo	Associate	CA	2014	2014	$555	108.60	$60,273.00
Kevin Chang	Associate	CA	2014	2014	$555	170.80	$94,794.00
					Total:	1560.60	$1,115,092.00

California Region

Firm: Klee, Tuchin, Bogdanoff & Stern, LLP

Firm Size: 19 Firm Rank: 0

Court Name: Delaware
Case Name: SEAL123, INC., et al.
Case Number: 15-10081 (CSS)

For fee applications
7/1/2015 through 11/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Lee Bogdanoff	Partner	CA	1985	1985	$1,080	7.30	$7,884.00
Michael Tuchin	Partner	CA	1990	1990	$1,080	37.10	$40,068.00
David Fidler	Partner	CA	1997	1998	$850	12.70	$10,795.00
Robert J. Pfister	Partner	CA	2001	2001	$795	0.20	$159.00
David M. Guess	Partner	CA	2005	2005	$695	67.30	$46,773.50
Maria Sountas Argiropoulos	Partner	CA	2006	2006	$675	1.70	$1,147.50
Justin D. Yi	Partner	CA	2009	2009	$625	0.80	$500.00
Jonathan M. Weiss	Associate	CA	2012	2012	$475	34.70	$16,482.50
Kathryn T. Zwicker	Associate	CA	1986	1986	$440	12.40	$5,456.00
					Total:	174.20	$129,265.50

Firm: Morrison & Foerster LLP

Firm Size: 1025 Firm Rank: 22

Court Name: Delaware
Case Name: ENERGY FUTURE HOLDINGS CORP
Case Number: 14-10979 (CSS)

For fee applications
8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Clara Lim	Associate	CA	2012	2012	$635	39.80	$25,273.00
Chika Arakawa	Associate	CA	2013	2013	$495	8.30	$4,108.50
					Total:	48.10	$29,381.50

California Region

Firm: Munger Tolles & Olson LLC

Firm Size: 181 Firm Rank: 216

Court Name: Delaware
Case Name: ENERGY FUTURE HOLDINGS CORP
Case Number: 14-10979 (CSS)

For fee applications: 8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
John W. Spiegel	Partner	CA	1977	1977	$1,065	36.30	$38,659.50
Thomas B. Walper	Partner	CA	1980	1980	$1,065	184.05	$196,013.25
Stephen D. Rose	Partner	CA	1991	1991	$960	29.20	$28,032.00
Todd J. Rosen	Partner	CA	1999	1999	$875	53.20	$46,550.00
Jay M. Fujitani	Partner	CA	1984	1984	$830	92.50	$76,775.00
Kevin S. Allred	Partner	CA	1986	1986	$830	94.50	$78,435.00
Seth Goldman	Partner	CA	2002	2002	$750	154.70	$116,025.00
Bradley R. Schneider	Of Counsel	CA	2004	2004	$680	115.10	$78,268.00
Emily A. Bussigel	Associate	CA	2010	2010	$635	184.80	$117,348.00
Sam Greenberg	Associate	CA	2010	2010	$615	61.70	$37,945.50
Alex D. Terepka	Associate	CA	2012	2012	$510	89.40	$45,594.00
Andrea M. Weintraub	Associate	CA	2013	2013	$510	68.30	$34,833.00
Sara N. Taylor	Associate	CA	2012	2012	$510	70.40	$35,904.00
Peter E. Boos	Associate	CA	2014	2014	$395	11.40	$4,503.00
					Total:	1245.55	$934,885.25

Firm: O'Melveny & Myers LLP

Firm Size: 1193 Firm Rank: 16

Court Name: Delaware
Case Name: Colt Holding Company
Case Number: 15-11296 (LSS)

For fee applications: 8/1/2015 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
John-Paul Motley	Partner	CA	1999	1999	$930	6.70	$6,231.00
Sarah Hoffner	Counsel	CA	2004	2004	$755	11.20	$8,456.00
Jeeho Lee	Counsel	CA	2007	2007	$745	5.00	$3,725.00
Joannah Caneda	Associate	CA	2015	2015	$460	4.90	$2,254.00
Christopher Martin	Associate	CA	2014	2014	$415	1.20	$498.00
Joseph Zujkowski	Counsel	CA	2008	2008	$390	183.60	$71,604.00
					Total:	212.60	$92,768.00

California Region

Firm: Pachulski Stang Ziehl Young Jones & Wei
Firm Size: 55 Firm Rank: 0

Court Name: Delaware
Case Name: DDMG Estate
Case Number: 12-12568(BLS)

For fee applications
8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Debra I. Grassgreen	Partner	CA	1991	1994	$925	1.30	$1,202.50
William Ramseyer	Of Counsel	CA	1980	1980	$650	1.10	$715.00
					Total:	2.40	$1,917.50

Firm: Pachulski Stang Ziehl Young Jones & Wei
Firm Size: 55 Firm Rank: 0

Court Name: Delaware
Case Name: ICL Holdings Company, INC
Case Number: 12-13319

For fee applications
6/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
William L. Ramseyer	Of Counsel	CA	1980	1980	$650	7.60	$4,940.00
					Total:	7.60	$4,940.00

Firm: Pachulski Stang Ziehl Young Jones & Wei
Firm Size: 55 Firm Rank: 0

Court Name: Delaware
Case Name: NE OPCO Inc
Case Number: 1:13-BK-11483

For fee applications
8/1/2015 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Andrew W. Caine	Partner	CA	1983	1983	$925	0.20	$185.00
William L. Ramseyer	Of Counsel	CA	1980	1980	$650	1.30	$845.00
William Ramseyer	Of Counsel	CA	1980	1980	$650	2.10	$1,365.00
					Total:	3.60	$2,395.00

Firm: Pachulski Stang Ziehl Young Jones & Wei
Firm Size: 55 Firm Rank: 0

Court Name: Delaware
Case Name: SEAL123, INC., et al.
Case Number: 15-10081 (CSS)

For fee applications
7/1/2015 through 11/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Andrew W. Caine	Of Counsel	CA	1983	1983	$925	0.40	$370.00
Jeffrey Pomerantz	Partner	CA	1989	1989	$895	0.90	$805.50
Shirley S. Cho	Of Counsel	CA	1997	1997	$750	13.10	$9,825.00
					Total:	14.40	$11,000.50

California Region

Firm: Pachulski Stang Ziehl Young Jones & Wei

Firm Size: 55 Firm Rank: 0

Court Name: Delaware
Case Name: SS Body Armor I, INC
Case Number: 10-11255-(PJW)

For fee applications: 9/1/2014 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Alan J. Kornfeld	Partner	CA	1987	1987	$925	8.90	$8,232.50
Andrew Caine	Of Counsel	CA	1983	1983	$895	0.20	$179.00
David J. Barton	Partner	CA	1981	1981	$850	0.30	$255.00
David M. Bertenthal	Partner	CA	1989	1993	$850	10.00	$8,500.00
Maxim B. Litvak	Partner	CA	2001	2001	$775	1.70	$1,317.50
Joshua M. Fried	Partner	CA	2006	2006	$725	2.80	$2,030.00
Jonathan Kim	Of Counsel	CA	1995	1995	$665	0.80	$532.00
Elissa Wagner	Of Counsel	CA	2000	2001	$625	46.60	$29,125.00
William Ramseyer	Of Counsel	CA	1980	1980	$625	2.40	$1,500.00
					Total:	73.70	$51,671.00

Firm: Paul Hastings LLP

Firm Size: 881 Firm Rank: 30

Court Name: Delaware
Case Name: Molycorp, Inc
Case Number: 15-11357 (CSS)

For fee applications: 8/1/2015 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Leslie A. Plaskon	Partner	CA	1988	1988	$1,150	111.10	$127,765.00
Peter Burke	Partner	CA	1996	1996	$975	3.90	$3,802.50
Daniel C. Tola	Associate	CA	2013	2013	$550	20.50	$11,275.00
Kevin Kraft	Associate	CA	2014	2014	$495	4.80	$2,376.00
					Total:	140.30	$145,218.50

