

MDL NOS. 13-0123, 13-0130 and 13-0418

IN RE MARCH 29, 2012 AND APRIL 20, §
2012 HAIL STORM LITIGATION §

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IN THE DISTRICT COURT

HIDALGO COUNTY, TEXAS

206TH JUDICIAL DISTRICT

**RECOMMENDATION NO. 4 OF SPECIAL MASTER REGARDING MASTER
DISCOVERY FOR COMMERCIAL CASES**

Pursuant to my appointment as Special Master in the above-referenced MDL proceedings, I hereby recommend that the following sets of written discovery, attached hereto as Exhibits 1 through 9, be released as the Master Discovery for Commercial Cases to be utilized in these proceedings:

- Exhibit 1 Discovery to Plaintiffs, including Interrogatories and Requests for Production of Documents;
- Exhibit 2 Claim Specific Requests for Production of Documents to Defendant Insurer;
- Exhibit 3 Claim Specific Interrogatories to Defendant Insurer;
- Exhibit 4 Institutional Requests for Production of Documents to Defendant Insurer;
- Exhibit 5 Institutional Interrogatories to Defendant Insurer;
- Exhibit 6 Requests for Production of Documents to Defendant Adjusting Company;
- Exhibit 7 Interrogatories to Defendant Adjusting Company;
- Exhibit 8 Requests for Production of Documents to Individual Defendant;
- Exhibit 9 Interrogatories to Individual Defendant.

It is expressly understood and agreed that all parties shall retain the right to object in response to the Master Discovery for Commercial Cases after being served with the discovery, following completion of early mediation as required by Section VI of Case Management Order No. 1. The parties further agree that responses and objections shall be served in accordance with the time and manner required by the TEXAS RULES OF CIVIL PROCEDURE.

IT IS SO RECOMMENDED.

SIGNED this 1/13/14.



ROBERTO L. RAMIREZ
Special Master

IN RE MARCH 29, 2012 AND APRIL 20,
2012 HAIL STORM LITIGATION

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IN THE DISTRICT COURT

HIDALGO COUNTY, TEXAS

206TH JUDICIAL DISTRICT

MASTER DISCOVERY TO PLAINTIFF(S) IN COMMERCIAL CASES

Definitions

1. “You” or “Your” means the Plaintiff as well as its officers, directors, principals, and anyone authorized to act on Plaintiff’s behalf with regard to The Claim.
2. “The Policy” means the insurance policy that is the basis of claims made against Defendant in this lawsuit.
3. “Insured Location” means the real property at the location described in the Policy declarations that is the subject of the litigation.
4. “Subject Hail Storm” means the hail storm occurring either on or about March 29, 2012 or April 20, 2012.
5. “Insured Premises” means the Buildings and Structures and permanently installed machinery and equipment located at the Insured Location that is the subject of the litigation.
6. “Buildings and Structures” includes completed additions, fixtures, including outdoor fixtures, permanently installed machinery, and permanently installed equipment.
7. “Personal Property” means Your personal property in apartments, rooms, or common areas of the Insured Premises furnished by You as landlord and/or personal property owned by You that is used to maintain or service the Buildings or Structures at the Insured Location including fire extinguishing equipment, outdoor furniture, floor coverings, and appliances used for refrigeration, ventilating, cooking, dishwashing, or laundering.
8. “Business Personal Property” means the definition set forth in The Policy, or, alternatively, if no definition is set forth in The Policy, property located on the buildings at the Insured Location or in the open or in a vehicle within 100 feet of the Insured Location including property You own that is used in Your business, property of others that is in Your care, custody, or control, tenant’s improvements and betterments (fixtures, alterations, installations, or additions) made a part of the building or structure You occupy but do not own and you acquired or made at Your expense but cannot legally

remove, and leased personal property which You have a contractual responsibility to insure.

9. "Business Income" means the definition set forth in The Policy, or, alternatively, if no definition is set forth in The Policy, the net income (net profit or loss before income taxes) that would have been earned or incurred if no physical loss or damage had occurred, but not including any net income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the covered cause of loss on customers or on other businesses, and continuing normal operating expenses incurred including payroll.
10. "Extra Expense" means the definition set forth in The Policy, or, alternatively, if no definition is set forth in The Policy, any necessary expenses You incurred as a result of damage to the Insured Premises caused by the Subject Hail Storm to avoid or minimize the suspension of business and to continue operations at the Insured Premises or to minimize the suspension of business, if You could not continue operations.
11. "Your Counsel" means the attorney or attorneys who are representing or have represented You either with regard to the claim or in this lawsuit.
12. "The Claim" means the insurance claim made the basis of this lawsuit.
13. "Written Communication" means the conveyance of information by a writing, whether by letters, e-mails, memoranda, handwritten notes and/or faxes.
14. "Document" means letters, words or numbers or their equivalent, set down by handwriting, typewriting, printing, photostating, photographing, magnetic or electronic impulse, mechanical or electronic recording, or other form of data compilation. "Document" specifically includes information that exists in electronic or magnetic form.
15. "Date" means the exact date, month and year, if ascertainable, or, if not, the best available approximation.

Instructions

1. You are requested to produce color photographs, video recordings and audio recordings that were created or stored electronically and are responsive to the Requests for Production below.
2. You are requested to produce electronic or magnetic data responsive to the Requests for Production below in tiff or pdf searchable format, including e-mail, instant message and pdf forms of the documents.
3. All requests seek non-privileged information and/or documents.

INTERROGATORIES TO PLAINTIFF(S) IN COMMERCIAL CASES

INTERROGATORY NO. 1:

Please state the name, address and telephone number of each person who will be called as a trial witness and give a brief statement of each person's connection with the case.

ANSWER:

INTERROGATORY NO. 2:

What date did You first report Your claim to the insurance company, in what manner (*e.g.*, telephone, in person, written communication), what is the name of the person who reported the claim, and who did You or the person who reported the claim on Your behalf speak to or communicate with in doing so, if You know?

ANSWER:

INTERROGATORY NO. 3:

Were You or anyone acting on Your behalf present during any inspection performed by the insurance company? If yes, identify the date(s) of such inspection(s), describe any statements made by You during such inspection(s), and state each area of the interior and exterior and item of contents (if any) that was inspected. For anyone present on Your behalf, state that person's name, address, telephone number and relationship to You, if any (*e.g.*, owner, property manager, maintenance person, contractor, or public adjuster).

ANSWER:

INTERROGATORY NO. 4:

Following the inspection(s), did You engage in any additional communications (*e.g.*, telephone, in person, Written Communication) with the insurance company? If yes, provide the following information:

- a. the date of such communication(s);
- b. the manner of such communication(s);

- c. the person to whom You communicated;
- d. the reason for the communication(s);
- e. for any telephonic communication(s), identify who initiated the phone call and the telephone number from which You called or on which You received the call; and
- f. the general substance of the communication.

ANSWER:

INTERROGATORY NO. 5:

Did You make any attempts to sell the Insured Premises between July 1, 2008 and the present? If yes, provide the following information:

- a. Date(s) of attempted sale;
- b. Initial asking price and any subsequent asking prices;
- c. Identify whether there were any offers to purchase, and if so, identify the amount(s) of the offers;
- d. Identify the person(s) who made the offer(s) (identify by name and contact information); and
- e. Identify the agent(s) and/or broker(s) who represented You (identify by name and contact information).

ANSWER:

INTERROGATORY NO. 6:

Do You currently own the Insured Premises? If yes, please identify any other non-parties (e.g., business entities, business partners, spouses, ex-spouses, adult or minor children, other relatives or other non-parties) who may have an insurable interest in the Insured Premises, any mortgage-holder with an interest in the Insured Premises, and any person and/or entity who may be a Loss Payee under The Policy.

ANSWER:

INTERROGATORY NO. 7:

Did You make any repairs, renovations or improvements greater than \$500.00 to any of those areas of the Insured Premises that are being claimed as damaged in this lawsuit between July 1, 2008 and the present (excluding any repairs, renovations or improvements made for damages caused by the Subject Hail Storm)? If yes, for each item of repair, renovation or improvement, state the following:

- a. The date(s) and scope of such repair(s), renovation(s) or improvement(s);
- b. The nature of and reason or cause for such repair(s), renovation(s), or improvement(s);
- c. The person(s), entity, (or entities) who made such repair(s), renovation(s), or improvement(s) (identify by name and contact information);
- d. The cost actually spent to make such repair(s) renovation(s) or improvement(s).

ANSWER:

INTERROGATORY NO. 8:

From July 1, 2008 to the date of the Subject Hail Storm, were any of those areas of the Insured Premises that are being claimed as damaged in this lawsuit damaged, or otherwise in need of repair greater than \$500.00? If yes, state the following:

- a. Describe all such damage (including exact location of such damage, *e.g.*, reception area of Suite B, roof, fence);
- b. State the date(s) and manner (*e.g.*, windstorm, hurricane, flood, pipe leak, hail storm, explosion, wear and tear, age, etc.) in which such damage occurred;
- c. State whether a claim was made for such damage to any insurance company, and if so, identify the name of the insurance company, policy number and claim number;
- d. If a claim was made for such damage to any insurance company, state the amount of money, if any, You received as a result of said claim; and
- e. If no money was paid to You for the claim or if the claim was denied, state Your understanding of the reason(s) why the insurance company did not pay anything on the claim or denied the claim.

ANSWER:

INTERROGATORY NO. 9:

If You are making a claim for Personal Property and/or Business Personal Property damaged or destroyed by the Subject Hail Storm and for which You seek damages in this lawsuit, identify the following:

- a. Description of the Personal Property and/or Business Personal Property (including quantity, age, make, and model);
- b. Nature of the damage;
- c. State whether, when, and in what manner You notified the insurance company of such damage, and provided the insurance company with an inventory list of damaged Personal Property and/or Business Personal Property;
- d. State the actual cost of repair or replacement for each item (including date such cost was incurred and method of payment) (PLEASE NOTE THAT THIS SUBPART MAY BE SATISFIED BY FULL RESPONSE AND REFERENCE TO REQUEST FOR PRODUCTION NO. 1);

ANSWER:

INTERROGATORY NO. 10:

If You are making a claim for actual loss of Business Income You sustained as a result of the Subject Hail Storm and for which You seek damages in this lawsuit, identify the following:

- a. The date(s) which You claim you sustained an actual loss of Business Income due to the necessary suspension of your operations and the reason(s) why You contend you sustained an actual loss of Business Income due to the necessary suspension of your operations;
- b. The amount of the actual loss of Business Income You contend You sustained due to the necessary suspension of Your operations as a result of the Subject Hail Storm;
- c. An accounting of and explanation for how You calculated of the actual loss of Business Income you contend You sustained due to the necessary suspension of Your operations as a result of the Subject Hail Storm;

- d. The name, address, and telephone number of the person, whether Your accountant or otherwise, who can best attest to Your alleged actual loss of Business Income You contend You sustained due to the necessary suspension of Your operations as a result of the Subject Hail Storm; and
- e. State whether You notified Your insurance company of such actual loss of Business Income You contend You sustained due to the necessary suspension of Your operations as a result of the Subject Hail Storm and, if so, when, to whom, and by what means You provided such notice.