Firm: Paul Hastings LLP

Firm Size: 881 Firm Rank: 30

Court Name: Delaware
Case Name: SEAL 123, INC., et al.
Case Number: 15-10081 (CSS)

For fee applications: 7/1/2015 through 11/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Nancy L. Abell	Partner	CA	1979	1979	$995	0.90	$895.50
Stephen D. Cooke	Partner	CA	1985	1985	$973	0.30	$292.13
					Total:	1.20	$1,187.63

California Region

Firm Quinn Emanuel Urquhart & Sullivan, LLP

Firm Size: 647 Firm Rank 58

Court Name Delaware
Case Name RS Legacy Corporation
Case Number 15-10197 (BLS)

For fee applications
6/1/2015 through 10/7/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Benjamin Finestone	Partner	CA	2004	2005	$840	11.20	$9,408.00
Katherine Scherling	Associate	CA	2008	2010	$735	211.50	$155,452.50
Randa Osman	Partner	CA	1990	1990	$695	47.20	$32,804.00
					Total:	269.90	$197,664.50

Firm Robins Kaplan LLP

Firm Size: 250 Firm Rank 0

Court Name Delaware
Case Name Corinthian Colleges Inc
Case Number 15-10952 (KJC)

For fee applications
5/4/2015 through 9/21/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Roman M. Silberfeld	Partner	CA	1995	1995	$810	5.70	$4,617.00
Howard Weg	Partner	CA	2014	2014	$795	60.30	$47,938.50
David B. Shemano	Partner	CA	2014	2014	$675	17.00	$11,475.00
Scott F. Gautier	Partner	CA	2014	2014	$675	452.00	$305,100.00
James P. Menton, Jr.	Partner	CA	2014	2014	$650	17.40	$11,310.00
Cynthia C. Hernandez	Associate	CA	2009	2009	$470	397.90	$187,013.00
Lorie A. Ball	Associate	CA	2014	2014	$450	568.10	$255,645.00
Amy Churan	Partner	CA	2001	2001	$420	18.10	$7,602.00
					Total:	1536.50	$830,700.50

Firm Torys LLP

Firm Size: 236 Firm Rank 0

Court Name Delaware
Case Name Nortel Networks Inc.
Case Number 09-10138

For fee applications
8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Sheila Block	Partner	CA	1974	1974	$1,090	9.10	$9,919.00
Adam Slavens	Associate	CA	2007	2007	$775	163.00	$126,325.00
					Total:	172.10	$136,244.00

California Region

Firm: Cooley LLP

Firm Size: 613 Firm Rank: 63

Court Name: Virginia Eastern

Case Name: Health Diagnostic Laboratory, Inc.

Case Number: 15-32919-KRH

For fee applications: 6/7/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Aarti G. Reddy	Associate	CA	2010	2010	$655	11.20	$7,336.00
Amanda B. Pacheco	Associate	CA	2013	2013	$470	3.30	$1,551.00
					Total:	14.50	$8,887.00

West Region

Firm Faegre Baker Daniels LLP

Firm Size: 750 Firm Rank: 0

Court Name: Colorado
Case Name: ROBERT D. MORDINI, JR.,
Case Number: 11-15491-ABC

For fee applications
9/1/2013 through 11/18/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Michael K. Bolton	Partner	CO	2001	2001	$540	0.50	$270.00
Brandan K. Oliver	Associate	CO	2010	2010	$295	3.50	$1,032.50
					Total:	4.00	$1,302.50

Firm Greenberg Traurig LLP

Firm Size: 1699 Firm Rank: 9

Court Name: Delaware
Case Name: ATLS Acquisition LLC
Case Number: 13-10262 (PJW)

For fee applications
8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Matthew L. Hinker	Associate	CO	2010	2010	$635	2.30	$1,460.50
					Total:	2.30	$1,460.50

Firm O'Melveny & Myers LLP

Firm Size: 1193 Firm Rank: 16

Court Name: Delaware
Case Name: Colt Holding Company
Case Number: 15-11296 (LSS)

For fee applications
8/1/2015 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Robert Blashek	Partner	CO	1977	1977	$1,075	1.50	$1,612.50
Peter Friedman	Partner	CO	1998	1998	$935	107.00	$100,045.00
					Total:	108.50	$101,657.50

Firm Jenner & Block LLP

Firm Size: 433 Firm Rank: 98

Court Name: Alabama Northern
Case Name: Walter Energy Inc
Case Number: 15-02741-TOM11

For fee applications
7/15/2015 through 10/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Jarrell A. Cook	Associate	WA	2014	2014	$460	10.00	$4,600.00
					Total:	10.00	$4,600.00

West Region

Firm: Akin Gump Strauss Hauer & Feld LLP
Firm Size: 790 Firm Rank: 40

Court Name: Delaware
Case Name: Quicksilver Resources Inc
Case Number: 15-10585(LSS)

For fee applications
7/1/2015 through 10/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Matthew W. Kinskey	Associate	WA	2014	2014	$430	115.10	$49,493.00
					Total:	115.10	$49,493.00

Firm: Bracewell & Giuliani LLP
Firm Size: 422 Firm Rank: 103

Court Name: Delaware
Case Name: Optim Energy, LLC, et al,
Case Number: 14-10262 (BLS)

For fee applications
2/12/2014 through 10/15/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Nancy Jo Nelson	Partner	WA	1984	1984	$975	28.60	$27,885.00
Jacqueline Java	Counsel	WA	2000	2000	$670	0.90	$603.00
Jacqueline Java	Counsel	WA	2000	2000	$650	54.50	$35,432.63
Sandra Snyder	Associate	WA	2006	2006	$529	106.80	$56,583.71
Sandra Snyder	Associate	WA	2006	2006	$520	2.30	$1,196.00
Blake Urban	Associate	WA	2009	2009	$481	5.10	$2,455.50
Serena Rwejuna	Associate	WA	2013	2013	$363	37.00	$13,449.87
					Total:	235.20	$137,605.71

Firm: Foley & Lardner LLP
Firm Size: 874 Firm Rank: 31

Court Name: Delaware
Case Name: Universal Cooperatives Inc
Case Number: 14-11187 (MFW)

For fee applications
8/1/2015 through 8/31/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Jack G. Haake	Associate	WA	2011	2011	$315	12.40	$3,906.00
					Total:	12.40	$3,906.00

Firm: Jones Day
Firm Size: 2407 Firm Rank: 3

Court Name: Delaware
Case Name: Molycorp, Inc
Case Number: 15-11357 (CSS)

For fee applications
8/1/2015 through 9/30/2015

Name	Title	State	Graduated	Admitted	Rate	Hours	Fees
Kent L. Killelea	Of Counsel	WA	1984	1984	$750	5.30	$3,975.00
					Total:	5.30	$3,975.00