ANSWER:

INTERROGATORY NO. 11:

If You are making a claim for damages to Your Insured Premises that You contend were caused by the Subject Hail Storm, state the following:

- a. Description of the damage (including exact location of such damage, *e.g.*, reception area of Suite B, roof, fence), and approximate date any such damage was first observed);
- b. State whether You notified the insurance company of such damage, and if so, the Date You notified the insurance company and in what manner; and
- c. Identify all persons (by name, address, telephone number and relation to You, if any) who inspected the damages after the Subject Hail Storm, the Date of all such inspections, and whether or not You received any Written Communication or Document resulting from any such inspection. This inquiry is not seeking information concerning inspections conducted by the insurance company or anyone acting on its behalf.

ANSWER:

INTERROGATORY NO. 12:

Did You obtain any construction bids, reports, appraisals, quotes or estimates concerning the damage identified in Interrogatory No. 11 above? If yes, state the following:

- a. The person(s), entity, or entities who provided such bid, report, appraisal, quote or estimate (identify by name and contact information);
- b. The date each such person or entity inspected the Insured Premises;

- c. The date such bid, report, appraisal, quote or estimate was provided to You;
- d. The cost actually spent, if any, for such bid, report, appraisal, quote or estimate; and
- e. Whether You provided such bid, report, appraisal, quote or estimate to Your insurance company, and if so, the date upon which such document(s) was/were provided.

ANSWER:

INTERROGATORY NO. 13:

Have You made any repairs, renovations or replacements to the items of damage listed in Interrogatory No. 11 above? If yes, state the following for each item of damage listed in Interrogatory No. 11 above that has since been repaired, renovated or replaced:

- a. The nature and date(s) of such repair(s), renovation(s) or replacement(s);
- b. The person(s), entity, or entities who made such repair(s), renovation(s) or replacement(s) (identify by name and contact information);
- c. The cost actually spent to make such repair(s), renovation(s) or replacement(s);
- d. If some, but not all, damage has been repaired, renovated or replaced, the remaining damage that has not been repaired, renovated or replaced; and
- e. State whether You notified Your insurance company of such repair(s), renovation(s) or replacement(s), and if so, the date You notified the insurance company and in what manner.

ANSWER:

INTERROGATORY NO. 14:

For each and every element of damages other than economic damages sought and fully disclosed in response to Defendant's Request for Disclosure 194.2(d), please identify the element of damage sought, state the total amount sought and/or the amount for which You will ask the jury to award You, and state the method and basis for calculating said amount.

ANSWER:

INTERROGATORY NO. 15:

When was the date You anticipated litigation with respect to The Claim?

ANSWER:

INTERROGATORY NO. 16:

Identify all person(s) or entity(ies) performing any repairs, renovations or improvements greater than \$500.00 to the Insured Premises from July 1, 2008 to the present (including the name, date and description of work, address and telephone number).

ANSWER:

INTERROGATORY NO. 17:

Identify all contractor(s), engineer(s) or other person(s) or entity(ies) who inspected or provided You with a bid or estimate greater than \$500.00, an evaluation, or a report concerning the Insured Premises from July 1, 2008 to the present (including the name, date and description of work, address and telephone number).

ANSWER:

INTERROGATORY NO. 18:

Pursuant to Rule 192.3(e) of the Texas Rules of Civil Procedure, for each consulting expert, or expert who is not expected to be called as a witness but whose work product 1) forms the basis either in whole or in part of the opinions of an expert who is to be called as a witness and/or 2) has been reviewed or relied upon by a testifying expert witness, please state:

- a. Name, address and telephone number of such expert;
- b. The opinions related to this case, such expert has communicated to Your testifying experts;
- c. The materials the expert has reviewed and what tests the expert has performed;
- d. The number of times that expert has been retained by a plaintiff in any case;

- e. The number of times that expert has been retained by a defendant in any case;
- f. The number of times that expert has been retained by the attorney representing any Plaintiffs in this suit;
- g. The number of times that expert has been retained by the attorney representing any Defendants in this suit; and
- h. The amount of compensation received or to be received in this case.

ANSWER:

INTERROGATORY NO. 19:

If You have been a party to a lawsuit regarding property damage to the Insured Premises within the last ten (10) years, please state the cause number, style of the lawsuit, and the court in which it was filed.

ANSWER:

INTERROGATORY NO. 20:

If You contend the insurance company or anyone acting on its behalf made any misrepresentation(s) regarding the Policy or the damage resulting from Subject Hail Storm, please state the following:

- a. The identity of the person who made any such alleged misrepresentation(s), the date and location such was made, and the identity of all individuals present when the communication(s) was made;
- b. State the specific misrepresentation(s) made and why You contend such was a misrepresentation(s);
- c. The steps You took or did not take in reliance upon the representation or statement; and
- d. The damage(s) You contend were caused by Your reliance on that representation or statement.

ANSWER:

INTERROGATORY NO. 21:

If You contend the insurance company or anyone acting on its behalf committed fraud, state the specific conduct or activity and the factual bases for Your contention that such conduct or activity was fraudulent, the steps You took or did not take in reliance upon the alleged fraud, and the damage(s) You contend were caused by Your reliance on the alleged fraud.

ANSWER:

INTERROGATORY NO. 22:

For each tenant of the Insured Premises from July 1, 2008 to the present, please state

- a. The name of the tenant or tenant business [For any tenant or tenant business occupying the Insured Premises at the time of the Subject Hail Storm, please note, "TENANT AT THE TIME OF THE SUBJECT HAIL STORM"];
- b. The address of the tenant or tenant business at the Insured Premises (*e.g.* the suite or mailing address for said tenant or tenant business at the Insured Premises);
- c. The telephone number of the tenant or tenant business;
- d. The name of the primary contact person for such tenant or tenant business;
- e. The approximate duration of the tenancy from the Date at the start of the tenancy to the Date at the end of the tenancy;
- f. For all former tenants or former tenant businesses that were tenants from July 1, 2008 and after, but are no longer current tenants please provide their current address and telephone number or, if not known to You, their last known address and telephone number; and
- g. For all tenants occupying the Insured Premises at the time of the Subject Hail Storm, please state whether the tenant made an insurance claim for property damage (real, personal, and/or business personal property).

ANSWER:

INTERROGATORY NO. 23:

Please state, to Your knowledge, the age of each category of damaged property, (*e.g.* roof, gutters, siding, fence, sheetrock, paint, flooring, cabinets, electrical, specific Personal Property items, specific Business Personal Property items) which You contend were damaged as a result of the Subject Hail Storm. To the extent the category of the damaged property is the same age as the Insured Building, simply so indicate.

ANSWER:

INTERROGATORY NO. 24:

Please identify by name, address, and telephone number the chief maintenance person responsible for maintaining the Insured Premises: (a) at the time of the Subject Hail Storm; and (b) from July 1, 2008 to the present.

ANSWER:

INTERROGATORY NO. 25:

Describe generally how maintenance requests for the Insured Premises and/or reports of damage to the Insured Premises are turned in, collected, logged, tracked, processed, and addressed. Included in your response, please identify the person or persons responsible for the intake of same since July 1, 2008, the person or persons responsible for the intake of same at the time of the Subject Hail Storm, the person or persons responsible for monitoring the resolution of same over the last five years, and the person or persons responsible for monitoring the resolution of same at the time of the Subject Hail Storm. If said persons are not employees of Yours or are no longer employees of Yours, please provide their current address and telephone number or, if not known to You, their last known address and telephone number.

ANSWER:

INTERROGATORY NO.26:

If there is any unrepaired damage to the Insured Premises immediately prior to the Subject Hail Storm, please:

- a. Identify the area of such unrepaired damage (*e.g.* reception area of Suite B);

- b. Identify the surface that was damaged (e.g. ceiling tile, the wall sheetrock, the window sill, the carpet, etc.);
- c. State when such unrepaired damage was discovered or became known to You; and
- d. State why such unrepaired damage occurred, if you know (e.g. hurricane, hail damage, plumbing discharge, roof leak, HVAC overflow, etc.).

ANSWER:

INTERROGATORY NO. 27:

Please state the name and address of every insurance carrier which provided You coverage for property damage to the Insured Premises from July 1, 2008 to the present and the approximate policy period during which you were insured by such carrier(s). Additionally, for every insurance claim for property damage made on the Insured Premises (a) prior to the Subject Hail Storm; (b) for the Subject Hail Storm; and (c) after the Subject Hail Storm, please identify the name of the carrier handling said claim, the claim number, the date of loss, and give a brief description of the reason for the claim (e.g. Hurricane Dolly, hail storm, fire, plumbing leak, etc.).

ANSWER:

INTERROGATORY NO. 28:

Regarding The Claim, please state:

- a. The date and manner in which You gave notice of The Claim to Your insurance carrier;
- b. The date You contend that You had furnished Your insurance carrier with all requested items, statements, and forms required to secure final proof of loss;
- c. The date You submitted a verified proof of loss to Your insurance carrier and please describe what measures You undertook to determine the amounts set forth in the proof of loss and identify by name, address, and telephone number any persons who assisted in preparing that proof of loss;
- d. The date You contend Your insurance carrier notified You, in writing, of acceptance or rejection of the claim;

- e. The date, if any, Your insurance carrier notified you that it would pay all or part of Your claim;
- f. If You contend that any payment on The Claim was not received in proximity to the date upon which it was issued, briefly describe the basis for your contention; and
- g. If You contend that Your insurance carrier's acts or omissions constituted a violation of the Prompt Payment of Claims statute, why?

ANSWER:

INTERROGATORY NO. 29:

Did any additional damage to Your Insured Premises, Personal Property, and/or Business Personal Property occur after the insurance carrier's last inspection during the handling of The Claim and/or was any additional damage discovered after that inspection? If so, please describe the damage which occurred and/or was discovered after the insurance carrier's last inspection during the handling of the claim, state whether You informed the carrier about this damage, and, if so, describe how.

ANSWER:

INTERROGATORY NO. 30:

With regard to all steps and/or measures taken to protect Your Insured Premises, Personal Property, and Business Personal Property from further damage between the time of the Subject Hail Storm and the present, please describe such steps and/or measures which were taken including the area of the Your Insured Premises at which they were taken, state on what Date or Dates such steps and/or measures were taken, and identify by name, address, and telephone number the identity or the persons and/or entities who took each such step and/or measure.

ANSWER:

INTERROGATORY NO. 31:

If any portion of any Building on Your Insured Premises had been vacant for more than 60 consecutive days immediately preceding the Subject Hail Storm, please identify by suite number, address, or location each portion of the Building which had so been vacant, whether You contend the vacant portion of the Building sustained water damage due to the Subject Hail Storm, state the square footage of each such vacant space, and state the total square footage of the Buildings at Your Insured Premises at the time of the Subject Hail Storm.

ANSWER:

INTERROGATORY NO. 32:

If You are claiming that one or more of the heating, ventilation, and air conditioning (HVAC) units including any rooftop units at the Insured Premises were damaged by the Subject Hail Storm, please

- a. state when the HVAC unit or units were originally installed;
- b. state when the HVAC unit or units were last maintained or repaired;
- c. state what person or entity (including name, address, and telephone numbers) is responsible for the maintenance of the HVAC unit or units;
- d. state whether any insurance claims have been made on the HVAC other than for damage due to the Subject Hail Storm and, if so, for each such claim, state the date of loss, the name of the insurance carrier with which the claim was filed, the cause of the loss, and the amount of money, if any, that was paid on the claim;
- e. if the HVAC unit or units were damaged at any time other than during the Subject Hail Storm, briefly describe the damage, the cause of the damage, and state whether it was repaired; and
- f. if the HVAC unit or units have been repaired in the last five years, briefly describe the repairs, the reason for the repairs, and state what persons or entities (including name, address, and telephone numbers) have performed such repairs.

ANSWER:

INTERROGATORY NO. 33:

Please describe all measures and/or steps undertaken by You, prior to filing suit, to inspect the Insured Premises for damages resulting from the Subject Hail Storm and/or to identify such damages, state the name, address, and telephone number of all persons acting on Your behalf in inspecting the Insured Property for damages resulting from the Subject Hail Storm and/or identifying such damages, and state the date or dates such measures and/or steps were taken.

ANSWER:

INTERROGATORY NO. 34:

If You are making a claim for Extra Expense, please state the following:

- a. The period of time You contend it took to repair, rebuild, or replace the Insured Premises with reasonable or similar quality following the Subject Hail Storm;
- b. The amount of Extra Expense You contend You incurred in order to avoid or minimize the suspension of Your business and to continue operations at the Insured Premises or to minimize the suspension of business, if You could not continue operations as a result of the Subject Hail Storm;
- c. An accounting of and explanation for how You calculated the Extra Expense You contend You incurred in order to avoid or minimize the suspension of Your business and to continue operations at the Insured Premises or to minimize the suspension of business, if You could not continue operations as a result of the Subject Hail Storm;
- d. The name, address, and telephone number of the person, whether Your accountant or otherwise, who can best attest to the Extra Expense You contend You incurred in order to avoid or minimize the suspension of Your business and to continue operations at the Insured Premises or to minimize the suspension of business, if You could not continue operations as a result of the Subject Hail Storm; and
- e. State whether You notified Your insurance company of such Extra Expense You contend You incurred in order to avoid or minimize the suspension of Your business and to continue operations at the Insured Premises or to minimize the suspension of business, if You could not continue operations as a result of the Subject Hail Storm, and if so, when, to whom, and by what means You provided such notice.

ANSWER:

INTERROGATORY NO. 35:

For any documents produced in response to Request for Production No. 24, please identify which of the documents produced relate to the Subject Hail Storm.

ANSWER:

REQUESTS FOR PRODUCTION TO PLAINTIFF(S) IN COMMERCIAL CASES

REQUEST FOR PRODUCTION NO.1:

Produce all documents and/or tangible things which reflect, document, prove, describe, and/or depict property damage sustained at and/or to Your Insured Premises as a result of the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 2:

Produce all photographs and video footage of all property damage You contend occurred to Your Insured Premises as a result of the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 3:

If You are making a claim for damages to Your Insured Premises that You contend were caused by the Subject Hail Storm and for which You seek damages in this lawsuit, produce all construction bids, contracts, reports, appraisals, quotes, repair estimates, and receipts concerning the damage to Your Insured Premises (whether the repairs and replacements have taken place yet or not).

RESPONSE:

REQUEST FOR PRODUCTION NO. 4:

If You are making a claim for damages to Your Insured Premises that You contend were caused by the Subject Hail Storm and for which You seek damages in this lawsuit, produce any and all Written Communications between You, including anyone representing You, and the insurance company, and anyone representing the insurance company concerning Your claim for damages to Your Insured Premises, including but not limited to any and all proofs of loss (as that term is used in the applicable policy).

RESPONSE:

REQUEST FOR PRODUCTION NO. 5:

Produce a copy of all written communications between You and tenants at the Insured Premises regarding property damage to the Insured Premises including but not limited to storm damage, hail damage, wind damage, water leaks, water intrusion, water stains, water damage, plumbing leaks and/or discharges, HVAC leaks, discharges, and/or overflows, roof leaks, roof damage, and/or exterior damage from July 1, 2008 to the present to any of the areas of the Insured Premises that are being claimed as damaged in this lawsuit. This request includes but is not limited to complaints regarding such damage, notification(s) regarding such damage, documentation regarding such damage, and documentation regarding repairs to such damage.

RESPONSE:

REQUEST FOR PRODUCTION NO. 6:

Produce a copy of all Your internal communications including but not limited to e-mail correspondence regarding property damage to the Insured Premises including but not limited to storm damage, hail damage, wind damage, water leaks, water intrusion, water stains, water damage, sheetrock damage, flooring damage, roof leaks, roof damage, interior damage, and/or exterior damage from the Subject Hail Storm, suggested to be caused by the Subject Hail Storm, and/or believed to be caused by the Subject Hail Storm. This request includes but is not limited to complaints regarding such damage, notification(s) regarding such damage, documentation regarding such damage, and documentation regarding repairs to such damage.

RESPONSE:

REQUEST FOR PRODUCTION NO. 7:

Produce a copy of all Your internal communications regarding property damage to the Insured Premises including but not limited to storm damage, hail damage, wind damage, water leaks, water intrusion, water stains, water damage, plumbing leaks and/or discharges, HVAC leaks, discharges, and/or overflows, roof leaks, roof damage, and/or exterior damage from July 1, 2008 to the present to any of the areas of the Insured Premises that are being claimed as damaged in this lawsuit. This request includes but is not limited to complaints regarding such damage, notification(s) regarding such damage, documentation regarding such damage, and documentation regarding repairs to such damage.

RESPONSE:

REQUEST FOR PRODUCTION NO. 8:

Produce a copy of all written communications between You and repair contractors regarding property damage to the Insured Premises including but not limited to storm damage, hail damage, wind damage, water leaks, water intrusion, water stains, water damage, sheetrock damage, flooring damage, roof leaks, roof damage, interior damage, and/or exterior damage from the Subject Hail Storm., suggested to be caused by the Subject Hail Storm, and/or believed to be caused by the Subject Hail Storm. This request includes but is not limited to complaints regarding such damage, notification(s) regarding such damage, documentation regarding such damage, and documentation regarding repairs to such damage.

RESPONSE:

REQUEST FOR PRODUCTION NO. 9:

Produce a copy of all written communications between You and repair contractors regarding property damage to the Insured Premises including but not limited to storm damage, hail damage, wind damage, water leaks, water intrusion, water stains, water damage, plumbing leaks and/or discharges, HVAC leaks, discharges, and/or overflows, roof leaks, roof damage, and/or exterior damage from July 1, 2008 to the present to any of the areas of the Insured Premises that are being claimed as damaged in this lawsuit. This request includes but is not limited to complaints regarding such damage, notification(s) regarding such damage, documentation regarding such damage, and documentation regarding repairs to such damage.

RESPONSE:

REQUEST FOR PRODUCTION NO. 10:

Produce a copy of all written communications between You and tenants at the Insured Premises regarding the Subject Hail Storm, any insurance claim(s) resulting therefrom, and any lawsuit resulting therefrom. This request includes but is not limited to complaints regarding such damage, notification(s) regarding such damage, documentation regarding such damage, and documentation regarding repairs to such damage.

RESPONSE:

REQUEST FOR PRODUCTION NO. 11:

Produce a copy of all maintenance requests, maintenance logs, maintenance records, and/or maintenance reports regarding storm damage, hail damage, wind damage, water leaks, water intrusion, water stains, water damage, sheetrock damage, flooring damage, plumbing leaks and/or discharges, HVAC leaks, discharges, and/or overflows, roof leaks, roof damage, interior damage, and/or exterior damage to the Insured Premises from July 1, 2008 to the present to any of the areas of the Insured Premises that are being claimed as damaged in this lawsuit.

RESPONSE:

REQUEST FOR PRODUCTION NO. 12:

Produce a copy of a record that reflects the types of building maintenance program maintained by You at the Insured Premises.

RESPONSE:

REQUEST FOR PRODUCTION NO. 13:

Produce a copy of all leases for space at the Insured Premises covering the two-year period preceding the Subject Hail Storm through the present.

RESPONSE:

REQUEST FOR PRODUCTION NO. 14:

Produce all estimates, bids, invoices, receipts, and/or other documents evidencing proposals for and/or records of the completion of repairs at the Insured Premises which You contend were necessitated by the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 15:

Produce all documents including but not limited to invoices, receipts, records, and/or proof of payment evidencing the cost of completed repairs at the Insured Premises which You contend were necessitated by the Subject Hail Storm..

RESPONSE:

REQUEST FOR PRODUCTION NO. 16:

Produce a floor plan, blueprint, diagram, and/or layout sketch of Your Insured Premises which reflects the layout of Your Insured Premises at the time of the Subject Hail Storm and one that reflects the tenants of Your Insured Premises at the time of the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 17:

If You contend that one or more Defendants including but not limited to Your insurance carrier made any misrepresentations to You in conjunction with The Claim and/or committed fraud in conjunction with The Claim, produce all documents and/or tangible things which show or purport to show that You acted in reliance upon any such misrepresentations and/or fraud.