California Region

Title	Professional	Firm	Graduated	Admitted	State	Rate	Hours	Total
Partner	Kenneth Klee	Klee, Tuchin, Bogdanoff & Stern, LLP	1975	1974	CA	$1,300	0.2	$260.00
Partner	Mike Beinus	Kirkland & Ellis LLP	1999	1999	CA	$1,220	3.1	$3,782.00
Partner	Leslie A. Plaskon	Paul Hastings LLP	1988	1988	CA	$1,150	111.1	$127,765.00
Partner	Sheila Block	Torys LLP	1974	1974	CA	$1,090	9.1	$9,919.00
Partner	David Stern	Klee, Tuchin, Bogdanoff & Stern, LLP	1975	1975	CA	$1,080	189.5	$204,660.00
Partner	Lee Bogdanoff	Klee, Tuchin, Bogdanoff & Stern, LLP	1985	1985	CA	$1,080	7.3	$7,884.00
Partner	Michael Tuchin	Klee, Tuchin, Bogdanoff & Stern, LLP	1990	1990	CA	$1,080	174.2	$188,136.00
Partner	John W. Spiegel	Munger Tolles & Olson LLC	1977	1977	CA	$1,065	36.3	$38,659.50
Partner	Thomas B. Walper	Munger Tolles & Olson LLC	1980	1980	CA	$1,065	184.05	$196,013.25
Partner	Mark E. McKane	Kirkland & Ellis LLP	1997	1997	CA	$1,025	198.5	$203,462.50
Partner	Nancy L. Abell	Paul Hastings LLP	1979	1979	CA	$995	0.9	$895.50
Partner	Peter Burke	Paul Hastings LLP	1996	1996	CA	$975	3.9	$3,802.50
Partner	Stephen D. Cooke	Paul Hastings LLP	1985	1985	CA	$973	0.3	$292.13
Partner	Stephen D. Rose	Munger Tolles & Olson LLC	1991	1991	CA	$960	29.2	$28,032.00
Partner	John-Paul Motley	O'Melveny & Myers LLP	1999	1999	CA	$930	6.7	$6,231.00
Partner	Alan J. Kornfeld	Pachulski Stang Ziehl Young Jones & Weintraub	1987	1987	CA	$925	8.9	$8,232.50
Of Counsel	Andrew W. Caine	Pachulski Stang Ziehl Young Jones & Weintraub	1983	1983	CA	$925	0.6	$555.00
Partner	Debra I. Grassgreen	Pachulski Stang Ziehl Young Jones & Weintraub	1994	1991	CA	$925	1.3	$1,202.50
Of Counsel	Andrew Caine	Pachulski Stang Ziehl Young Jones & Weintraub	1983	1983	CA	$895	0.2	$179.00
Partner	Jeffrey Pomerantz	Pachulski Stang Ziehl Young Jones & Weintraub	1989	1989	CA	$895	0.9	$805.50
Partner	Ronald Rus	Brown Rudnick LLP	1975	1975	CA	$880	1.5	$1,320.00
Partner	Todd J. Rosen	Munger Tolles & Olson LLC	1999	1999	CA	$875	53.2	$46,550.00
Partner	Christopher Keegan	Kirkland & Ellis LLP	2002	2002	CA	$855	75.5	$64,552.50
Partner	David Fidler	Klee, Tuchin, Bogdanoff & Stern, LLP	1998	1997	CA	$850	12.7	$10,795.00
Partner	David J. Barton	Pachulski Stang Ziehl Young Jones & Weintraub	1981	1981	CA	$850	0.3	$255.00
Partner	David M. Bertenthal	Pachulski Stang Ziehl Young Jones & Weintraub	1993	1989	CA	$850	10	$8,500.00
Partner	Benjamin Finestone	Quinn Emanuel Urquhart & Sullivan, LLP	2005	2004	CA	$840	11.2	$9,408.00
Partner	Jay M. Fujitani	Munger Tolles & Olson LLC	1984	1984	CA	$830	92.5	$76,775.00
Partner	Kevin S. Allred	Munger Tolles & Olson LLC	1986	1986	CA	$830	94.5	$78,435.00
Associate	Michael Esser	Kirkland & Ellis LLP	2009	2009	CA	$825	213.4	$176,055.00
Partner	Roman M. Silberfeld	Robins Kaplan LLP	1995	1995	CA	$810	5.7	$4,617.00
Partner	Seth A. Rafkin	Cooley LLP	1998	1998	CA	$810	0.5	$405.00
Partner	Howard Weg	Robins Kaplan LLP	2014	2014	CA	$795	60.3	$47,938.50
Partner	Robert J. Pfister	Klee, Tuchin, Bogdanoff & Stern, LLP	2001	2001	CA	$795	0.2	$159.00
Partner	Joe R. Hull	Bracewell & Giuliani LLP	1969	1969	CA	$790	0.6	$474.00
Associate	Adam Slavens	Torys LLP	2007	2007	CA	$775	163	$126,325.00
Partner	Maxim B. Litvak	Pachulski Stang Ziehl Young Jones & Weintraub	2001	2001	CA	$775	1.7	$1,317.50
Associate	Janet D. Gertz	Cooley LLP	2004	2004	CA	$755	14.6	$11,023.00
Counsel	Sarah Hoffner	O'Melveny & Myers LLP	2004	2004	CA	$755	11.2	$8,456.00
Partner	Seth Goldman	Munger Tolles & Olson LLC	2002	2002	CA	$750	154.7	$116,025.00
Of Counsel	Shirley S. Cho	Pachulski Stang Ziehl Young Jones & Weintraub	1997	1997	CA	$750	13.1	$9,825.00

California Region

Title	Professional	Firm	Graduated	Admitted	State	Rate	Hours	Total
Counsel	Jeeho Lee	O'Melveny & Myers LLP	2007	2007	CA	$745	5	$3,725.00
Associate	Katherine Scherling	Quinn Emanuel Urquhart & Sullivan, LLP	2010	2008	CA	$735	211.5	$155,452.50
Partner	Lauren E. Curry	Brown Rudnick LLP	2010	2010	CA	$730	78.9	$57,597.00
Partner	Joshua M. Fried	Pachulski Stang Ziehl Young Jones & Weintraub	2006	2006	CA	$725	2.8	$2,030.00
Associate	Alexander Davis	Kirkland & Ellis LLP	2012	2012	CA	$710	192.6	$136,746.00
Associate	Justin Sowa	Kirkland & Ellis LLP	2013	2013	CA	$710	199.7	$141,787.00
Partner	David M. Guess	Klee, Tuchin, Bogdanoff & Stern, LLP	2005	2005	CA	$695	67.3	$46,773.50
Partner	Randa Osman	Quinn Emanuel Urquhart & Sullivan, LLP	1990	1990	CA	$695	47.2	$32,804.00
Of Counsel	Bradley R. Schneider	Munger Tolles & Olson LLC	2004	2004	CA	$680	115.1	$78,268.00
Partner	David B. Shemano	Robins Kaplan LLP	2014	2014	CA	$675	17	$11,475.00
Partner	Maria Sountas Argiropoulos	Klee, Tuchin, Bogdanoff & Stern, LLP	2006	2006	CA	$675	26.9	$18,157.50
Partner	Scott F. Gautier	Robins Kaplan LLP	2014	2014	CA	$675	452	$305,100.00
Of Counsel	Jonathan Kim	Pachulski Stang Ziehl Young Jones & Weintraub	1995	1995	CA	$665	0.8	$532.00
Associate	Aarti G. Reddy	Cooley LLP	2010	2010	CA	$655	11.2	$7,336.00
Counsel	Colleen M. Kenting	Klee, Tuchin, Bogdanoff & Stern, LLP	2008	2008	CA	$650	111.2	$72,280.00
Partner	James P. Menton, Jr.	Robins Kaplan LLP	2014	2014	CA	$650	17.4	$11,310.00
Of Counsel	William L. Ramseyer	Pachulski Stang Ziehl Young Jones & Weintraub	1980	1980	CA	$650	8.9	$5,785.00
Of Counsel	William Ramseyer	Pachulski Stang Ziehl Young Jones & Weintraub	1980	1980	CA	$650	3.2	$2,080.00
Associate	Austin Klar	Kirkland & Ellis LLP	2013	2013	CA	$635	35	$22,225.00
Associate	Clara Lim	Morrison & Foerster LLP	2012	2012	CA	$635	39.8	$25,273.00
Associate	Emily A. Bussigel	Munger Tolles & Olson LLC	2010	2010	CA	$635	184.8	$117,348.00
Associate	Sarah Stock	Kirkland & Ellis LLP	2013	2013	CA	$635	121.6	$77,216.00
Of Counsel	Elissa Wagner	Pachulski Stang Ziehl Young Jones & Weintraub	2001	2000	CA	$625	46.6	$29,125.00
Partner	Justin D. Yi	Klee, Tuchin, Bogdanoff & Stern, LLP	2009	2009	CA	$625	0.8	$500.00
Associate	Matthew Bouslog	Gibson Dunn & Crutcher, LLP	2011	2011	CA	$625	5.1	$3,187.50
Of Counsel	William Ramseyer	Pachulski Stang Ziehl Young Jones & Weintraub	1980	1980	CA	$625	2.4	$1,500.00
Associate	Sam Greenberg	Munger Tolles & Olson LLC	2010	2010	CA	$615	61.7	$37,945.50
Associate	Shannon L. Sorrells	Cooley LLP	2011	2011	CA	$595	2.8	$1,666.00
Associate	Anna Terteryan	Kirkland & Ellis LLP	2014	2014	CA	$555	241.8	$134,199.00
Associate	James Barolo	Kirkland & Ellis LLP	2014	2014	CA	$555	108.6	$60,273.00
Associate	Kevin Chang	Kirkland & Ellis LLP	2014	2014	CA	$555	170.8	$94,794.00
Associate	Daniel C. Tola	Paul Hastings LLP	2013	2013	CA	$550	20.5	$11,275.00
Partner	Eric S. Pezold	Snell & Wilmer	2004	2004	CA	$520	0.1	$52.00
Associate	Alex D. Terepka	Munger Tolles & Olson LLC	2012	2012	CA	$510	89.4	$45,594.00
Associate	Andrea M. Weintraub	Munger Tolles & Olson LLC	2013	2013	CA	$510	68.3	$34,833.00
Associate	Sara N. Taylor	Munger Tolles & Olson LLC	2012	2012	CA	$510	70.4	$35,904.00
Associate	Chika Arakawa	Morrison & Foerster LLP	2013	2013	CA	$495	8.3	$4,108.50
Associate	Kevin Kraft	Paul Hastings LLP	2014	2014	CA	$495	4.8	$2,376.00
Associate	Jonathan M. Weiss	Klee, Tuchin, Bogdanoff & Stern, LLP	2012	2012	CA	$475	559.7	$265,857.50
Associate	Amanda B. Pacheco	Cooley LLP	2013	2013	CA	$470	3.3	$1,551.00
Associate	Cynthia C. Hernandez	Robins Kaplan LLP	2009	2009	CA	$470	397.9	$187,013.00

California Region

Title	Professional	Firm	Graduated	Admitted	State	Rate	Hours	Total
Associate	Joannah Caneda	O'Melveny & Myers LLP	2015	2015	CA	$460	4.9	$2,254.00
Associate	Lorie A. Ball	Robins Kaplan LLP	2014	2014	CA	$450	568.1	$255,645.00
Associate	Kathryn T. Zwicker	Klee, Tuchin, Bogdanoff & Stern, LLP	1986	1986	CA	$440	21.9	$9,636.00
Partner	Amy Churan	Robins Kaplan LLP	2001	2001	CA	$420	18.1	$7,602.00
Associate	Christopher Martin	O'Melveny & Myers LLP	2014	2014	CA	$415	1.2	$498.00
Associate	Peter E. Boos	Munger Tolles & Olson LLC	2014	2014	CA	$395	11.4	$4,503.00
Associate	Sasha M. Gurvitz	Klee, Tuchin, Bogdanoff & Stern, LLP	2014	2014	CA	$395	40.8	$16,116.00
Counsel	Joseph Zujkowski	O'Melveny & Myers LLP	2008	2008	CA	$390	183.6	$71,604.00

West Region

Title	Professional	Firm	Graduated	Admitted	State	Rate	Hours	Total
Partner	Robert Blashek	O'Melveny & Myers LLP	1977	1977	CO	$1,075	1.5	$1,612.50
Partner	Peter Friedman	O'Melveny & Myers LLP	1998	1998	CO	$935	107	$100,045.00
Associate	Matthew L. Hinker	Greenberg Traurig LLP	2010	2010	CO	$635	2.3	$1,460.50
Partner	Michael K. Bolton	Faegre Baker Daniels LLP	2001	2001	CO	$540	0.5	$270.00
Associate	Brandon K. Oliver	Faegre Baker Daniels LLP	2010	2010	CO	$295	3.5	$1,032.50
Partner	Nancy Jo Nelson	Bracewell & Giuliani LLP	1984	1984	WA	$975	28.6	$27,885.00
Of Counsel	Kent L. Klflelea	Jones Day	1984	1984	WA	$750	5.3	$3,975.00
Counsel	Jacqueline Java	Bracewell & Giuliani LLP	2000	2000	WA	$670	0.9	$603.00
Counsel	Jacqueline Java	Bracewell & Giuliani LLP	2000	2000	WA	$650	54.5	$35,432.63
Associate	Sandra Snyder	Bracewell & Giuliani LLP	2006	2006	WA	$529	106.8	$56,583.71
Associate	Sandra Snyder	Bracewell & Giuliani LLP	2006	2006	WA	$520	2.3	$1,196.00
Associate	Blake Urban	Bracewell & Giuliani LLP	2009	2009	WA	$481	5.1	$2,455.50
Associate	Jarrell A. Cook	Jenner & Block LLP	2014	2014	WA	$460	10	$4,600.00
Associate	Matthew W. Kinskey	Akin Gump Strauss Hauer & Feld LLP	2014	2014	WA	$430	115.1	$49,493.00
Associate	Serena Rwejuna	Bracewell & Giuliani LLP	2013	2013	WA	$363	37	$13,449.87
Associate	Jack G. Haake	Foley & Lardner LLP	2011	2011	WA	$315	12.4	$3,906.00

Exhibit C

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Billing Rates Rise, Discounts Abound

A 10 percent increase is offset by price cuts.

Katelyn Polantz, The National Law Journal

January 5, 2015

The price of a billable hour has risen by more than 10 percent in four years, as large corporate law firms focused on their most expensive work and saved clients' money elsewhere.

"The question is: Is anybody paying that?" Maurice Watson, chairman at Husch Blackwell, said, looking back at hourly rates charged last year for lawyers. Husch's average rate for partners is about $449 per hour, the firm told The National Law Journal in response to our 2014 billing survey. But $407 is closer to what the firm collects for its work.

The former number represents the "rack rate," Watson said, while the lower price factors in discounts given to clients on the billable hour and in alternative billing arrangements.

Husch's fees are indicative of the pricier billable hour and complementary cost cuts that law firms find for clients. The Kansas City, Mo.-founded firm was among the firms that have reported their rates to The National Law Journal since 2010. Almost all of the highest- and lowest-charging partners among the firms increased rates since 2010.

Partners' hourly prices at the 40 firms that reported their numbers in 2014 now hover around $500 an hour on average. The highest-billing partner among the survey came from Kaye Scholer, with a $1,250 rate. The lowest-billing partner, from Frost Brown Todd, made $220, the firms told the NLJ.

See chart: Billing Rates at the Nation's Priciest Law Firms

The NLJ billing data also includes rates collected from public records — mostly bankruptcy filings — for 128 additional firms during the past three years.

Although the rates charged have gone up in recent years, the amounts that clients pay have not kept pace with inflation, legal industry leaders say.

"I think the story of billing rates is no longer as full or clear as it once was," Watson said.

Lawyers often give discounts on their stated rates, or firms arrange alternative fee plans with clients, including caps on fees, retainers or other flat rates for legal work. Still, firms lean on hourly pricing more than any other model. Generally, 15 percent to 20 percent of work comes from alternative fee structures, according to Steve Nelson of the McCormick Group Inc., a legal consulting firm in Northern Virginia.

Dinsmore & Shohl, a Cincinnati-based firm, has changed the way it sets rates instead of ditching the billable model.

"The billable hour is still very important. There's probably 100 reasons for that," firm chairman George Vincent said.

Dinsmore opened an office in Washington in 2011, so billing rates for lawyers in the nation's capital notched higher than at the rest of the firm. At the same time, associates faced a shift away from rates that rise in lockstep to individualized pricing, Vincent said. Dinsmore also has added nonpartner-track associates to cut some fees. The firm's lawyers charged between $590 and $175 in 2010, but they ranged between $850 and $160 in 2014.