RESPONSE:

REQUEST FOR PRODUCTION NO. 18:

If You contend that one or more Defendants including but not limited to Your insurance carrier engaged in a conspiracy to commit fraud in conjunction with The Claim, produce all documents and/or tangible things which show or purport to show such a conspiracy to commit fraud.

RESPONSE:

REQUEST FOR PRODUCTION NO. 19:

If You contend that any alleged violation of the Texas Insurance Code in conjunction with The Claim by one or more Defendants including but not limited to Your insurance carrier was done knowingly, produce all documents and/or tangible things which show or purport to show that any such violation done knowingly.

RESPONSE:

REQUEST FOR PRODUCTION NO. 20:

If You are making a claim for Personal Property and/or Business Personal Property that You contend was damaged or destroyed by the Subject Hail Storm and for which You seek damages in this lawsuit, produce the following:

- a. Any and all manuals and/or warranty cards You have for such Personal Property and/or Business Personal Property;
- b. Any and all photographs and/or videos reflecting damage to such Personal Property and/or Business Personal Property;
- c. Any and all inventories of such Personal Property and/or Business Personal Property prepared by You before and after the Subject Hail Storm;
- d. Any and all inventories of such Personal Property and/or Business Personal Property prepared by others on Your behalf before and after the Subject Hail Storm;
- e. Any and all Written Communications, appraisals, quotes, estimates and cancelled checks (front and back) concerning value or replacement cost of such Personal Property and/or Business Personal Property within the last 5 years;
- f. Purchase receipts;
- g. If no documentation responsive to (f) is available on a particular item, please provide bank, debit card, credit card or online service account statements reflecting payment for that item (redacting all other personal and private information, *i.e.*, other purchases and payments, contained thereon); and
- h. Any and all Written Communications between You, including anyone representing You, and the insurance company, and anyone representing the insurance company concerning Your claim for damages to Personal Property and/or Business Personal Property, including but not limited to any and all proofs of loss (as that term is used in the applicable policy).

RESPONSE:

REQUEST FOR PRODUCTION NO. 21:

If You have cleaned, repaired or replaced any of the Personal Property and/or Business Personal Property You contend was damaged or destroyed by the Subject Hail Storm, produce the following:

- a. Purchase orders and invoices for all cleaning, repair and replacement;
- b. Purchase receipts for all cleaning, repair and replacement expenses;
- c. Any and all cancelled checks (front and back), bank, credit or debit statements, or online service account statements which reflect payment for such repairs, renovations and replacements (redacting all other personal and private information, *i.e.*, other purchases and payments, contained thereon); and
- d. Photographs and videos of all cleaned, repaired and replaced items.

RESPONSE:

REQUEST FOR PRODUCTION NO. 22:

Produce any and all written record(s), calendar(s), diaries or journals reflecting any of the events of the Subject Hail Storm or The Claim, including any communications between You, including anyone representing You, and the insurance company, and anyone representing the insurance company, concerning Your claim for damages following the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 23:

Concerning the Insured Premises at any time between July 1, 2008 and the present, produce the following:

- a. All engineering reports; and

- b. All photographs and videos that depict damage to those areas of the Insured Premises that are being claimed as damaged in this Lawsuit, taken both prior to and following the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 24:

Concerning repairs, renovations or improvements greater than \$500.00 made between July 1, 2008 and the present to any of those areas of the Insured Premises that are being claimed as damaged in this lawsuit, produce the following:

- a. All contracts, estimates, bids, invoices, receipts and other written agreements related to the repairs, renovations or improvements;
- b. All Written Communications related to the repairs, renovations and improvements (including communications between You and any mortgagee); and
- c. All photographs and videos of the area of the Insured Premises that was repaired, renovated or improved.

RESPONSE:

REQUEST FOR PRODUCTION NO. 25:

Concerning any attempted or actual sale or any purchase of the Insured Premises and/or improvements by You between July 1, 2008 and the present, produce the following:

- a. All earnest money contracts, Closing Statements, Disclosure Statements, and HUD-1 statements;
- b. All Written Communications and agreements concerning the condition of the Insured Premises and any areas of the Insured Premises in need of repair at the time of the attempted or actual sale; and
- c. All appraisal and inspection reports (including photos).

RESPONSE:

REQUEST FOR PRODUCTION NO. 26:

Produce all declaration pages and all copies of policies of insurance covering Your Insured Premises for property damage at the time of the Subject Hail Storm. However, You are not required to produce a copy of The Policy unless The Policy in Your possession is different than the Policy produced by Defendant.

RESPONSE:

REQUEST FOR PRODUCTION NO. 27:

Produce any and all Documents, including Written Communications, sent by You or by anyone representing You to the insurance company or to anyone representing the insurance company.

RESPONSE:

REQUEST FOR PRODUCTION NO. 28:

Produce any and all Documents, including Written Communications, sent to You or to anyone representing You by the insurance company or by anyone representing the insurance company.

RESPONSE:

REQUEST FOR PRODUCTION NO. 29:

If You have filed for Bankruptcy since January 1, 2012, please produce a copy of the Bankruptcy petition and any Documents reflecting the discharge of the Bankruptcy.

RESPONSE:

REQUEST FOR PRODUCTION NO. 30:

Produce all Documents relating to any actual foreclosure of the Insured Premises since January 1, 2012.

RESPONSE:

REQUEST FOR PRODUCTION NO. 31:

For any consulting expert whose mental impressions or opinions have been reviewed by a testifying expert, produce all documents or tangible things that have been provided to, reviewed by, or prepared for the testifying expert.

RESPONSE:

REQUEST FOR PRODUCTION NO. 32:

Pursuant to Texas Rule of Evidence 609(f), provide all documents evidencing conviction of a crime which You intend to use as evidence to impeach any party or witness.

RESPONSE:

REQUEST FOR PRODUCTION NO. 33:

Produce all documents you referenced, consulted, relied upon, and/or considered in preparing all "Proofs of Loss" You submitted to Your insurance carrier regarding The Claim and/or Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 34:

If You are claiming loss of Business Income due to physical loss or damage to Your Insured Premises from the Subject Hail Storm, produce all documents You provided to Your insurance company as proof of same.

RESPONSE:

REQUEST FOR PRODUCTION NO. 35:

If You are claiming loss of Business Income due to physical loss or damage to the Insured Premises from the Subject Hail Storm, produce the following:

- a. All accountings of Your net income (net profit or loss before income taxes) that You claim You would have earned or incurred if no physical loss or damage had occurred from the Subject Hail Storm, for the period for which You claim a loss of Business Income;
- b. All statements of and/or financial documents evidencing Your net income (net profit or loss before income taxes) for the 36 months preceding the Date on which You contend the loss of Business Income started;
- c. All statements of and/or financial documents evidencing Your net income (net profit or loss before income taxes) from the Date on which You contend the loss of Business Income ceased to the present;
- d. All statements of and/or financial documents evidencing any net income that was earned as a result of an increase in the volume of Your business due to favorable business conditions caused by the impact of the Subject Hail Storms on customers or on other businesses; and
- e. All documents evidencing the suspension of Your operations as a result of the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 36:

If You are claiming loss of Business Income due to physical loss or damage to Your Insured Premises from the Subject Hail Storm, which resulted in a loss of rental income from tenants of Your Insured Premises, produce the following:

- a. All documents reflecting or evidencing rent that was prorated, if any, for any of your tenants at the Insured Premises following the Subject Hail Storm;
- b. All documents reflecting or evidence any rent concessions that were made, if any, to any of your tenants at the Insured Premises following the Subject Hail Storm; and
- c. All documents reflecting or evidencing the loss of any tenants, if any, from the Insured Premises because of physical loss or damage to Your Insured Premises from the Subject Hail Storm.

RESPONSE:

REQUEST FOR PRODUCTION NO. 37:

With regard to all steps and/or measures taken to protect Your Insured Premises, Personal Property, and Business Personal Property from further damage between the time of the Subject Hail Storm and the present, produce all documents and/or tangible things which reflect, document, prove, and/or evidence the undertaking and/or completion of such steps and/or measures and their cost.

RESPONSE:

REQUEST FOR PRODUCTION NO. 38:

If You are claiming that one or more of the heating, ventilation, and air conditioning (HVAC) units including any rooftop units at the Insured Premises were damaged by the Subject Hail Storm, please:

- a. produce all documents reflecting when the HVAC unit or units was installed at the Insured Premises;
- b. produce all documents and/or records reflecting maintenance to the HVAC unit or units over the last five years;
- c. produce all documents reflecting repairs to and/or replacement of the HVAC unit or units over the last five years including but not limited to estimates, bids, invoices, receipts, evaluations, and/or test results;
- d. produce all documents including photographs and/or video footage regarding damage to the HVAC unit or units over the last five years; and

- e. if any insurance claims have been made on the HVAC unit or units other than for damage due to the Subject Hail Storm, produce all documents regarding the claim including estimates from the insurance company and estimates, bids, invoices, and/or receipts You collected.

RESPONSE:

REQUEST FOR PRODUCTION NO. 39:

For every insurance claim for property damage to any of the areas of the Insured Premises that are being claimed as damaged in this lawsuit made on the Insured Premises in the ten years prior to the Subject Hail Storm and/or any time after the Subject Hail Storm, please produce all documents and/or tangible things regarding such claim(s) including but not limited to correspondence between You and Your insurance carrier in conjunction with said claim(s), the carrier's estimate(s), contractor estimates, bids, proposals, and/or invoices for repairs necessitated by the loss(es) made the subject of the claim(s), and engineering reports regarding the loss(es) made the subject of the claim(s).

RESPONSE:

REQUEST FOR PRODUCTION NO. 40:

If a claim(s) for property damage (whether real, personal or business personal property) arising from the Subject Hail Storm was made with any insurance carrier other than the Defendant insurance carrier, please produce all documentation regarding such other claim(s). This request specifically includes claims filed by other entities, whether or not You are an additional insured on that policy.

RESPONSE:

REQUEST FOR PRODUCTION NO. 41:

Produce all documents regarding Your document retention policy in effect from the time of The Claim through the present.

RESPONSE:

REQUEST FOR PRODUCTION NO. 42:

If You are making a claim for Extra Expense, produce all documents You provided to Your insurance company as proof of same.

RESPONSE:

REQUEST FOR PRODUCTION NO. 43:

If You are making a claim for Extra Expense, produce all documents supporting such contention, including but not limited to purchase orders, invoices, receipts, cancelled checks (front and back), bank, credit or debit statements, or online service account statements which reflect payment for such expenses (redacting all other personal and private information, *i.e.*, other purchases and payments, contained thereon).