The spread shows a rate expansion that mimics the decisions made by other firms — increases for top earners while squeezing value where they can.

Associates, on average, charged $306 an hour at 28 firms in the NLJ study in 2014, an increase of 12 percent from those firms' average rate four years previously. The most expensive associates' rates pushed up at about the same pace, while a number of firms increased their lowest-paid associates' rates by only $15 or less an hour.

The deleveraging of lawyers in the industry may account for this. Many clients now refuse to pay for legal work performed by first-year associates, Nelson said. Associates instead train during their first year, or work on pro bono or the equivalent of clerk and paralegal tasks. Outsourcing some work to cheaper consultants and firms plays into the pricing models more every year.

Many large firms are shedding lower-end practices, which fueled partners' lateral moves in 2014, Nelson added. Large firms now often mandate that partners meet or exceed certain rates. Some practices become priced out, so the lawyers move to less strict or lower-tiered firms to keep their clients. Practices that work on large corporate mergers or high-stakes litigation saw less lateral movement because of rate pressure. Gibson, Dunn & Crutcher, with an $1,800 hourly rate for Theodore Olson, an outlier, had the highest rate the NLJ could find in public records.

The billing rate story was different in bankruptcy matters. Those numbers showed that the practice area, which runs countercyclical to the U.S. economy, suffered as companies recovered from the economic recession. Partners and associates working with clients in bankruptcy often must report their hourly rates in court.

Those partners averaged $452 per hour in 2014, compared with an average rate of $480 in 2012. The NLJ found fewer partners mentioned in new bankruptcy filings in 2014 compared with the previous years. On average over three years, bankruptcy partners charged about $475 an hour, according to records from more than 2,300 firm shareholders.

In 2012, when rates were higher, elite New York firms told courts their partners earned $1,000 an hour or more on the work. This $1,000-an-hour club included three partners from Paul, Weiss, Rifkind, Wharton & Garrison and two partners from Weil, Gotshal & Manges.

It also included a team of nine Sullivan & Cromwell partners who charged $1,150 an hour each to represent Eastman Kodak Co. in its bankruptcy.

In 2014, the rates for bankruptcy work topped out at about $900 an hour, according to the data. Two partners from Pachulski Stang Ziehl & Jones, a Los Angeles corporate restructuring boutique, charged $875 and $895 each for their work on the bankruptcy of staffing company Ablest Inc.