RESPONSE:

CLAIM SPECIFIC REQUEST FOR PRODUCTION TO INSURER
(COMMERCIAL CASES)

1. The following insurance documents issued for the Properties as identified in the Petition:
 - a. the policy at issue for the date of loss as identified in the Petition; and
 - b. the policy declarations page for the 3 years preceding the storm.

RESPONSE:

2. Produce underwriting files and documents relating to the underwriting for all insurance policies for the Properties identified in the Petition. This request is limited to the past 3 years. To the extent Defendant contends that the underwriting file or documents older than 3 years impact the damages or coverage, produce that underwriting file or document.

RESPONSE:

3. All documents relating to the condition or damages of the Properties or any insurance claim on the Properties identified in the Petition.

RESPONSE:

4. All documents relating to any real property insurance claims made by Plaintiff at the insured premises that are the basis of this lawsuit or business interruption, loss of income and/or business loss claims made by the Plaintiff(s). This request is limited to the past 3 years. To the extent Defendant contends that documents older than 3 years impact the damages or coverage, produce that document.

RESPONSE:

5. All requests for information to any third party about the Properties, the Plaintiff(s), or the claims made the basis of this Lawsuit.

RESPONSE:



6. All documents used to instruct, advise, guide, inform, educate, or assist provided to any person handling the claim made the basis of this Lawsuit that related to the adjustment of this type of claim, i.e., hail property damage, business interruption, loss of income and/or business loss.

RESPONSE:

7. All documents obtained from any person(s) or entity(ies) and governmental agencies on behalf of Defendant or by Defendant relating to the Plaintiff(s), the Properties, the Policy, or the claims made the basis of this Lawsuit. This request includes all documents obtained by way of deposition on written questions.

RESPONSE:

8. All documents received (prior to litigation) directly or indirectly from Plaintiff(s) or created by Plaintiff(s) related to the Properties made the basis of this lawsuit. This request is limited to the past 5 years. To the extent Defendant contends that any document older than 5 years impact the damages or coverage, produce that document.

RESPONSE:

9. Produce a copy of all price lists used to prepare any estimates for the claim made the basis of this Lawsuit. To the extent the pricelist is an unmodified pricelist from a third party, you can reference the vendor and version of the pricelist with a stipulation that it is unmodified.

RESPONSE:

10. To the extent Defendant created or altered any prices used in the preparation of an estimate in the claim made the basis of this Lawsuit, produce all documents related to the creation or alteration of the price, including the original price for that item and the factual bases for the creation or alteration.

RESPONSE:

11. A complete copy of the personnel file related to performance (excluding medical and retirement information) for all people and their managers and/or supervisors who directly handled the claim made the basis of this Lawsuit, including all documents relating to applications for employment, former and current resumes, last known address, job title, job descriptions, reviews, evaluations, and all drafts or versions of requested documents. This request is limited to the past 5 years.

RESPONSE:

12. All organizational charts, diagrams, lists, and/or documents reflecting each department, division or section of Defendant's company to which the claim made the basis of this Lawsuit was assigned.

RESPONSE:

13. All Texas insurance licenses and/or certifications in effect that the time of the claims arising out of the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012 for all persons who worked on the claim made the basis of this Lawsuit, including any document relating to the application, issuance or review of those licenses and/or certifications.

RESPONSE:

14. If an engineer and/or engineering firm evaluated the Properties, produce all reports written at the request of Defendant by that engineer or engineering firm within the last 3 years. This request is limited to the extent that the engineer and/or engineering firm was used during claims handling.

RESPONSE:

15. Produce all documents showing amounts billed and paid to any engineer and/or engineering firm identified in response to Request for Production No. 14 above within the last three years. A summary is acceptable in lieu of actual invoices or payments.

RESPONSE:

16. All documents reflecting the pre-anticipation of litigation reserve(s) set on the claim made the basis of this Lawsuit, including any changes to the reserve(s) along with any supporting documentation.

RESPONSE:

17. All documents relating to issues of honesty, criminal actions, past criminal record, criminal conduct, fraud investigation and/or inappropriate behavior which resulted in disciplinary action by Defendant of any person(s) or entity(ies) who handled the claim made the basis of this Lawsuit, the Plaintiff(s) or any person assisting on the claim made the basis of this Lawsuit.

RESPONSE:

18. All documents relating to work performance, claims patterns, claims problems, commendations, claims trends, claims recognitions, and/or concerns for any person who handled the claim made the basis of this Lawsuit.

RESPONSE:

19. All XactAnalysis reports that include this claim in any way, this Policy, the amount paid on this Policy and/or referencing any person who handled the claim made the basis of this Lawsuit relating to claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

20. Any email or document that transmits, discusses, or analyzes any report produced in response to Request for Production No. 19 above.

RESPONSE:

21. All Simsol Management reports that include this claim in any way, this Policy, the amount paid on this Policy and/or referencing any person who handled the claim made the basis of this Lawsuit relating to claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

22. Any email or document that transmits, discusses, or analyzes any report produced in response to Request for Production No. 21 above.

RESPONSE:

23. For any consulting expert whose mental impressions or opinions have been reviewed by a testifying expert: all documents or tangible things that have been provided to, reviewed by, or prepared for any testifying expert.

RESPONSE:

24. Pursuant to Texas Rule of Evidence 609(f), provide all documents evidencing conviction of a crime which you intend to use as evidence to impeach any party or witness.

RESPONSE:

25. All indemnity agreements in effect at the time of Plaintiffs' claim between Defendant and any person(s) and/or entity(ies) who handled the claim made the basis of the Lawsuit.

RESPONSE:

26. All contracts in effect at the time of Plaintiffs' claim between Defendant and any person(s) and/or entity(ies) who handled the claim made the basis of the Lawsuit.

RESPONSE:

27. All confidentiality agreements and/or instructions regarding confidentiality in effect at the time of Plaintiffs' claim between Defendant and any person(s) and/or entity(ies) who handled the claim made the basis of the Lawsuit.

RESPONSE:

28. All documents between Defendant and any person(s) and/or entity(ies) who handled the claim made the basis of the Lawsuit regarding document retention policy in effect at the time of Plaintiffs' claim.

RESPONSE:

29. To the extent the claim involves rescinding of the policy, all documents regarding Defendant's standards for investigating and rescinding and/or voiding a policy.

RESPONSE:

30. If a claim for business interruption, loss of income and/or business loss is asserted, all documents used to instruct, advise, guide, inform, educate, or assist provided to any person or defendant(s) in calculating and/or evaluating any extra expenses incurred during the period of business interruption, loss of income and/or business loss covered under Plaintiffs' policy. This request is limited to the last three (3) years.

RESPONSE:

31. If a claim for business interruption, loss of income and/or business loss is asserted, all documents prepared by any third party used to evaluate Plaintiffs' claim(s) regarding, in any way, the investigation of business interruption, loss of income and/or business loss claims.

RESPONSE:

CLAIM SPECIFIC INTERROGATORIES TO DEFENDANT INSURER
(COMMERCIAL CASES)

1. Identify all persons, address, including job title, dates of employment, and a description of each individual's role in the claim made the basis of this Lawsuit, if any, for all persons providing information for the answers these interrogatories.

ANSWER:

2. Identify all persons and/or entities who handled the claim made the basis of the Lawsuit on behalf of Defendant.

ANSWER:

3. State the following concerning notice of claim and timing of payment:
- a. The date and manner in which Defendant received notice of the claim;
 - b. The date and manner in which Defendant acknowledged receipt of the claim;
 - c. The date and manner in which Defendant commenced investigation of the claim;
 - d. The date and manner in which Defendant requested from the Plaintiffs all items, statements, and forms reasonably necessary that Defendant reasonably believed, at the time, would be required from the Plaintiffs; and
 - e. The date and manner in which Defendant notified the claimant(s) in writing of the acceptance or rejection of the claim.
 - f. To the extent Defendant felt it was applicable to this claim, did Defendant request an additional 45 days to accept or reject the claim, and if so, for what reason and state the date and manner in which Defendant made that request.
 - g. The date and manner in which you notified Plaintiff of acceptance or rejection of coverage for all or any portion of Plaintiffs' claim; and
 - h. The date and manner of all payments made to insured, identifying whether payment was made under structure, additional structure, contents, business interruption, loss of income and/or business loss provisions.

ANSWER:



4. Identify each inspection of the Properties made the basis of this Lawsuit by:
 - a. The name and job title of each person who inspected the Properties;
 - b. The date of each inspection;
 - c. The purpose of each inspection; and
 - d. Any documents generated during or as a result of each inspection, including the persons and/or entities in possession of those documents.

ANSWER:

5. If Defendant is aware of documents that are not in Defendant's possession that are related to the Claim and were gathered by a person or entity working on behalf of Defendant (directly or indirectly), identify the documents, including the persons and/or entities in possession of those documents with last known addresses.

ANSWER:

6. State all dates on which Defendant closed Plaintiffs' claim, and, to the extent Defendant asserts statute of limitations as a defense, state all dates and manners in which Defendant notified Plaintiff(s).

ANSWER:

7. Does Defendant contend that Plaintiff(s) failed to provide proper notice of the claim made the basis of this Lawsuit under either the policy or the Texas Insurance Code, and, if so, describe how the notice was deficient, identifying any resulting prejudice caused to Defendant.

ANSWER:

8. At the time the claim made the basis of this Lawsuit was investigated by Defendant (and prior to the anticipation of litigation), describe Defendant's understanding of areas of the Properties (i.e., roof, interior) Defendant was investigating, identifying the coverage sections (i.e., building, other structure, contents, code upgrade, business interruption, loss of income and/or business loss) of the Policy upon which the claim was paid or denied.

ANSWER:

9. Does Defendant contend that at the time the claim made the basis of this Lawsuit was investigated by Defendant (and prior to anticipation of litigation), Plaintiffs failed to protect the property from further damage or loss, make reasonable and necessary repairs or temporary repairs required to protect the Properties as provided under the Policy?

ANSWER:

10. At the time the claim made the basis of this Lawsuit was investigated by Defendant (and prior to anticipation of litigation), state whether the Plaintiff(s) failed to exhibit/provide access to the Properties as reasonably requested by Defendant, and, if so, describe how Plaintiff failed to do so, identifying any resulting prejudice caused to Defendant.

ANSWER:

11. At the time the claim made the basis of this Lawsuit was investigated (and prior to anticipation of litigation), identify all documents and information requested from Plaintiff stating the date and manner in which the request was made to Plaintiff. If Defendant contends that Plaintiff failed to provide Defendant with requested documents and/or information, identify all requests Plaintiff did not respond to and if Defendant denied any portion of the claim based on Plaintiffs' failure to respond.

ANSWER:

12. At the time the claim made the basis of this Lawsuit was investigated (and prior to the anticipation of litigation), did Defendant request or take any statements and/or examinations under oath of Plaintiff as provided under the policy. If so, state the date and manner in which Defendant made the request, the date on which any statements or examinations under oath were taken and the manner in which they were recorded or documented, identifying all persons who requested and/or took the statement or examination under oath. If Defendant contends that Plaintiff(s) failed to provide Defendant with a requested statement or examination, describe how Plaintiff failed to comply with any requests, to the extent it was relied upon to deny any portion of Plaintiffs' claim.

ANSWER:

13. At the time the claim made the basis of this Lawsuit was investigated and the Properties inspected (and prior to anticipation of litigation), describe all damage attributable to the storm observed at the Properties by Defendant or any persons or entities on behalf of Defendant.

ANSWER:

14. If you contend Plaintiff's damages claimed in this lawsuit are the result of a prior insurance claim or prior unrepaired damage, please list all such prior claims on the property made in the last ten years, including claim number, date of loss, type of loss, and payments, if any, and identify which prior claim or claims you contend pertain to such damage.

ANSWER:

15. Identify all exclusions under the Policy applied to the claim made the basis of this Lawsuit, and for each exclusion identified, state the reason(s) that Defendant relied upon to apply that exclusion.

ANSWER:

16. Describe how Defendant determined whether overhead and profit ("O&P") should be applied to the claim made the basis of this Lawsuit, identifying the criteria for that determination.

ANSWER:

17. State whether sales tax was paid by Defendant on all materials and/or labor and the method of calculation. To the extent this information is reflected on an estimate, Defendant can refer Plaintiff(s) to such estimate.

ANSWER:

18. Identify all items on the claim made the basis of this Lawsuit to which Defendant applied depreciation, stating for each item the criteria used and the age of the item.

ANSWER:

19. To the extent Defendant utilized an estimating software and modified the manufacturer's settings with respect to Plaintiffs' claim, identify those modifications.

ANSWER:

20. State whether Defendant applied depreciation to the tear off of the damaged roof and/or other debris removal in the claim made the basis of this Lawsuit, identifying the basis for that depreciation and the applicable policy section under which the tear off was paid under.

ANSWER:

21. Identify all price lists used to prepare all estimates on the claim made the basis of this Lawsuit, stating the manufacturer, version, date and geographical area. For any price list developed by a third party vendor, identify any additions, deletions, alterations or modifications made by Defendant, describing the change and purpose of the change for preparing an estimate on the claim made the basis this Lawsuit.

ANSWER:

22. State whether of any persons and/or entities who handled the claim made the basis this Lawsuit failed to follow any rules, guidelines, policies, or procedures implemented by Defendant for the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 in regards to the adjustment of this claim. If so, identify each person and the specific rule, guideline, policy, or procedure that was violated.

ANSWER:

23. To the extent Defendant is aware, state whether the estimate(s) prepared for the claim made the basis this Lawsuit failed to identify, note, or document any storm related damage at the Properties. If so, identify each item of damage that was not properly identified, noted, or documented.

ANSWER:

24. To extent Defendant is aware, state whether the estimate(s) prepared for the claim made the basis of lawsuit wrongly included or excluded any item or payment. If so, identify each item or payment and state whether it should have been included or excluded from the estimates prepared on the claim made the basis this Lawsuit.

ANSWER:

25. To the extent Defendant is aware, state any violations of Texas Insurance Code Section 541 that were discovered on this claim during the claims handling process.

ANSWER:

26. To the extent Defendant is aware, state any violations of Texas Insurance Code Section 542 that were discovered on this claim during the claims handling process.

ANSWER:

27. To the extent Defendant is aware, state any violations of the requirements or obligations owed to Plaintiff(s) under the Policy relating the claim made the basis of this Lawsuit that were discovered during the claims handling process.

ANSWER:

28. State the date Defendant first anticipated litigation.

ANSWER:

29. Identify all evidence that may be used to impeach, by proof of final conviction of any felony or crime of moral turpitude, of any witness, including any party witness, by stating the following identifying information, pursuant to Tex. R. Evid. 609:

- a. the name of the accused;
- b. the charged offense;
- c. whether the crime was a felony or involved moral turpitude;
- d. the date of final conviction; and
- e. the style, case number, and county of the proceeding.

ANSWER:

30. Identify any and all witnesses who may be called to testify at trial pursuant to Rule 192.3(d) of the Texas Rules of Civil Procedure.

ANSWER:

31. Pursuant to Rule 192.3(e) of the Texas Rules of Civil Procedure, for each consulting expert, or expert who is not expected to be called as a witness but whose work product 1) forms the basis either in whole or in part of the opinions of an expert who is to be called as a witness and/or 2) has been reviewed or relied upon by a testifying expert witness, please state:

- a. The name, address, and telephone of such expert;
- b. The number of times that expert has been retained by a defendant in any case;

- c. The number of times that expert has been retained by a plaintiff in any case;
- d. The number of times that expert has been retained by the attorney representing any Defendants in this suit;
- e. The number of times that expert has been retained by the law firm representing any Defendants in this suit; and
- f. The amount of compensation received or to be received in this case.

ANSWER:

32. If you contend that the Policy is void for any reason, state the specific factual bases for that contention, identifying any and all investigations, the factors considered, the conclusion reached, and the evidence that is the basis for that conclusion.

ANSWER:

33. If you contend that the Plaintiff(s) made any misrepresentation regarding the Policy or the claim made the basis of this Lawsuit, state what specific misrepresentation(s) was/were made and the factual bases for your contention.

ANSWER:

34. If a claim for business interruption, loss of income and/or business loss is asserted, list all formulas, methods or models used in calculating any business interruption, loss of income and/or business loss damages covered under Plaintiff's Policy, including the actual loss of business income incurred, resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

35. If a claim for extra expense is asserted, list all formulas, methods or models used in calculating any extra expenses incurred during the period of business interruption, loss of income and/or business loss covered under Plaintiff's Policy resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

36. If a claim for business interruption, loss of income and/or business loss is asserted, identify by name or company name, address, and telephone number any third party used to evaluate Plaintiff's business interruption, loss of income and/or business loss claim resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

37. Did Defendant request from Plaintiff any of the information required in Defendant's Interrogatory Number 32 to Plaintiff prior to payment of Plaintiff's claim?

ANSWER:

INSTITUTIONAL REQUESTS FOR PRODUCTION TO INSURER

1. Your written procedures or policies (including document(s) maintained in electronic form) that pertain to the handling of windstorm and/or hail claims in Texas from September 1, 2010 to September 1, 2012.

RESPONSE:

2. All XactAnalysis and/or Simsol management reports regarding claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. Defendant may redact names and any other identifying information of insureds unrelated to this lawsuit.

RESPONSE:

3. All documents identifying generalized problems regarding claims handling, concerns, lessons learned, and/or remedial measures analyzing Defendant's, adjuster's and/or adjusting company's handling of the claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

4. Any approved vendors list and/or documents containing criteria to qualify persons or entities for an approved vendors list utilized by Defendant. This request includes any lists of contractors, roofing companies, engineers, appraisers, and/or adjusters, who are maintained on a roster for possible employment relating to Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

5. All documents to and from the Texas Department of Insurance, the Texas Insurance Commissioner and/or their agents, relating to the handling of hail and/or windstorm claims within the last three (3) years. This request includes all bulletins received by Defendant.

RESPONSE:



6. As required by the Texas Department of Insurance, provide a list of all complaints made against Defendant regarding claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

7. All advertisements, marketing or promotional items that addressed the handling of claims, published, used and/or distributed by Defendant in Hidalgo County, Texas within the last three (3) years.

RESPONSE:

8. All instructions regarding how to use the computer programs utilized by adjusters for estimating and adjusting claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 on behalf of Defendant.

RESPONSE:

9. All documents relating to pricing of labor and/or materials, and/or any price list for claims arising out of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. To the extent the pricelist is an unmodified pricelist from a third party, you can reference the vendor and version of the pricelist with a stipulation that it is unmodified.

RESPONSE:

10. An organizational chart, diagram, or list reflecting each person, department, division, and/or section of Defendant's company that handled claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

11. All documents reflecting summaries of total payments made by Defendant on claims for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

12. All documents regarding the generalized assessment, review, evaluation and/or summary of Defendant's handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

13. Any document general in nature which applies to more than one claim created, gathered, or reviewed by Defendant relating to Hidalgo County hail storm claims occurring on or about March 29, 2012 and/or April 20, 2012, including any analysis of the total amount paid on claims, time open, responsiveness, compliance with company policies and procedures, compliance with the Texas Insurance Code, the number of reopened claims, the reason for reopening the claim, and the total amount paid on reopened claims. This request includes any follow-up documents.

RESPONSE:

14. All engineering reports prepared on behalf of Defendant general in nature which apply to more than one claim for Hidalgo County hail storm claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

15. All documents relating to weather data general in nature which applies to more than one claim in Defendant's possession for Hidalgo County hail storm claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

16. Any documents and/or summaries that show the average amount paid per claim per adjuster for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

17. Any documents and/or summaries that show the average amount paid per roof per adjuster for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

18. Any documents and/or summaries that show the average amount paid for overhead and profit for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

19. Any documents and/or summaries that show the average amount paid for overhead and profit per adjuster for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

20. Any documents and/or summaries that show the average percentage of depreciation applied to claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

21. Any documents and/or summaries that show the average percentage of depreciation applied to claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

22. Any documents and/or summaries that show the average percentage of depreciation applied to roofs for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

23. Any documents and/or summaries that show the average percentage of depreciation applied to sheetrock for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

24. Any documents and/or summaries that show the average percentage of depreciation applied to carpet for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

25. Any documents and/or summaries that show the average percentage of depreciation applied to paint for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

26. Any documents and/or summaries that show the average percentage of depreciation applied to labor for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

27. A document showing the total number of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 that were reported to Defendant.

RESPONSE:

28. A document showing the total number of people employed by Defendant (directly or indirectly) for each month to handle any aspect of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

29. In general, all documents received regarding adequacy of prices used on the price list for roofs in handling Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

30. In general, all documents showing the applicable building codes given to anyone adjusting claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 on behalf of Defendant.

RESPONSE:

31. A document setting forth the criteria for sending claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 to the fraud investigation unit.

RESPONSE:

INSTITUTIONAL INTERROGATORIES TO DEFENDANT INSURER

1. Identify the name, job title, dates of employment, job description and address for all persons providing information for the answers these interrogatories.