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Year	Firm Name	Location	Average FTE Attorneys	Partner Billing Rate High	Partner Billing Rate Low	Partner Billing Rate Avg	Associate Billing Rate High	Associate Billing Rate Low	Associate Billing Rate Avg	Counsel Avg	Counsel Low	Counsel High	NLJ Billing Source	Notes
2014	Adams and Reese	New Orleans, LA	318	$700.00	$305.00	$420.00	$315.00	$220.00	$270.00	$500.00	$425.00	$575.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Akerman	Miami, FL	523	$880.00	$360.00	$535.00	$465.00	$205.00	$305.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Akin Gump Strauss Hauer & Feld	Washington, DC	809	$1220.00	$615.00	$785.00	$660.00	$365.00	$525.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Allen Matkins Leck Gamble Mallory & Natsis	Los Angeles, CA	181	$680.00	$525.00	$615.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Alston & Bird	Atlanta, GA	789	$875.00	$495.00	$675.00	$575.00	$280.00	$425.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Andrews Kurth	Houston, TX	337	$1090.00	$745.00	$890.00	$1090.00	$265.00	$670.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Archer & Greiner	Haddonfield, NJ	194	$460.00	$330.00	$400.00	$295.00	$200.00	$245.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Arent Fox	Washington, DC	330	$860.00	$500.00	$650.00	$595.00	$275.00	$395.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Arnall Golden Gregory	Atlanta, GA	140	$520.00	$430.00	$490.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Arnold & Porter	Washington, DC	720	$950.00	$670.00	$815.00	$610.00	$345.00	$500.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Arnstein & Lehr	Chicago, IL	144	$595.00	$350.00	$465.00	$350.00	$175.00	$250.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Baker & Hostetler	Cleveland, OH	798	$670.00	$275.00	$449.00	$350.00	$210.00	$272.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Baker & McKenzie	Chicago, IL	4087	$1130.00	$260.00	$755.00	$925.00	$100.00	$395.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Baker, Donelson, Bearman, Caldwell & Berkowitz	Memphis, TN	588	$495.00	$340.00	$400.00	$465.00	$245.00	$295.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Ballard Spahr	Philadelphia, PA	483	$550.00	$395.00	$475.00	$495.00	$235.00	$315.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Barnes & Thornburg	Indianapolis, IN	522	$580.00	$330.00	$480.00	$370.00	$260.00	$320.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Benesch, Friedlander, Coplan & Aronoff	Cleveland, OH	150	$635.00	$360.00	$455.00	$475.00	$155.00	$280.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Best Best & Krieger	Riverside, CA	176	$655.00	$340.00	$455.00	$385.00	$235.00	$280.00	$439.83	$340.00	$595.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Bingham McCutchen	Boston, MA	795	$1080.00	$220.00	$795.00	$605.00	$185.00	$450.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014 **Blank Rome**	Philadelphia, PA	447	$940.00	$445.00	$640.00	$565.00	$175.00	$350.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Bond, Schoeneck & King**	Syracuse, NY	198	$520.00	$240.00	$355.00	$310.00	$160.00	$225.00	$360.00	$275.00	$485.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Bowles Rice**	Charleston, WV	140	$285.00	$165.00	$230.00	$180.00	$115.00	$135.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Bracewell & Giuliani**	Houston, TX	441	$1125.00	$575.00	$760.00	$700.00	$275.00	$440.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Bradley Arant Boult Cummings**	Birmingham, AL	413	$605.00	$325.00	$430.00	$340.00	$200.00	$260.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Broad and Cassel**	Orlando, FL	150	$465.00	$295.00	$380.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Brown Rudnick**	Boston, MA	187	$1045.00	$650.00	$856.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Brownstein Hyatt Farber Schreck**	Denver, CO	214	$700.00	$310.00	$520.00	$345.00	$265.00	$305.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Bryan Cave**	St. Louis, MO	985	$900.00	$410.00	$620.00	$595.00	$220.00	$405.00	$635.00	$355.00	$865.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Buchalter Nemer**	Los Angeles, CA	139	$695.00	$475.00	$605.00	$375.00	$350.00	$365.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Burr & Forman	Birmingham, AL	261	$525.00	$300.00	$371.00	$275.00	$200.00	$241.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Butler Snow	Ridgeland, MS	280	$335.00	$235.00	$302.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Cadwalader, Wickersham & Taft	New York, NY	437	$1050.00	$800.00	$930.00	$750.00	$395.00	$605.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Carlton Fields	Tampa, FL	272	$840.00	$455.00	$600.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Cole, Schotz, Meisel, Forman & Leonard	Hackensack, NJ	118	$730.00	$590.00	$653.00	$340.00	$275.00	$302.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Connell Foley	Roseland, NJ	129	$575.00	$275.00	$425.00	$325.00	$200.00	$265.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Cooley	Palo Alto, CA	673	$990.00	$660.00	$820.00	$640.00	$335.00	$515.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Covington & Burling	Washington, DC	760	$890.00	$605.00	$780.00	$565.00	$320.00	$415.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Cozen O'Connor	Philadelphia, PA	495	$1135.00	$275.00	$570.00	$640.00	$180.00	$355.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Curtis, Mallet-Prevost, Colt & Mosle	New York, NY	323	$860.00	$730.00	$800.00	$785.00	$345.00	$480.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Davis Graham & Stubbs	Denver, CO	145	$635.00	$315.00	$435.00	$350.00	$200.00	$255.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Davis Polk & Wardwell	New York, NY	810	$985.00	$850.00	$975.00	$975.00	$130.00	$615.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Debevoise & Plimpton	New York, NY	595	$1075.00	$955.00	$1055.00	$760.00	$120.00	$490.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Dechert	New York, NY	845	$1095.00	$670.00	$900.00	$735.00	$395.00	$530.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Dentons	New York, NY	2503	$1050.00	$345.00	$700.00	$685.00	$210.00	$425.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Dickstein Shapiro	Washington, DC	254	$1250.00	$590.00	$750.00	$585.00	$310.00	$475.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Dinsmore & Shohl	Cincinnati, OH	415	$850.00	$250.00	$411.00	$365.00	$160.00	$238.00	$360.00	$150.00	$615.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	DLA Piper	New York, NY	3962	$1025.00	$450.00	$765.00	$750.00	$250.00	$510.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Dorsey & Whitney	Minneapolis, MN	501	$585.00	$340.00	$435.00	$510.00	$215.00	$315.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Duane Morris	Philadelphia, PA	613	$960.00	$415.00	$589.00	$585.00	$280.00	$373.00	$638.00	$460.00	$1015.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Edwards Wildman Palmer	Boston, MA	540	$765.00	$210.00	$535.00	$415.00	$245.00	$325.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Faegre Baker Daniels	Minneapolis, MN	673	$580.00	$355.00	$455.00	$315.00	$110.00	$260.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Foley & Lardner	Milwaukee, WI	844	$860.00	$405.00	$600.00	$470.00	$210.00	$335.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Foley Hoag	Boston, MA	221	$775.00	$590.00	$670.00	$385.00	$290.00	$325.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Fox Rothschild	Philadelphia, PA	531	$750.00	$335.00	$530.00	$500.00	$245.00	$310.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Fried, Frank, Harris, Shriver & Jacobson	New York, NY	450	$1100.00	$930.00	$1000.00	$760.00	$375.00	$595.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Frost Brown Todd	Cincinnati, OH	414	$600.00	$220.00	$387.00	$315.00	$150.00	$234.00	$417.00	$350.00	$540.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Gardere Wynne Sewell	Dallas, TX	218	$775.00	$430.00	$635.00	$330.00	$290.00	$303.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Gibbons	Newark, NJ	201	$865.00	$440.00	$560.00	$475.00	$295.00	$360.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Gibson, Dunn & Crutcher	New York, NY	1154	$1800.00	$765.00	$980.00	$930.00	$175.00	$590.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Gordon Rees Scully Mansukhani	San Diego, CA	478	$475.00	$375.00	$420.00	$325.00	$285.00	$300.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Greenberg Traurig	New York, NY	1690	$955.00	$535.00	$763.00	$570.00	$325.00	$470.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Harris Beach	Rochester, NY	198	$400.00	$298.00	$348.00	$285.00	$175.00	$230.00	$287.50	$175.00	$400.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Harter Secrest & Emery	Rochester, NY	132	$465.00	$300.00	$385.00	$290.00	$195.00	$250.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Haynes and Boone	Dallas, TX	483	$1020.00	$450.00	$670.00	$580.00	$310.00	$405.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Hogan Lovells	Washington, DC	2313	$1000.00	$705.00	$835.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Holland & Hart	Denver, CO	423	$725.00	$305.00	$442.00	$425.00	$175.00	$277.00	$363.00	$225.00	$535.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Holland & Knight	Washington, DC	956	$1085.00	$355.00	$625.00	$595.00	$210.00	$340.00	$575.00	$420.00	$910.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Honigman Miller Schwartz and Cohn	Detroit, MI	231	$560.00	$290.00	$390.00	$225.00	$205.00	$220.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Hughes Hubbard & Reed	New York, NY	351	$995.00	$725.00	$890.00	$675.00	$365.00	$555.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014 Husch Blackwell	St. Louis, MO	539	$785.00	$250.00	$449.00	$440.00	$190.00	$275.00	$418.00	$240.00	$625.00	National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Ice Miller	Indianapolis, IN	291	$530.00	$335.00	$450.00	$305.00	$245.00	$270.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Irell & Manella	Los Angeles, CA	166	$975.00	$800.00	$890.00	$750.00	$395.00	$535.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jackson Kelly	Charleston, WV	179	$535.00	$270.00	$345.00	$315.00	$200.00	$243.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jackson Lewis	Los Angeles, CA	724	$440.00	$310.00	$380.00	$315.00	$275.00	$290.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jackson Walker	Dallas, TX	333	$675.00	$575.00	$622.00	$385.00	$255.00	$335.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jeffer, Mangels, Butler & Mitchell	Los Angeles, CA	125	$875.00	$560.00	$690.00							National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jenner & Block	Chicago, IL	434	$925.00	$565.00	$745.00	$550.00	$380.00	$465.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jones Day	New York, NY	2464	$975.00	$445.00	$745.00	$775.00	$205.00	$435.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 Jones Walker	New Orleans, LA	363	$425.00	$275.00	$385.00	$240.00	$200.00	$225.00				National Law Journal, December 2014 Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Kasowitz, Benson, Torres & Friedman	New York, NY	372	$1195.00	$600.00	$835.00	$625.00	$200.00	$340.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Katten Muchin Rosenman	Chicago, IL	612	$745.00	$500.00	$615.00	$595.00	$340.00	$455.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Kaye Scholer	New York, NY	392	$1250.00	$725.00	$860.00	$795.00	$370.00	$597.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Kelley Drye & Warren	New York, NY	293	$815.00	$435.00	$640.00	$500.00	$305.00	$430.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Kilpatrick Townsend & Stockton	Atlanta, GA	561	$775.00	$400.00	$550.00	$475.00	$315.00	$385.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	King & Spalding	Atlanta, GA	874	$995.00	$545.00	$775.00	$735.00	$125.00	$460.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Kirkland & Ellis	Chicago, IL	1554	$995.00	$590.00	$825.00	$715.00	$235.00	$540.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Knobbe Martens Olson & Bear	Irvine, CA	260	$810.00	$450.00	$575.00	$455.00	$305.00	$360.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Kramer Levin Naftalis & Frankel	New York, NY	313	$1100.00	$745.00	$921.00	$815.00	$515.00	$675.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Lane Powell	Seattle, WA	170	$675.00	$375.00	$516.00	$425.00	$260.00	$331.00	$477.00	$300.00	$650.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Latham & Watkins	New York, NY	2060	$1110.00	$895.00	$990.00	$725.00	$465.00	$605.00
2014	Lathrop & Gage	Kansas City, MO	283	$700.00	$285.00	$420.00	$375.00	$195.00	$250.00
2014	Lewis Roca Rothgerber	Phoenix, AZ	228	$695.00	$380.00	$505.00	$525.00	$205.00	$400.00
2014	Lindquist & Vennum	Minneapolis, MN	178	$600.00	$460.00	$520.00	$470.00	$275.00	$365.00
2014	Littler Mendelson	San Francisco, CA	1002	$615.00	$395.00	$550.00	$420.00	$245.00	$290.00
2014	Lowenstein Sandler	Roseland, NJ	261	$990.00	$600.00	$765.00	$650.00	$300.00	$450.00
2014	Manatt, Phelps & Phillips	Los Angeles, CA	329	$795.00	$640.00	$740.00			
2014	McCarter & English	Newark, NJ	371	$625.00	$450.00	$530.00	$370.00	$220.00	$300.00
2014	McDermott Will & Emery	Chicago, IL	1021	$835.00	$525.00	$710.00			
2014	McElroy, Deutsch, Mulvaney & Carpenter	Morristown, NJ	274	$560.00	$325.00	$445.00	$335.00	$200.00	$295.00

National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
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National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014 **McGuireWoods**	Richmond, VA	931	$725.00	$450.00	$595.00	$525.00	$285.00	$360.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **McKenna Long & Aldridge**	Atlanta, GA	518	$650.00	$480.00	$530.00	$425.00	$375.00	$395.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Michael, Best & Friedrich**	Milwaukee, WI	189	$650.00	$235.00	$445.00	$425.00	$200.00	$283.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Miles & Stockbridge**	Baltimore, MD	226	$740.00	$340.00	$478.00	$425.00	$230.00	$290.00	$419.00	$225.00	$695.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Moore & Van Allen**	Charlotte, NC	274	$870.00	$315.00	$490.00	$430.00	$190.00	$280.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Morgan, Lewis & Bockius**	Philadelphia, PA	1363	$765.00	$430.00	$620.00	$585.00	$270.00	$390.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Morris, Manning & Martin**	Atlanta, GA	148	$575.00	$400.00	$480.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Morrison & Foerster**	San Francisco, CA	1020	$1195.00	$595.00	$865.00	$725.00	$230.00	$525.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Nelson Mullins**	Columbia, SC	466	$800.00	$250.00	$444.00	$395.00	$215.00	$271.00	$376.00	$195.00	$600.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014 **Nixon Peabody**	Boston, MA	584	$850.00	$295.00	$520.00	$550.00	$180.00	$300.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Norris McLaughlin & Marcus	Bridgewater, NJ	128	$505.00	$485.00	$495.00	$365.00	$185.00	$275.00			National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Norton Rose Fulbright	Houston, TX	3537	$900.00	$525.00	$775.00	$515.00	$300.00	$400.00			National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Nossaman	Los Angeles, CA	148	$800.00	$370.00	$579.00	$490.00	$255.00	$340.00	$495.00	$440.00	$550.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Nutter McClennen & Fish	Boston, MA	146	$715.00	$470.00	$575.00	$460.00	$295.00	$375.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Ogletree Deakins	Atlanta, GA	668	$650.00	$250.00	$360.00	$365.00	$200.00	$260.00	$315.00	$230.00	$555.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	O'Melveny & Myers	Los Angeles, CA	721	$950.00	$615.00	$715.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Orrick Herrington & Sutcliffe	New York, NY	954	$1095.00	$715.00	$845.00	$375.00	$710.00	$560.00	$735.00	$685.00	$850.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Parker Poe Adams & Bernstein	Charlotte, NC	185	$500.00	$425.00	$450.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Paul Hastings	New York, NY	889	$900.00	$750.00	$815.00	$755.00	$335.00	$540.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Paul, Weiss, Rifkind, Wharton & Garrison	New York, NY	854	$1120.00	$760.00	$1040.00	$735.00	$595.00	$678.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Pepper Hamilton	Philadelphia, PA	510	$950.00	$465.00	$645.00	$525.00	$280.00	$390.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Perkins Coie	Seattle, WA	861	$1000.00	$330.00	$615.00	$610.00	$215.00	$425.00	$635.00	$280.00	$800.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Pillsbury Winthrop Shaw Pittman	Washington, DC	591	$1070.00	$615.00	$865.00	$860.00	$375.00	$520.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Polsinelli	Kansas City, MO	616	$775.00	$325.00	$435.00	$350.00	$235.00	$279.00	$376.00	$300.00	$450.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Proskauer Rose	New York, NY	712	$950.00	$725.00	$880.00	$675.00	$295.00	$465.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Quarles & Brady	Milwaukee, WI	422	$625.00	$425.00	$519.00	$600.00	$210.00	$335.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Quinn Emanuel Urquhart & Sullivan	New York, NY	673	$1075.00	$810.00	$915.00	$675.00	$320.00	$410.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Reed Smith	Pittsburgh, PA	1555	$890.00	$605.00	$737.00	$530.00	$295.00	$420.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Richards, Layton & Finger	Wilmington, DE	124	$800.00	$600.00	$678.00	$465.00	$350.00	$414.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Riker Danzig Scherer Hyland & Perretti	Morristown, NJ	146	$495.00	$430.00	$455.00	$295.00	$210.00	$250.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Robinson & Cole	Hartford, CT	201	$700.00	$295.00	$500.00	$445.00	$215.00	$300.00
2014	Rutan & Tucker	Costa Mesa, CA	147	$675.00	$345.00	$490.00	$500.00	$230.00	$320.00
2014	Saul Ewing	Philadelphia, PA	240	$875.00	$375.00	$546.00	$590.00	$225.00	$344.00
2014	Schiff Hardin	Chicago, IL	317				$415.00	$250.00	$333.00
2014	Sedgwick	San Francisco, CA	342	$615.00	$305.00	$425.00	$475.00	$250.00	$325.00
2014	Seward & Kissel	New York, NY	143	$850.00	$625.00	$735.00	$600.00	$290.00	$400.00
2014	Seyfarth Shaw	Chicago, IL	779	$860.00	$375.00	$610.00	$505.00	$225.00	$365.00
2014	Sheppard Mullin Richter & Hampton	Los Angeles, CA	549	$875.00	$490.00	$685.00	$535.00	$275.00	$415.00
2014	Shumaker Loop & Kendrick	Toledo, OH	224	$595.00	$305.00	$413.00	$330.00	$160.00	$256.00
2014	Shutts & Bowen	Miami, FL	230	$660.00	$250.00	$430.00	$345.00	$195.00	$260.00

National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
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2014	**Skadden, Arps, Slate, Meagher & Flom**	New York, NY	1664	$1150.00	$845.00	$1035.00	$845.00	$340.00	$620.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Snell & Wilmer**	Phoenix, AZ	411	$845.00	$325.00	$525.00	$470.00	$180.00	$280.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Spilman Thomas & Battle**	Charleston, WV	131							$280.00	$215.00	$350.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Squire Patton Boggs**			$950.00	$350.00	$655.00	$530.00	$250.00	$355.00				National Law Journal, December 2014	Location data not available due to merger in 2014. Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Sterne, Kessler, Goldstein & Fox**	Washington, DC	122	$795.00	$450.00	$577.00	$470.00	$265.00	$346.00	$483.57	$450.00	$520.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Stevens & Lee**	Reading, PA	154	$800.00	$525.00	$625.00							National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Stoel Rives**	Portland, OR	365	$800.00	$300.00	$492.00	$465.00	$205.00	$287.00	$312.00	$280.00	$510.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Strasburger & Price**	Dallas, TX	217	$690.00	$290.00	$435.00	$365.00	$210.00	$270.00	$475.00	$300.00	$690.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	**Stroock & Stroock & Lavan**	New York, NY	285	$1125.00	$675.00	$960.00	$840.00	$350.00	$549.00	$979.00	$745.00	$1095.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	Taft Stettinius & Hollister	Cincinnati, OH	357	$535.00	$285.00	$415.00	$475.00	$200.00	$285.00
2014	Thompson & Knight	Dallas, TX	290	$740.00	$425.00	$535.00	$610.00	$240.00	$370.00
2014	Thompson Coburn	St. Louis, MO	317	$510.00	$330.00	$440.00	$350.00	$220.00	$270.00
2014	Troutman Sanders	Atlanta, GA	567	$975.00	$400.00	$620.00	$570.00	$245.00	$340.00
2014	Ulmer & Berne	Cleveland, OH	178	$415.00	$315.00	$380.00			
2014	Varnum	Grand Rapids, MI	133	$465.00	$290.00	$390.00			
2014	Venable	Washington, DC	533	$1075.00	$470.00	$660.00	$575.00	$295.00	$430.00
2014	Vinson & Elkins	Houston, TX	650	$770.00	$475.00	$600.00	$565.00	$275.00	$390.00
2014	Waller Lansden Dortch & Davis	Nashville, TN	178	$600.00	$350.00	$460.00	$335.00	$190.00	$245.00
2014	Weil, Gotshal & Manges	New York, NY	1157	$1075.00	$625.00	$930.00	$790.00	$300.00	$600.00

National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
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National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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2014	White & Case	New York, NY	1895	$1050.00	$700.00	$875.00	$1050.00	$220.00	$525.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Wiley Rein	Washington, DC	277	$950.00	$550.00	$665.00	$535.00	$320.00	$445.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Williams Mullen	Richmond, VA	233	$410.00	$360.00	$385.00	$350.00	$260.00	$295.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Willkie Farr & Gallagher	New York, NY	526	$1090.00	$790.00	$950.00	$790.00	$350.00	$580.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Wilmer Cutler Pickering Hale and Dorr	Washington, DC	988	$1250.00	$735.00	$905.00	$695.00	$75.00	$290.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Winston & Strawn	Chicago, IL	822	$995.00	$650.00	$800.00	$590.00	$425.00	$520.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Wolff & Samson	West Orange, NJ	125	$450.00	$325.00	$400.00	$450.00	$225.00	$340.00	National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Womble Carlyle Sandridge & Rice	Winston-Salem, NC	492	$640.00	$470.00	$554.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report
2014	Wyatt Tarrant & Combs	Louisville, KY	202	$500.00	$280.00	$418.00				National Law Journal, December 2014	Full-time equivalent (FTE) attorneys at the firm and the city of the firm's largest U.S. office as listed in the 2014 NLJ 350 report

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EXHIBIT 3

AIS RISK CONSULTANTS, INC.