ANSWER:

2. State the total number of Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012 that were reported to Defendant, identifying the number reported in each month. To the extent this information is reflected in a document produced to Plaintiffs, Defendant can refer to such document.

ANSWER:

3. State the total number of claims personnel employed by Defendant (directly or indirectly) to handle any aspect of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. To the extent this information is reflected in a document produced to Plaintiffs, Defendant can refer to such document.

ANSWER:

4. Identify all divisions, departments, and/or sections of Defendant's company that handled any aspect of the claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. For each division, section, or department, identify the high-ranking persons, supervisors, and managers by name, job title, and job description. To the extent this information is reflected in a document produced to Plaintiffs, Defendant may refer to such document.

ANSWER:

5. Identify adjusting companies, third party administrators, and/or engineering firms, hired or contracted by Defendant to handle any aspect of the claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:



6. Identify all estimating software (including the manufacturer and version) used by Defendant or any person(s) or entity(ies) hired by Defendant adjusting claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

7. Identify all claims management software (including the manufacturer and version) used by Defendant or any persons or entities hired by Defendant to handle any aspect of the claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

8. State whether Defendant used XactAnalysis and/or Simsol management reports to handle, supervise, manage or analyze any aspect of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. Further, identify each person who ran any reports and their job title.

ANSWER:

9. Identify all email or electronic communication systems that were used by Defendant and any employee of Defendant handling claims for Defendant to communicate regarding the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

10. Identify all seminars, continuing education classes and/or training classes held by Defendant or any person(s) or entity(ies) hired by Defendant that related to handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. For each seminar and/or training session, identify the date, time and location.

ANSWER:

11. Identify all price lists used by Defendant for the handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or

April 20, 2012. For each price list, identify the manufacturer, version, date and geographical area.

ANSWER:

12. If Defendant created or modified any price list for the handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012, describe the process used to create each price list, identifying the author, person(s) participating, version, date and geographical area.

ANSWER:

13. In general, state Defendant's criteria for determining the applicability of overhead and profit, identifying categories of items that were excluded from the application of overhead and profit in the preparation of estimates for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

14. State Defendant's criteria for determining whether to apply sales tax to labor and materials, identifying categories of items that were excluded from the application of sales tax in the preparation of estimates for claims arising out of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

15. State Defendant's general criteria and methodology used in determining whether and how to apply depreciation to labor and/or materials for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

16. State Defendant's policy on applying depreciation to labor for the removal of roofs and/or other debris in the preparation of estimates for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

REQUESTS FOR PRODUCTION TO ADJUSTING COMPANY
(COMMERCIAL CASES)

1. All documents relating to the Plaintiff, the Properties, and the claim made the basis of this Lawsuit.

RESPONSE:

2. All documents meant to instruct, advise, guide, inform, educate, assist or reference material made available for review or provided to Defendant by the defendant insurance company relating to the handling of claims for Hidalgo County hail and/or windstorms occurring in 2012.

RESPONSE:

3. Your non-insurer specific written procedures or policies (including document(s) maintained in electronic form) that pertain to the handling of windstorm and/or hail claims in Texas from September 1, 2010 to September 1, 2012.

RESPONSE:

4. Produce a copy of all price lists used to prepare any estimates for the claim made the basis of this Lawsuit. To the extent the pricelist is an unmodified pricelist from a third party, you can reference the vendor and version of the pricelist with a stipulation that it is unmodified.

RESPONSE:

5. All documents relating to pricing of labor and/or materials, and/or any price list for Hidalgo County hail claims used in the adjustment of the defendant insurer's claims occurring on or about March 29, 2012 and/or April 20, 2012. To the extent the pricelist is an unmodified pricelist from a third party, you can reference the vendor and version of the pricelist with a stipulation that it is unmodified.

RESPONSE:



6. An organizational chart, diagram, or list reflecting each person, department, division, and/or section of Defendant's company that handled claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

7. All documents regarding analysis and/or status of Hidalgo County hail and/or windstorm claims (opened or closed) assigned to Defendant by the insurance company, including but not limited to status reports and/or spreadsheets summarizing information regarding claims (i.e. the number of pending claims, number of closed claims, number of reopened claims, tracking age of claims, amounts paid on claims, amounts paid on supplemental claims, and/or any trends and patterns identified in analyzing or reviewing Hidalgo County hail and/or windstorm claims). This request does not include information contained solely in a single claim file.

RESPONSE:

8. As required by the Texas Department of Insurance, provide a list of all complaints made against Defendant regarding claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

9. A complete copy of the personnel file related to performance (excluding medical and retirement information) for all people and their managers and/or supervisors who directly handled the claim made the basis of this Lawsuit, including all documents relating to applications for employment, former and current resumes, last known address, job title, job descriptions, reviews, evaluations, and all drafts or versions of requested documents. This request is limited to the past 5 years.

RESPONSE:

10. All documents reflecting amounts billed to or payments received from the defendant insurance company for any services provided by Defendant on Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. A summary is acceptable in lieu of actual invoices or payments.

RESPONSE:

11. All documents identifying generalized problems regarding claims handling, concerns, lessons learned, remedial measures, etc. analyzing Defendant's, adjuster's and/or adjusting company's handling of the Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

12. All instructions regarding how to use the computer programs utilized by adjusters for estimating and adjusting Hidalgo County hail claims assigned by Defendant insurer occurring on or about March 29, 2012 and/or April 20, 2012 on behalf of Defendant.

RESPONSE:

13. All indemnity agreements in effect at the time of Plaintiffs' claim between Defendant and any person(s) and/or entity(ies) who handled the claim made the basis of the Lawsuit.

RESPONSE:

14. All contracts in effect at the time of Plaintiffs' claim between Defendant and any person(s) and/or entity(ies) who handled the claim made the basis of the Lawsuit.

RESPONSE:

15. All confidentiality agreements and/or instructions regarding confidentiality in effect at the time of Plaintiffs' claim between Defendant and any person(s) and/or entity(ies) who the claim made the basis of the Lawsuit.

RESPONSE:

16. All documents regarding the generalized assessment, review, evaluation and/or summary of Defendant's handling of Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

17. All XactAnalysis and/or Simsol management reports regarding claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. Defendant may redact names and any other identifying information of insureds unrelated to this lawsuit.

RESPONSE:

18. All documents relating to weather data general in nature which applies to more than one claim in Defendant's possession for Hidalgo County hail storm claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

19. All documents sent to or received by the defendant adjusting firm from the Texas Department of Insurance, the Texas Insurance Commissioner and/or their agents, relating to the handling of hail and/or windstorm claims within the last three (3) years. This request includes all bulletins received by Defendant.

RESPONSE:

20. Any documents and/or summaries that show the average amount paid per claim per adjuster for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

21. Any documents and/or summaries that show the average amount paid per roof per adjuster for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

22. Any documents and/or summaries that show the average amount paid for overhead and profit for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

23. Any documents and/or summaries that show the average amount paid for overhead and profit per adjuster for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.:

RESPONSE:

24. Any documents and/or summaries that show the average percentage of depreciation applied to claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

25. Any documents and/or summaries that show the average percentage of depreciation applied to roofs for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

26. Any documents and/or summaries that show the average percentage of depreciation applied to sheetrock for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

27. Any documents and/or summaries that show the average percentage of depreciation applied to carpet for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

28. Any documents and/or summaries that show the average percentage of depreciation applied to paint for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

29. Any documents and/or summaries that show the average percentage of depreciation applied to labor for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

30. A document showing the total number of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 that were reported to Defendant.

RESPONSE:

31. If a claim for business interruption, loss of income and/or business loss is asserted, all documents used to instruct, advise, guide, inform, educate, or assist provided to any person or defendant(s) in calculating and/or evaluating business interruption, loss of income and/or business loss damages covered under Plaintiffs' policy. This request is limited to the last three (3) years.

RESPONSE:

32. If a claim for extra expenses is asserted, all documents used to instruct, advise, guide, inform, educate, or assist provided to any person or defendant(s) in calculating and/or evaluating any extra expenses incurred during the period of business interruption, loss of income and/or business loss covered under Plaintiffs' policy. This request is limited to the last three (3) years.

RESPONSE:

33. If a claim for business interruption, loss of income and/or business loss is asserted, all documents prepared by any third party used to evaluate Plaintiffs' claim(s) in the last three (3) years regarding, in any way, the investigation of business interruption, loss of income and/or business loss claims.

RESPONSE:

INTERROGATORIES TO DEFENDANT ADJUSTING COMPANY
(COMMERCIAL CASES)

1. Identify the name, address, job title, dates of employment, job description, and role in the claim made the basis of this Lawsuit, if any, for all persons providing information for the answers to these interrogatories

ANSWER:

2. Identify all internal email or electronic communication systems that were used by Defendant and any employee of Defendant handling claims for Defendant to communicate regarding the Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

3. Identify all email lists and/or groups used for the purpose of communicating with group(s) of person(s) or entity(ies) handling Hidalgo County hail and/or windstorm claims for the adjusting firm generally or the defendant insurer generally. Examples of responsive information include "Claims@InsuranceCompany.com" or CAT@InsuranceCompany.com.

ANSWER:

4. State the total number of Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012 that were reported to Defendant, identifying the number reported in each month. To the extent this information is reflected in a document produced to Plaintiffs, Defendant can refer to such document.

ANSWER:

5. State the total number of claims personnel employed by Defendant (directly or indirectly) to handle any aspect of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. To the extent this information is reflected in a document produced to Plaintiffs, Defendant can refer to such document.

ANSWER:



6. Identify all estimating software (including the manufacturer and version) used by Defendant or any person(s) or entity(ies) hired by Defendant adjusting claims on behalf of defendant insurer arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

7. Identify the estimating software used to prepare any estimates for the claim made the basis of this Lawsuit.

ANSWER:

8. Identify all seminars, continuing education classes and/or training classes held by Defendant that related to handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. For each seminar and/or training session, identify the date, time and location.

ANSWER:

9. Identify all price lists used by Defendant for the handling of claims assigned by Defendants insurer arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. For each price list, identify the manufacturer, version, date and geographical area.

ANSWER:

10. Identify all price lists used to prepare all estimates on the claim made the basis of this Lawsuit, stating the manufacturer, version, date and geographical area. For any price list developed by a third party vendor, identify any additions, deletions, alterations or modifications made by Defendant, describing the change and purpose of the change for preparing an estimate on the claim made the basis this Lawsuit.