Consulting Actuaries · Insurance Advisors

4400 Route 9 South · Suite 1000 · Freehold, NJ 07728 · (732) 780-0330 · Fax (732) 780-2706

Date: April 30, 2020

To: Pamela Pressley
Consumer Watchdog

From: Allan I. Schwartz

Re: Bill for Actuarial Analysis of
Pacific Specialty Ins. Co. - Homeowners, PERR-131814807, File No. 19-618

Name	Time	Hourly Rate	Time Charges
Allan Schwartz	43.8	$805	$35,259.00
Katherine Tollar	17.4	$370	$6,438.00
Time Charges			**$41,697.00**

Time for Allan I. Schwartz

Actuarial Analysis of
Pacific Specialty Ins. Co. - Homeowners, PERR-131814807, File No. 19-618

Date	Description	Time
4/2/2019	Review filing, work on PFH	3.9
4/3/2019	Review filing, work on PFH, e mail with CWD	1.6
1/14/2020	Work on rate analysis	3.5
1/15/2020	Work on rate analysis	4.0
1/16/2020	Work on rate analysis	3.2
1/17/2020	Work on rate analysis	4.1
1/20/2020	Work on rate analysis	2.2
1/21/2020	Work on rate analysis	2.3
3/9/2020	Work on rate analysis, memo, exhibits	2.5
3/10/2020	Work on rate analysis, memo, exhibits	4.2
3/11/2020	Work on rate analysis, memo, exhibits	1.5
3/12/2020	Work on rate analysis, memo, exhibits	1.0
3/16/2020	Review docs / CDI analysis in preparation for conf call Call with CWD (PP & DS) Conf Call with PS, CDI, CWD	0.8 0.2 0.9
3/17/2020	Review prior PSIC filings, work on additional comments	3.4
3/18/2020	Review prior PSIC filings, work on additional comments	1.8
3/25/2020	Review response document from PSIC, e mails with CWD	0.4
3/26/2020	Work on alternate rate calculations, prep for Conf Call	1.1
3/27/2020	Conf Call with CDI & CWD Call with CWD	0.4 0.2
4/3/2020	Call with CWD (PP, DS, CB) re: possible settlement	0.5
4/15/2020	Review proposed stipulation	0.1
Total		43.8

Katherine Tollar

Consumer Watch Dog
Pacific Specialty Homeowners; 19-618

Time Spent

Date	Activity	Time
04/01/2019	Made initial review of rate filing. Worked on trend and templates.	0.8
04/02/2019	Wrote petition issues.	0.6
04/03/2019	Wrote petition issues.	0.2
11/13/2019	Began analysis for phone conference.	1.10
11/14/2019	Continued analysis for phone conference.	1.30
12/10/2019	Began text.	1.80
12/11/2019	Continued text.	1.00
01/14/2020	Reviewed previous work and discussed issues with Allan	1.30
01/15/2020	Prepared Excel files to be checked.	0.50
01/17/2020	Prepared Excel files to be checked.	0.80
01/21/2020	Reviewed new company submissions to SERFF.	0.50
01/27/2020	Reviewed new company submissions to SERFF.	0.70
03/10/2020	Worked on phone conference text and exhibits.	0.80
03/11/2020	Worked on phone conference text and exhibits.	4.20
03/12/2020	Worked on phone conference text and exhibits.	0.70
03/18/2020	Worked on phone conference text and exhibits.	0.50
03/26/2020	Updated rate template with different trends.	0.60
	Total	17.40

PROOF OF SERVICE
BY OVERNIGHT OR U.S. MAIL, FAX TRANSMISSION,
EMAIL TRANSMISSION AND/OR PERSONAL SERVICE

State of California, City of Los Angeles, County of Los Angeles

I am employed in the City and County of Los Angeles, State of California. I am over the age of 18 years and not a party to the within action. My business address is 6330 South San Vicente Boulevard, Suite 250, Los Angeles, California 90048, and I am employed in the city and county where this service is occurring.

On June 9, 2020, I caused service of true and correct copies of the documents entitled

- **CONSUMER WATCHDOG'S REQUEST FOR COMPENSATION**
- **DECLARATION OF PAMELA PRESSLEY**
- **CONSUMER WATCHDOG'S NOTICE OF WITHDRAWAL OF PETITION FOR HEARING**

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

1. If marked FAX SERVICE, by facsimile transmission this date to the FAX number stated to the person(s) named.

2. If marked EMAIL, by electronic mail transmission this date to the email address stated.

3. If marked U.S. MAIL or OVERNIGHT or HAND DELIVERED, by placing this date for collection for regular or overnight mailing 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 and for sending of Overnight mail. If mailed by U.S. Mail, these envelopes would be deposited this day in the ordinary course of business with the U.S. Postal Service. If mailed Overnight, these envelopes would be deposited this day in a box or other facility regularly maintained by the express service carrier, or delivered this day to an authorized courier or driver authorized by the express service carrier to receive documents, in the ordinary course of business, fully prepaid.

I declare under penalty of perjury that the foregoing is true and correct. Executed on June 9, 2019 at Los Angeles, California.

Kaitlyn Gentile

Service List

Daniel Goodell, Chief Counsel Emily Gallagher, Staff Counsel Daniel Wade, Staff Counsel Rate Enforcement Bureau **California Department of Insurance** 45 Fremont Street, 21st Floor San Francisco, CA 94105 Tel. (415) 538-4111 Fax (415) 904-5490 Daniel.Goodell@insurance.ca.gov Emily.Gallagher@insurance.ca.gov Daniel.Wade@insurance.ca.gov	☐ FAX ☐ U.S. MAIL ☐ OVERNIGHT MAIL ☐ HAND DELIVERED ☒ EMAIL
Shary Agharaad, State Filings Analyst 1200 N. Federal Hwy, #309 Boca Raton, FL 33432 Tel. (561) 948-2998 sagharaad@perrknight.com	☐ FAX ☐ U.S. MAIL ☐ OVERNIGHT MAIL ☐ HAND DELIVERED ☒ EMAIL
Edward Wu Staff Counsel and Public Advisor Office of the Public Advisor **California Department of Insurance** 300 South Spring Street, 12th Floor Los Angeles, CA 90013 Tel. (213) 346-6635 Fax (213) 897-9241 Edward.Wu@insurance.ca.gov	☐ FAX ☐ U.S. MAIL ☐ OVERNIGHT MAIL ☐ HAND DELIVERED ☒ EMAIL
Spencer Y. Kook Attorney for Applicant **Hinshaw & Culbertson LLP** 633 West 5th Street, 47th Floor Los Angeles, CA 90071 Tel. (213) 680-2800 Fax (213) 614-7399 skook@hinshawlaw.com	☐ FAX ☐ U.S. MAIL ☐ OVERNIGHT MAIL ☐ HAND DELIVERED ☒ EMAIL

Kara Holzwarth
General Counsel
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Pacific Specialty Insurance Company
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Palo Alto, CA 94303
kholzwarth@pacificspecialty.com

☐ FAX
☐ U.S. MAIL
☐ OVERNIGHT MAIL
☐ HAND DELIVERED
☒ EMAIL