ANSWER:

11. If Defendant created or modified any price list that applied to more than one claim for the handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012, describe the process used to create each price list, identifying the author, person(s) participating, version, date and geographical area.

ANSWER:

12. In general, state Defendant's criteria for determining the applicability of overhead and profit, identifying categories of items that were excluded from the application of overhead and profit in the preparation of estimates for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

13. State Defendant's general criteria and methodology used in determining whether and how to apply depreciation to labor and/or materials for claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

14. State Defendant's criteria for determining whether to apply sales tax to labor and materials, identifying categories of items that were excluded from the application of sales tax in the preparation of estimates for claims arising out of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

15. Following the inspection(s), did You engage in any additional communications (*e.g.*, telephone, in person, written communication) with the Plaintiffs? If yes, provide the following information:
- the date of such communication(s);
 - the manner of such communication(s);
 - the person to whom You communicated;
 - the reason for the communication(s);
 - for any telephonic communication(s), identify who initiated the phone call, and the telephone number from which you called or on which you received the call; and
 - the general substance of the communication.

ANSWER:

16. State the total number of Spanish speaking individuals Defendant employed to handle Hidalgo County hail and/or windstorms claims arising out of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012 identifying each individual by name, job title and dates of employment for each person who handled the claim made the basis of this lawsuit.

ANSWER:

17. To the extent you are aware, identify all documents or items that were altered, revised, changed or removed from the documents or information you provided the insurance company relating to the claim made the basis of this Lawsuit.

ANSWER:

18. If a claim for business interruption, loss of income and/or business loss is asserted, list all formulas, methods or models used in calculating any business interruption, loss of income and/or business loss damages covered under Plaintiff's Policy, including the actual loss of business income incurred, resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

19. If a claim for extra expenses is asserted, list all formulas, methods or models used in calculating any extra expenses incurred during the period of business interruption, loss of income and/or business loss covered under Plaintiff's

Policy resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

20. If a claim for business interruption, loss of income and/or business loss is asserted, identify by name or company name, address, and telephone number any third party used to evaluate Plaintiff's business interruption, loss of income and/or business loss claim resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

ANSWER:

REQUESTS FOR PRODUCTION TO INDIVIDUAL DEFENDANTS
(COMMERCIAL CASES)

1. All documents related to Plaintiff(s), the Properties, the Policy, and/or the claim made the basis of this Lawsuit.

RESPONSE:

2. All licenses or certifications that are identified in response to Interrogatory Number 3.

RESPONSE:

3. All training documents you have for adjusting hail and/or windstorm claims. This request is limited to the past 2 years.

RESPONSE:

4. All applications you submitted (or submitted on your behalf) for purposes of obtaining a license to adjust claims in the State of Texas that were in effect at the time of the Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

5. All resumes for the last five (5) years.

RESPONSE:

6. All applications for employment you submitted for purposes of obtaining employment as an adjuster and/or claims handler in the State of Texas. This request is limited to the five (5) years preceding the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

7. All documents you relied upon in the adjustment of the claim made the basis of this Lawsuit.

RESPONSE:



8. To the extent you made a determination or recommendation regarding depreciation, all documents relating to the application of depreciation on a commercial property claim in the State of Texas for the past two (2) years.

RESPONSE:

9. To the extent you made a determination or recommendation regarding overhead and profit, all documents relating to the application of overhead and profit on a commercial property claim in the State of Texas for the past two (2) years.

RESPONSE:

10. All documents or items in your possession related to the claim made the basis of this Lawsuit that you did not submit to the insurance company and/or adjusting company assigned to this claim.

RESPONSE:

11. All documents meant to instruct, advise, or guide the handling or adjusting of hail and/or windstorm claims in the State of Texas for the last 2 years.

RESPONSE:

12. All training manuals in effect at the time of Plaintiffs' claim used for software programs utilized in the claim made the basis of this Lawsuit.

RESPONSE:

13. All documents relating to any performance reviews or evaluations by the carrier of the underlying claim, whether formal or informal, regarding your handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

14. All documents relating to any Texas Department of Insurance complaints made against you by an insured related to claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

15. All contracts, indemnity agreements, and/or confidentiality agreements between you and the adjusting company and/or insurance company in effect during the handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

16. All price lists used by you in handling claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. To the extent the pricelist is an unmodified pricelist from a third party, you can reference the vendor and version of the pricelist with a stipulation that it is unmodified.

RESPONSE:

17. All weather reports regarding wind and/or hail relied upon by you in handling claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

18. All correspondence to or from the adjusting company and/or the insurance company that issued the policy regarding modifying/modifications to the unit price cost and the price list you used in handling claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

19. If a claim for business interruption, loss of income and/or business loss is asserted, all documents used to instruct, advise, guide, inform, educate, or assist provided to any person or defendant(s) in calculating and/or evaluating business interruption, loss of income and/or business loss damages covered under Plaintiffs' policy. This request is limited to the last three (3) years.

RESPONSE:

20. If a claim for business interruption, loss of income and/or business loss is asserted, all documents used to instruct, advise, guide, inform, educate, or assist provided to any person or defendant(s) in calculating and/or evaluating any extra expenses incurred during the period of business interruption, loss of income and/or business loss covered under Plaintiffs' policy. This request is limited to the last three (3) years.

RESPONSE:

21. If a claim for business interruption, loss of income and/or business loss is asserted, all documents prepared by any third party used to evaluate Plaintiffs' claim(s) in the last three (3) years regarding, in any way, the investigation of business interruption, loss of income and/or business loss claims.

RESPONSE:

INTERROGATORIES TO INDIVIDUAL DEFENDANTS
(COMMERCIAL CASES)

1. Identify all email accounts, email addresses, and/or any alias or code used to identify you and used for any communication relating to your work handling hail and/or windstorm claims arising out of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012. This request is limited only to the carrier of the claim that is the subject of this Lawsuit.

RESPONSE:

2. Identify generally the training or experience you had in adjusting hail and/or windstorm damage and any specific training you had for this storm prior to your handling of the claim made the basis of this Lawsuit.

RESPONSE:

3. Identify any degrees, Texas insurance licenses (unless you qualified for adjusting claims in Texas on an emergency basis, then list any insurance licenses you held from other states) or certifications you had at the time you handled the claim made the basis of this Lawsuit.

RESPONSE:

4. Explain how you were compensated and by whom for your work on claims arising out of Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012, stating the amount you were compensated per claim, per day, and/or per week and identifying any bonus or incentive plans. To the extent the produced personnel file includes a compensation schedule, you may refer to such personnel file.

RESPONSE:



5. Identify the following dates:
- a. The date you first obtained an adjuster license in the State of Texas;
 - b. The first date you were hired/retained by the insurance company defendant or any other defendant in this Lawsuit to adjust property damage claims;
 - c. The date you were first assigned to handle Hidalgo County hail claims occurring on or about March 29, 2012 and/or April 20, 2012;
 - d. The date you closed your file on the claim made the basis of this Lawsuit; and
 - e. The last date you worked on any Hidalgo County hail claim occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

6. Describe in detail each inspection you conducted of the Properties made the basis of this Lawsuit, identifying:
- a. The name and job title of any person who inspected the Properties with you;
 - b. The date of each inspection;
 - c. The purpose of each inspection;
 - d. The length of time of each inspection;
 - e. The equipment or tools used during each inspection;
 - f. The areas of the Properties inspected (i.e. roof, attic, individual rooms, exterior); and
 - g. Any documents generated during or as a result of each inspection, including the persons and/or entities in possession of those documents.

RESPONSE:

7. Following the inspection(s), did You engage in any additional communications (e.g., telephone, in person, written communication) with Plaintiff(s)? If yes, provide the following information:
- a. the date of such communication(s);
 - b. the manner of such communication(s);
 - c. the person to whom You communicated;
 - d. the reason for the communication(s);
 - e. for any telephonic communication(s), identify who initiated the phone call, and the telephone number from which you called or on which you received the call; and
 - f. the general substance of the communication.

RESPONSE:

8. Identify and describe all damage you observed during your inspection(s) of the claim made the basis of this Lawsuit. To the extent the damage you observed during your inspection is reflected in scope notes and photographs, you can refer Plaintiff to such scope notes and/or photographs.

RESPONSE:

9. For all damage observed at the Properties or reflected in your scope notes and/or photographs, state what you believe to be the cause of the damage, describing the investigatory steps you took to determine the cause, and identify all person(s) and/or entity(ies) that provided information or participated in that determination.

RESPONSE:

10. To the extent you applied or recommended policy exclusions, identify all exclusions under the Policy applied to the claim made the basis of this Lawsuit, and for each exclusion applied or recommended, state the factual reason(s) that the exclusion was applied or recommended.

RESPONSE:

11. Identify the information you used to determine and how you calculated the amount of depreciation that you applied to any damage categories included in any estimates you prepared and/or approved on the claim made the basis of this Lawsuit.

RESPONSE:

12. How did you determine whether you would or would not apply overhead and profit (O&P) to Plaintiffs' claim?

RESPONSE:

13. Identify all documents that you relied upon in the adjustment of the claim made the basis of this Lawsuit. For each document, identify who provided the document.

RESPONSE:

14. Identify all documents or information you requested from Plaintiff during the investigation of the claim made the basis of this Lawsuit, the date the request was made, the person who communicated the request, and the agent and/or employee of Plaintiff who received the request.

RESPONSE:

15. Identify all documents or items in your possession related to the claim made the basis of this Lawsuit that you did not submit to the insurance company and/or adjusting company assigned to this claim.

RESPONSE:

16. To the extent you are aware, identify all documents or items that were altered, revised, changed or removed from the documents or information you provided the insurance company or adjusting company relating to the claim made the basis of this Lawsuit.

RESPONSE:

17. Identify and describe any training, guidance or instruction provided to you by any person and/or entity regarding the handling of claims arising out of the Hidalgo County hail storms occurring on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

18. If a claim for business interruption, loss of income and/or business loss is asserted, list all formulas, methods or models used in calculating any business interruption, loss of income and/or business loss damages covered under Plaintiff's Policy, including the actual loss of business income incurred, resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

19. If a claim for extra expenses is asserted, list all formulas, methods or models used in calculating any extra expenses incurred during the period of business interruption, loss of income and/or business loss covered under Plaintiff's Policy resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

RESPONSE:

20. If a claim for business interruption, loss of income and/or business loss is asserted, identify by name or company name, address, and telephone number any third party used to evaluate Plaintiff's business interruption, loss of income and/or business loss claim resulting from the Hidalgo County hail storms which occurred on or about March 29, 2012 and/or April 20, 2012.

RESPONSE: