

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:) Bankruptcy Case
) No. 19-30088-DM
PG&E CORPORATION,)
and) Chapter 11
)
) Jointly Administered
PACIFIC GAS AND ELECTRIC)
COMPANY,)
)
Debtors.)

TELEPHONIC TOWN HALL
MAY 2, 2020

1 And I think for me today, I have a couple of things that
2 I'm thankful that I'm going to have an opportunity to
3 share. And to do that, I'm going to back up just a
4 moment.

5 So do I -- do I have, you know, five
6 minutes to say something, Mikal?

7 MR. WATTS: Go ahead. Go ahead.

8 MS. BROCKOVICH: Okay. It's always a deep
9 breath for me, even looking back, as we all watched the
10 horrific fire situation in 2017 and 2018. I became
11 involved early on up in Santa Rosa through Doug Boxer.
12 I was introduced to this amazing team that is on the
13 phone, working with Gary Morrow and Noreen Evans and
14 Spencer Zach and countless staff members, who I saw
15 mobilize very quickly and were already out on the ground
16 to try to help people. They were so organized in how
17 they were getting information to those in need and
18 working to set up information to be shared through
19 e-mails, through town hall meetings, having a location
20 for people to get to, and handling it all so swiftly as
21 a solid presence in and for the community to help those
22 that have lost so much and to help them find information
23 and a possible path forward.

24 One of the first things that we fought
25 back at that time, knowing down the road it could be

1 MR. WATTS: Hi, folks, this is Mikal
2 Watts. I apologize for our late entry. We had a little
3 bit of technical difficulty.
4 So on the phone today, we have a number of
5 lawyers, and we also have Erin Brockovich and Senator
6 Noreen Evans. Both of them have been pivotal in our
7 effort to communicate the project against PG&E. And
8 then, in addition, we have Robert Bryson from the Robins
9 firm. We have Richard Bridgford and Jim Frantz from the
10 Frantz Bridgford Group. We have Jerry Singleton, and
11 then we have Joe Earley and Roy Miller from the group
12 that I'm with.

13 So what we'd like to do is start off. Our
14 goal is to answer your questions. So if you have
15 questions, press star 3. But, in the meantime, what
16 we're going to do is we're going to start off with just
17 everybody making a brief statement.

18 As opposed to me starting off making a
19 statement, what I'd like to do is invite our headliner,
20 Erin Brockovich. Erin, can you make some comments?

21 MS. BROCKOVICH: Yes, I can. I don't know
22 how long I have to speak, and I don't want to take much
23 time, because I know everybody always has many, many
24 questions. But I want to say hello to everyone. I am
25 happy to be on the call. I hope everyone is doing well.

1 very harmful to all fire victims of the future, and that
2 was working to stop the strict liability and inverse
3 condemnation situation happening in the legislation.
4 Noreen Evans was completely an amazing, amazing asset,
5 working with the team to stay on top of this situation,
6 making sure that it didn't happen. And we ended up
7 being successful. Any such litigation like that could
8 have resulted in no form of justice for fire victims in
9 the future. It was too much to bear at the time that we
10 turned to another disastrous fire, and that was in
11 Paradise, California.

12 I really feel compelled to say it's been
13 such a privilege to continue to be working with this
14 team that I have watched mobilize quickly into Paradise
15 and to start working with local counsel, Joe Earley, and
16 taking action to help those that have been harmed.

17 And I really want to say something very
18 personal today for all of the fire victims, and I -- I
19 feel I need to say it to you. I think of you all the
20 time, and I think of everyone I've met from Paradise and
21 up in Northern California. And to see us here today in
22 this conversation, in this moment everyone has worked so
23 hard for, brings so much to my mind.

24 I have -- over the past couple of months,
25 all of you have been so much in my thoughts, as we're

1 living out COVID-19. There have been personal days for
 2 me where I just wanted to crawl under the covers. I
 3 felt dazed and confused, and I'm not sure what has
 4 happened. And then I truly begin to think of you.
 5 I have watched the courage that you have
 6 exhibited during a disastrous time, where you showed up
 7 to meetings, many of you had no homes, living in your
 8 cars, the fears or concerns, your loss. Yet I watched
 9 you rise up and come to those meetings. You listened.
 10 You learned. You were involved. And I want you to know
 11 from me that I am in awe of that. I always believed in
 12 the power of we the people. And you are such living
 13 proof how during the worst of circumstances that we can
 14 stand up and we can find our way forward, and you have
 15 exhibited a strength, a courage, and a determination
 16 that is inspiring to many of us.
 17 I truly know you don't need to hear this
 18 from me, but I want to say it: I am so proud of you and
 19 I am so inspired by your courage and, more often than
 20 not, I think of that and I see you and I find myself
 21 saying in a crisis that we're, once again, all
 22 experiencing together, that, yes, I can face the day and
 23 I can move forward. I know it's been a long road
 24 getting to where you all are today.
 25 This team of attorneys have worked hard on

1 your behalf to reach an agreement and settlement that's
 2 been approved by the bankruptcy court, and it brings me
 3 back to the time in Hinkley where the final agreement
 4 came down to the people's vote. It was the same process
 5 as you're experiencing today. There were so many
 6 questions, yes, and not everyone always agreed. But it
 7 was their vote and their decision. And this is your
 8 vote and your decision. It happened to them and it
 9 happened to you. They came together as you've come
 10 together. They had meeting after meeting and they
 11 listened to all the information and they made an
 12 informed decision of their vote, just as you are. I
 13 trusted and I believed in those people, as I do in you
 14 to make the decision of your vote, and I stand with you.
 15 I want you to remember this is your vote.
 16 We are here to answer questions, any and all questions,
 17 on the eighth town hall that the team has come together
 18 and will do endlessly for you and town halls, but
 19 ultimately it is up to you. And I am the same today as
 20 I was back then. It's your courage, your determination
 21 that's brought you to where you are. And now it's your
 22 turn. It's your vote to see your justice so that you
 23 can move forward as whole as possible into your new
 24 life.
 25 I'm aware of everything that goes on. I'm

1 always here, constantly running around in the
 2 background. And in my gut, this settlement has been
 3 reached fairly. Everybody was involved at the table,
 4 reaching this settlement, and it can help make you as
 5 whole as we possibly can. Yes, I want you to know I
 6 understand it is PG&E, and I get the lack of trust that
 7 people have. But I do have trust in this team of
 8 attorneys. I do have trust in the bankruptcy court and
 9 the Judges' decisions that will hold and keep this
 10 company accountable in this settlement. I have
 11 absolutely no reason to believe that there is any other
 12 deal somewhere out there that somebody is not aware of,
 13 because I'm certainly not aware of any such situation.
 14 The time is here. It's been a long
 15 journey, and now it's up to you, the people, those that
 16 were harmed. This was your loss, your life and your
 17 future, to vote on how you wish to move forward so that
 18 you can have that moment in your life of justice and you
 19 can see a better path moving forward.
 20 That is what I wanted to share with all of
 21 you today and I do appreciate you taking the time and
 22 listening and I wish everyone safety and wellness not
 23 only during some of the most unusual circumstances I
 24 think we've all ever lived through, but yet you've been
 25 through there and you've lived through it. Stay safe,

1 strong, and courageous every single day of your life.
 2 MR. WATTS: Thank you, Erin.
 3 So I asked Erin to get on because there
 4 were a couple questions last week about what Erin's
 5 present position is. I think that that'll tell you what
 6 it is. And Erin has been a champion of this effort
 7 from -- I mean, she was in Santa Rosa days after the
 8 North Bay Fire and Chico shortly after those fires.
 9 Nobody deserves more credit in their attack and their
 10 effort against PG&E than Erin Brockovich. I'm proud to
 11 have her on our team. I hope that today gives you an
 12 indication of what she feels.
 13 And so what I'd like to do right now is
 14 switch to Noreen Evans, who is a state senator or was a
 15 state senator in Santa Rosa, a community leader, has
 16 been involved in this for upwards of two and a half
 17 years. Noreen, can you help us?
 18 MS. EVANS: Yes, absolutely. Thanks,
 19 Mikal, for the introduction.
 20 And thanks, Erin.
 21 Can you hear me?
 22 MR. WATTS: Yeah, go.
 23 MS. BROCKOVICH: I can hear you, Noreen.
 24 MS. EVANS: Okay. Thank you, Mikal, for
 25 the introduction and thank you, Erin, for all of your

1 comments.
 2 My -- in addition to being a former state
 3 senator, I'm a long-time attorney. And in this
 4 litigation I've had a front-row seat to some of the best
 5 lawyering I've ever seen, and I want to thank all the
 6 lawyers and all of their support staff who have worked
 7 so hard and gone toe to toe with PG&E. And I want to
 8 thank all of you for sticking with us. As Erin said,
 9 it's been a long, rough road. And it's been that the
 10 wheels of justice grind slowly, and nobody knows that
 11 now better than you do.
 12 I remember back when we were holding town
 13 hall meetings two years ago now, and one of the things
 14 we talked about is how one of the few tools we have to
 15 change corporate behavior is through lawsuits like this
 16 one. It's one of the -- the reasons why we urged you to
 17 take action against PG&E, not only to make sure that
 18 you're made whole, but also to change the corporation's
 19 behavior, because for years they've been blowing up and
 20 burning down so many of our communities. And because
 21 all of you stepped up, we finally are seeing some great
 22 changes in process. From the bankruptcy court to the
 23 Governor's Office and the State capitol and the criminal
 24 court, PG&E is finally, slowly, but inevitably being
 25 held accountable for the first time for all the damage

1 that they've done to us for so many years. It is not
 2 the same company today as it was two years ago, and two
 3 years from now, we will see even more changes, and all
 4 of that is thanks to you who stuck with this process.
 5 So my message to you is we have two things
 6 to celebrate: One, of course, first and foremost, is
 7 getting you paid, getting you made whole; but, second,
 8 is changing PG&E's corporate culture to protect the
 9 future of our community. And I realize we're not done
 10 yet. Many people are still voting on the proposed
 11 settlement. And disbursing the settlement funds is
 12 going to take some more time. But the silver lining in
 13 that is until everything is paid and ramped up, the
 14 spotlight will remain on PG&E's bad behavior -- bad
 15 behavior, and our need for PG&E to change. And now is
 16 not the time to let up on PG&E or to lose our momentum.
 17 And I'm just going to leave you with one
 18 last thought. Again, going back a couple of long years
 19 here. When many of you sat in my office still
 20 traumatized and grieving from the fires, I promised that
 21 in two years we'd be on the road to a better future, and
 22 we are. Nobody knew, though, that we'd be facing yet
 23 another calamity with the COVID virus. But one of the
 24 things I've learned in my life is that life is full of
 25 calamities. It's how we meet those challenges that is

1 important and it makes us who we are. And I want to
 2 thank you for meeting this one head on, being part of
 3 the movement to hold PG&E accountable and bringing
 4 yourselves, your families, and our communities to a
 5 better and safer tomorrow. And I truly appreciate all
 6 of the trust and the faith that you've had in all of us
 7 here that have been handling the litigation. Again,
 8 thank you to everybody that's been a part of this.
 9 MR. WATTS: Thank you, Noreen.
 10 So the folks that we've got on the line
 11 are some of the lawyers with the most "cases" in the
 12 case. The Watts Guerra group, which includes Roy Miller
 13 and Joe Earley, has 16,095 clients, unique individuals
 14 with timely filed notices of claims. I can tell you as
 15 of last Tuesday, 13,329 had voted to accept, 148 had
 16 voted to reject. That's an acceptance rate of
 17 98.9 percent. So we feel like our clients are
 18 overwhelmingly in favor of the deal. Of course, it's
 19 everybody's individual vote.
 20 But what I'd like to do is talk to a
 21 couple of my partners in our thing. Roy Miller, can you
 22 tell us what you're seeing over in Santa Rosa with
 23 respect to how people are voting and what their concerns
 24 are?
 25 MR. MILLER: Thanks, Mikal.

1 People here in Santa Rosa that I've talked
 2 to -- I've answered quite a few questions about the
 3 process. I've answered quite a few questions about the
 4 stock portion of this deal, which is a concern to
 5 people, but I think they understand that with a claimant
 6 group this large and a settlement as large as it is, the
 7 third largest, that there was going to be a stock
 8 component; but people understand and are real about this
 9 and they want to move forward, and that's why my client
 10 group, which is part of Watts Guerra, has been
 11 overwhelmingly in favor of it.
 12 I'm living in the middle of a construction
 13 zone. Four homes around me are in the framing stages.
 14 So we're rebuilding. The rest of Santa Rosa is
 15 rebuilding. People need the money that is available
 16 through this settlement to complete that process, and
 17 they want to move forward. And we're going to do
 18 everything we can to help them reach that goal and
 19 answer any questions you have along the way.
 20 Thank you, Mikal.
 21 MR. WATTS: Joe Earley in the Paradise
 22 Camp Fire area.
 23 MR. EARLEY: Thank you, Mikal. I want to
 24 thank my clients that are the victims of the Camp Fire
 25 for their absolutely overwhelming support and their

1 understanding that we're truly in this together. We're
2 going through the same process. I appreciate that
3 people appreciate that. It means a lot to me.

4 Look, I feel very confident, given the
5 numbers that Mikal was giving us, that we're, in a
6 sense, going to be over the hump real quick here and
7 moving towards the real work, which is getting your
8 claims processed and resolved, and that's where the
9 rubber hits the road.

10 Right now it is important to me that
11 everyone, to the extent they can, understand that this
12 really is a good settlement that we should be voting
13 for. You know, every week we ask to be shown a viable
14 alternative plan to our 13.5-billion-dollar settlement,
15 and that's not just what people hope and wish for, like,
16 a, "boy, wouldn't it be great if" plan, but a real plan,
17 a solid plan that's actually got support to it,
18 financial support and backing.

19 And, you know, another week passes and,
20 still, we got nothing, we hear nothing. If there was
21 something, we would look at it and we would -- we would
22 support it, if there was actually something that
23 would -- that is better than what we have. So that's
24 something that's really important that people
25 understand. We only have two weeks to go now, right,

1 for voting. We're getting at the end, and now is the
2 time to do it. Putting it off, waiting, as a lot of
3 people were advocating for, well, we've waited and
4 there's nothing there. So let's get the votes in and
5 get this done with. I truly believe that the more
6 support we show for the plan, the faster the process is
7 going to unfold and the sooner we're going to get our
8 recoveries.

9 So I'm going to say please vote
10 electronically. The U.S. Mail has been just horrific.
11 People we sent out physical ballots to, you know, weeks
12 ago, and they still haven't got them yet. And this is
13 very frightening, because everyone should have their
14 opportunity to vote, and I fear that two weeks is
15 cutting it just way too close for sending out paper
16 ballots.

17 So, please, for my clients, if you haven't
18 voted, contact me directly. You've got my phone number.
19 You've got my e-mail. I'm -- I'm easily accessible. I
20 will make sure that you get a formal ballot. You can't
21 just vote with me. You can't just say, hey, Joe, I want
22 to vote yes. A lot of people have tried to do that.
23 But we have to go through a formal process. I will
24 forward you on to the right people to get a formal
25 ballot so you can do that. Please do that. Otherwise,

1 our e-mail is chico@wattsguerra.com is always available,
2 and we'll take care of you. For other people who are
3 not my clients, who have not voted, please just contact
4 your lawyer as soon as you can, and let's just get
5 moving forward.

6 So, anyway, thank you, everyone, for the
7 support. I really want to thank my friend Erin
8 Brockovich for her understanding of what we're going
9 through, what she -- she really has been along on this
10 ride. It's been my honor to work side by side with her.
11 She gets what we're going through. And there is a
12 reason why she's supporting this plan. She knows that
13 that's the only way for us to go.

14 And, finally, I really -- I got to say
15 thank you to Mikal Watts. He has been fantastic in
16 this. He has worked his tail off. And, really, it
17 bothers me deeply how he's become this target that
18 people are attacking this man who is going to bat for
19 us, and I know that because I work with him on a daily
20 basis. I know he's there for us. I appreciate that.
21 I'm just sorry you have to go through this, Mikal,
22 people bringing up stuff that has nothing at all to do
23 with this settlement. No one has said there's anything
24 wrong with the settlement, and that's just not the way
25 it should be. If you're going to attack something,

1 attack it on the merits and don't play those kind of
2 games. So I thank you, Mikal. I just want you to know
3 that.

4 MR. WATTS: Well, I appreciate that, Joe.
5 And, you know, Watts Guerra has about 98.9 percent of
6 its clients, about 13,329 vote to accept, 148 have voted
7 to reject. It's everybody's decision, but it's
8 basically, 98.9 percent of our clients. So one of the
9 concerns that we have is, obviously, I'm under attack by
10 the three or four people that don't want this to happen.
11 There is an article in the New York Times. There is an
12 article in The Wall Street Journal. There is an article
13 in the Bloomberg News. There is an article in the
14 San Francisco Chronicle. But that's not really a
15 concern to me. I mean, I've got thick skin. What I
16 wanted to know is some of our other compatriots who are
17 also doing the best they can for the fire survivors,
18 what are they seeing with their client base.

19 So Jerry Singleton has the second largest
20 number of clients after our group. I think, Jerry,
21 you've got over 7,000 clients. What do you see in terms
22 of your clients' decision whether to accept or reject
23 this plan?

24 MR. SINGLETON: We're seeing pretty
25 remarkably similar numbers to what you're seeing. We've

1 had about half of our clients vote. Initially, there
2 was an issue with Prime Clerk, and so we had to figure
3 out how we were going to address that in terms of smart
4 phones. And I do, again, want to apologize to everyone
5 because I know that you've been receiving a lot of texts
6 and calls. Again, the reason for that was there was an
7 issue with Prime Clerk and the smart phones. So Watts
8 Guerra was able to assist us with some of the
9 technology. We all worked with Prime Clerk, and we were
10 able to get that phone issue resolved. But we've seen
11 over 98 percent of our clients support the plan.

12 And, again, I know Mikal and everybody on
13 the call share this, it is absolutely up to the
14 individual. If you do not believe this plan is in your
15 best interests, you absolutely should vote against it.
16 We represent you. We'll do whatever you want. But I
17 think it is heartening to see that so many people are
18 supporting it. And I think, following up on what was
19 said earlier, the reason for that is very
20 straightforward. There just is not any other viable
21 option. If this plan is not approved, then it will
22 result in the contingency plan that has been approved by
23 the Court being put into place. PG&E will be sold off
24 in pieces over a period of, likely, two to three years;
25 and then at the end of that, people will get paid out of

1 the proceeds there.

2 Unfortunately, because bankruptcy deals
3 generally result in a significant discount, in all
4 likelihood, people are going to get 50 to 75 cents on
5 the dollar, and, obviously, that's not something that
6 anybody wants. So I think, at least in my experience,
7 when we've been able to explain that to people, they
8 have been very supportive.

9 One thing that I would really encourage
10 everyone to do, whoever you are represented by, whether
11 it's our group, whether it's Mikal, Joe, and Roy's
12 groups, whether it's Robert Bryson at Robins Cloud, go
13 to your counsel, and if you have any questions, they can
14 answer them and they can give you the documents.
15 Because one thing that is very clear when you read the
16 documents is that there is no other available plan and
17 that this is the only way forward for us to get out of
18 the situation we're in now. So just wanted to stress
19 that.

20 Also, this is something we're going to
21 touch on during the remainder of the call. But on
22 Friday, yesterday, the trustee released the trust and
23 the claims resolution procedures, and I know a lot of
24 people had been waiting on those. They're on our
25 website, I know they're on the Watts Guerra website, and

1 I'm sure they're on several other websites. So if you
2 are interested in those, please ask your attorneys for
3 them.

4 And then, lastly, before I get off, I just
5 wanted to thank Erin and Noreen for being on this call.
6 And, also, this is something that really has not been
7 given enough publicity because of all the things that
8 have been going on. But as Erin said, in 2018 PG&E and
9 the other utilities spent tens of millions of dollars to
10 try to get rid of inverse condemnation to limit their
11 liability. And Erin, Noreen, and a number of people
12 were very influential in defeating that, and so I wanted
13 to thank them for doing so.

14 MR. WATTS: Yeah, I remember even before
15 the Camp Fire, I mean, Erin and Noreen and all sorts of
16 people were advocating in Sacramento with the group Up
17 From the Ashes to stop the abrogation of inverse
18 condemnation. Thank God that happened because six weeks
19 later we had the Camp Fire, where 14,000 of you were
20 burned out of house and home. You have a right of cause
21 of action because of people like Noreen Evans and Erin
22 Brockovich.

23 So, just to be clear. So Roy Miller, Joe
24 Earley, and I collectively represent about 16,000 people
25 who are voting for the plan at a rate of 98.9 percent.

1 I think Jerry Singleton represents another 7,000 people
2 who are voting for the plan at about 98.81 percent.

3 So -- so two other people we've got on the
4 line is my friend Jim Frantz and Richard Bridgford.
5 They're working together. I think collectively, they
6 work -- they represent 4300 people.

7 Jim, tell me what your -- what your client
8 base look like. Are they for this, against this? Are
9 they having a similar experience that Jerry and I are
10 having? What are you seeing?

11 MR. FRANTZ: I would say it's almost
12 identical. We have over 4300 clients, and so far we
13 have 2,083 that have voted to accept and just a mere 26
14 voted against the plan. And, you know, so we're doing
15 great. Our clients understand how important this
16 resolution is and the fact that there is absolutely no
17 other plan out there. And without this going through,
18 it's going to be a really huge problem for everybody
19 getting any indemnification on this case. But, so it's
20 great success in the voting right now.

21 But I want to thank all the lawyers on the
22 call with me. I'm proud to work alongside of you-all.
23 You've been working tirelessly on this case. And I want
24 to thank Erin Brockovich for the kind comments that she
25 made to us and to -- especially the victims, and the

1 victims are the ones we're all here for.
 2 I want to acknowledge Todd Vector, John
 3 Dixon, and Ray Montega that are working tirelessly with
 4 our group, our group, Rich Bridgford, Pat McNicholas,
 5 and my law firm, Frantz Law Group. And I know the
 6 clients that they work with are very proud to be with
 7 our firm and have worked through them.
 8 We have clients in the North Bay Fire,
 9 Redwood Valley, Napa, Atlas Peak, that entire area, and
 10 they have been waiting since 2017 to get indemnity on
 11 this case to get back with their lives. It's been a
 12 long time. And the horrible Paradise Fire, there is --
 13 our hearts go out to all the folks there, all the lives
 14 that were lost.
 15 So we -- we really, really have no option
 16 other than to accept this plan. I think it's a really
 17 great plan. It provides what we believe to be close to
 18 a hundred percent indemnity for everyone. It's not
 19 going to bring back any lives that were lost. As far as
 20 all the property damage itself, we think it pretty much
 21 covers the gamut of what's required and necessary.
 22 Singleton stated, if this is not approved, then we go
 23 back into another process with the Court, which would
 24 take several years and probably significantly less
 25 return to the victims. So the key is return to victims

1 here will be almost a hundred percent made whole versus
 2 something else that will happen, which is not good, if
 3 they don't vote for the plan.
 4 Although as Jerry and others have said,
 5 you have the right to vote your conscience. I don't
 6 disrespect any of the 26 of the 2,083 clients that we
 7 have that voted against the plan. I just think that
 8 maybe they have a different view of it, which, you know,
 9 you can vote your conscience, but I think going with the
 10 plan is the only way to go here.
 11 Thank you.
 12 MR. WATTS: Okay. Thanks, Jim.
 13 So, you know, the Watts Guerra group,
 14 which is Roy Miller and Joe Earley and myself, has about
 15 98.9 percent of their clients voted for the plan; the
 16 Jerry Singleton group, 7,000 people voted, about
 17 98.81 percent; and the Frantz group is about
 18 98.77 percent. One of Jim Frantz's partners is Rich
 19 Bridgford. He has been very helpful in terms of
 20 allowing us to assess the stock and all.
 21 Rich, what -- what are your -- what are
 22 your clients telling you about what they think about
 23 this deal?
 24 Hey, Rich, you're on mute, buddy.
 25 MR. BRIDGFORD: Mikal, sorry about that.

1 MR. WATTS: There you go.
 2 MR. BRIDGFORD: Yeah, I'm -- my name's
 3 Rich Bridgford, and I'm working with the McNicholas firm
 4 and Jim Frantz in a three-firm JPA. And I just want to
 5 say I'm honored and privileged to be working with the
 6 other firms here towards getting this plan approved.
 7 And, you know, folks, they say the arc in history is
 8 long, but it bends towards justice. I'm going to go out
 9 on a limb and predict we are going to get this plan
 10 approved and that we are close to obtaining justice.
 11 And two principal things that we seek
 12 through this plan, first of all, to make you whole to
 13 the greatest extent possible; and, second of all, to
 14 change the corporate behavior at PG&E and to make the --
 15 make the states safer for all of you. I want you to
 16 know that I -- I go to bed thinking about this case and
 17 I wake up thinking about this case. And along with my
 18 good friend Jim and the McNicholas Firm, working seven
 19 days a week and, you know, we're getting to the point
 20 now where we got to start focusing on getting you
 21 compensated. And, as Jim said, that's not going to
 22 bring anybody back. We can't do that.
 23 But we now have the outline of how the
 24 claims resolution procedure is going to work, how we're
 25 going to get you compensated for your real property,

1 lost structures, trees, your personal property, your
 2 personal income loss, your business income loss, your
 3 emotional distress, living expenses, a whole host of
 4 different categories that we're going to be seeking
 5 compensation on your behalf. And I'm sure the other
 6 attorneys on this call share in this sentiment with me,
 7 and that is please, you know, respond to the e-mails
 8 that you receive and get us the materials that we need
 9 so that we can go about maximizing your potential
 10 recovery.
 11 As Jerry mentioned, we hope that there
 12 will be enough money here to make all of you whole, and
 13 that is -- that is the goal. And it's been an honor
 14 representing you. We're going to continue to work as
 15 hard as we can going forward on this case to change
 16 their culture and to put the money in your pocket to
 17 make up for your loss.
 18 Thank you.
 19 MR. WATTS: Thanks.
 20 And then last week -- you know, I've been
 21 working with Jerry Singleton and Jim Frantz and Rich
 22 Bridgford. I just wanted to make sure that our data was
 23 not anomalous, that what we were seeing was unusual. So
 24 we called our friend Bill Robins, frankly, way back a
 25 decade ago with some friends of mine from Texas, and

1 he's got Robert Bryson, who is kind of the managing
2 partner of his firm working on it. They've got over
3 2,088 cases.

4 Robert, what are you seeing in terms of
5 what your clients are thinking about, how they're voting
6 on this deal?

7 MR. BRYSON: Well, first, let me thank you
8 again, Mikal, for this opportunity and all the folks
9 that are on the phone that many of you of whom I
10 personally met, both from the '17 and the '18 fires. So
11 what we're seeing from those folks, you're right, we
12 have just over a couple thousand folks that joined with
13 our firm, gave us the honor of representing them, we're
14 seeing just shy of 98 percent approval of the plan. And
15 a few folks voted their conscience and voted against it,
16 somewhere around 20. So we're seeing a very consistent
17 voting pattern, I think, across all firms that represent
18 a very large number of fire victims.

19 And I think this sentiment was echoed by
20 Erin and many of the lawyers on this call. I,
21 unfortunately, and I want to emphasize the word
22 "unfortunately," have been involved with fire losses for
23 almost 20 years from San Diego to Los Angeles to
24 Northern California. And it's heartbreaking to see the
25 same blank stare on everyone's face after they suffer

1 loved ones, obviously, we can't replace those cherished
2 items, and we can't restore your body. All we can do is
3 to, quote, unquote, make you whole, which is to provide
4 you with monetary compensation so you can restart your
5 life and have an opportunity to hopefully live a better
6 life. So we're trying to restore you to what you were,
7 in a rather crude fashion. But it's important to
8 recognize that with -- in my opinion, without this plan,
9 that restoration will take an untold number of years,
10 and there is a lot of question to what that compensation
11 would look like, as opposed to what we're voting on
12 right now.

13 And so all of my clients, I've made clear,
14 whether I spoke to on the phone, spoke to in person,
15 responded to your e-mails, responded to your texts, is
16 that our firm has studied this, and we recommend it
17 because we believe it provides you the best possible
18 opportunity to be compensated in a timely fashion.

19 And, also, as most of the lawyers on this
20 call have noted is to finally force PG&E to become a
21 corporately responsible partner in the community as
22 opposed to the opposite, which I personally would -- if
23 I never had to respond to another fire loss, that would
24 definitely be a plus in my career for the past 30 years.
25 So to everyone on the phone, I thank you for your hard

1 such a catastrophe.

2 And so what -- what this bankruptcy plan
3 offers is -- is closure for people, and it's the best
4 possible closure that everyone on this call and an army
5 of other plaintiff fire claimant victim attorneys have
6 been fighting for. And I also want to echo the comment
7 of some of the other folks on the line that it is your
8 right to vote. We as your attorneys, we make
9 recommendations based upon studying information and our
10 knowledge of the overall of this case, but ultimately
11 it's your -- your decision whether to vote yes or no.
12 And we, my firm and all the other attorneys on this
13 line, support you in your decision, whether it's to
14 approve or disapprove.

15 But I think if you take the time and look
16 at it closely, you'll see for a variety of reasons that
17 this plan is the best possible opportunity for you to
18 finally be compensated. And when I say "compensated,"
19 and the word has been thrown around a maypole, it's
20 important to recognize that you have suffered a tragic
21 loss, whether it's the loss of a loved one, some -- we
22 have a very kind lady that suffered third -degree burns
23 on 30 percent of her body or people that have lost their
24 homes and everything, their cherished possessions, that
25 you're -- what you're seeking, we can't replace those

1 work and it's been a privilege to work along side you
2 and we will continue to do so.

3 And, Mikal, thank you again for having me
4 today.

5 MR. WATTS: Yeah, of course.

6 Hey, so I'd just like to say something
7 before we start with the questions and answers. You
8 know, it seems like, between the folks on the line and
9 some other folks with whom we have discussed the
10 situation, as of Tuesday you had lawyers representing
11 31,388 cases, about 20,229 who voted to accept and 272
12 had voted to reject. So at least as far as this group
13 could tell, it's about a 98.67 percent acceptance rate.

14 But I want to be clear. There are four
15 people who I have had the opportunity to get to know.
16 Tom Tosdal representing Kirk Trostle. Rocky Baldesian
17 representing a former member of the TCC. Fran
18 Scarpulla, who represents, I think, eight clients who,
19 you know, a gentleman burned down -- had a restaurant
20 burned down. Will Abrams, who is an individual who is a
21 fire victim. Steve and Bonnie Kane represents Karen
22 Gowins. They're lobbing all sorts of missiles against
23 me, and that's okay. You know, they feel very strongly,
24 and I respect their view. I've been on Facebook Live.
25 I've debated this with them. There is all sorts of

1 filings about Mikal Watts did X and Mikal Watts did Y.
 2 Look, I think that instead of engaging in
 3 a back and forth about, you know, what's going on, you
 4 can look at five, six different law firms representing
 5 over 30,000 people and see that 98.67 percent of all the
 6 claimants who voted that we're familiar with have voted
 7 yes. So the fact that you have three or four people,
 8 you know, screaming and yelling on the front of the
 9 New York Times, The Wall Street Journal, Bloomberg,
 10 San Francisco Chronicle, trying to castigate whatever
 11 they allege that I'm doing, I'm not real worried about
 12 that.

13 What I am worried about is I want to make
 14 sure that everybody has a chance to vote. We have
 15 sought diligently to give people the information they
 16 need to vote, and that's why we're doing this town hall
 17 meeting. So we want you to be able to vote. We want
 18 you to have the information that you need to -- to vote
 19 intelligently. We think the plan is going to be
 20 confirmed, and we think you should vote for it. That
 21 being said, we want you to be informed.

22 So here's our thoughts from hereon out:
 23 The bottom line is that we think that this is the plan
 24 that is the best plan available. We think that this is
 25 a plan that gets you \$13 and a half billion as quickly

1 as possible, and we'll go from there.

2 So one of the things that happened is that
 3 yesterday the trustee of the trust Honorable John W.
 4 Trotter, the claims administrator Cathy Yanni, filed a
 5 document, it's Document No. 7037, it's entitled, "Notice
 6 Regarding Filing of Plan Supplement in Connection With
 7 Debtors' and Shareholder Proponents' Joint Chapter 11
 8 Plan of Reorganization." So what I'd like to do is kind
 9 of take you guys through that.

10 And, Roy, let's start with you. What are
 11 the general rules that apply to the claims process
 12 according to this new document and do they apply equally
 13 to the Tubbs Fire versus the other fire?

14 MR. MILLER: Okay. This is part of a
 15 2,000-page filing that got dropped on the bankruptcy
 16 case yesterday. So Alicia O'Neill and Jon Givens, among
 17 others at our group did some breakdown, and these are
 18 some of the general rules. Keep in mind, this is
 19 subject to being approved by the Judge later, and you're
 20 going to be able to see it in writing for yourself,
 21 because there is a lot to it. Like everything else in
 22 this case, it's complicated.

23 But here are some of the general rules:
 24 To be eligible for compensation, you must have a claim
 25 related to an included fire. So there is a list of

1 fires that is covered by this PG&E case. You have to be
 2 one of them. That you have timely filed a proof of
 3 claim and you've submitted supporting documentation,
 4 which is outlined in the rules. And upon submission of
 5 those documents, the trust will review each claim and
 6 consider the damages and costs recoverable. And they'll
 7 apply California law or other nonbankruptcy law, if they
 8 need to.

9 All the fires that are listed in the
 10 document, in the trust rules, is assume that PG&E caused
 11 the fire and is responsible, so we're not dealing with a
 12 question of whether or not they did it. The proof of
 13 claim must have been on file on or before December 31st,
 14 2019, which was the extended claims date. If there were
 15 claims that were not filed during that time period,
 16 they're not eligible for payment unless the claimant
 17 obtains relief from the bankruptcy court to file a late
 18 claim and then files it within 30 days after being
 19 allowed to do so.

20 The type of categories that are involved
 21 and the supporting documents, the trust will use
 22 information that assists it in evaluating your claim and
 23 doing all they can to relieve you guys the burden. So
 24 what they will do is they will look at the proof of
 25 bankruptcy claim form and the Wildfire Assistance

1 Program claim form, if you participated in that. This
 2 is what we call in our group the CMO 5. It was a Case
 3 Management Order No. 5, which I'm sure most if not all
 4 of the groups filled out, and any other reasonably
 5 ascertainable and reliable information. So, for
 6 example, your insurance documentation, your declaration
 7 page, proof of what your insurance company paid you,
 8 photographs, and things like that. And that's -- those
 9 are the basic outlines, in general.

10 Thanks, Mikal.

11 MR. WATTS: Great.

12 Okay. So those are the general rules.

13 What I'd like to do is ask Robert Bryson. There is
 14 different categories, one of them is what I call real
 15 property losses. Robert, explain for the folks on the
 16 line what real property losses can be claimed.

17 MR. BRYSON: Thanks again, Mikal, I'll be
 18 happy to do so.

19 This is an important loss that persons
 20 have suffered. And, just to be clear, when we're
 21 talking about real property, maybe people take this for
 22 granted, but this is folks that owned the property,
 23 whether that's a homeowner or a business owner that owns
 24 the land, for example.

25 So what does a real property claim

1 include? And I -- it's going to include your home that
2 you lost or your commercial real estate structure that
3 you lost and then everything associated with it, for
4 example, landscaping, trees, other improvements that you
5 made to the property down to, say, if you had a very
6 nice mailbox at the entrance of your driveway and it was
7 a nice brick structure and that got destroyed in the
8 fire, then the value to replace that is something that
9 will be included as well, along with other types of
10 hardscape. If your walkways are damaged, your fencing,
11 retaining walls, pools, solar panels, anything and
12 everything you can think of that you spent probably a
13 considerable amount of time and energy to improve your
14 property is something that would be included.

15 And then how -- once you identify what it
16 is that you can claim, the things you lost, it's then
17 how is that -- lawyers call it a damage. That's just a
18 fancy word for your loss. How is that measured? How do
19 you figure out that value?

20 And there is two ways in California. The
21 first is the loss and the fair market value of your
22 property. So if your property was worth X immediately
23 before the fire and then it's now worth less, which is
24 Y, immediately after the fire, the difference between
25 the two is called, another fancy lawyer phrase,

1 diminution in value. It's, basically, the difference in
2 the value of the loss and the value of your property.
3 The second way is what's referred to as the reasonable
4 cost to rebuild or repair your property, and I think
5 everyone understands what that means.

6 So then the next question comes, well,
7 which one is it? How do I know whether it's the reduced
8 value of my property that's my damage or the cost to
9 repair? Well, as everyone on this line knows, the
10 lawyers, there is a specific jury instruction that
11 provides guidance. Now, granted, we're not in a trial
12 setting anymore, but at least it provides what
13 California says and, in short order, it says that
14 ordinarily you can only recover the fair market value
15 loss. However, let's say, for example, a homeowner had
16 a desire, for a personal reason, to rebuild their home,
17 because the view, because they love their neighborhood,
18 whatever the reason might be, even if that cost to
19 repair is more than the fair market value loss, you can
20 recover your cost to repair.

21 And I'm confident that all the lawyers on
22 this line here are going to be fighting for the maximum
23 amount of money that each of you would be entitled to
24 recover for the loss of your home or your commercial
25 property.

1 So what -- what you look to next is how --
2 how is diminution in value calculated? And I kind of
3 hinted at that. It's -- it's the value of your property
4 immediately before the fire versus immediately after the
5 fire. So, unfortunately, the property value is going to
6 dip after a fire, as many of you have seen, if you put
7 your lot up for sale -- which that's another important
8 note. Remember, at the beginning of this I said it's
9 important to maintain your ownership and that that's
10 critical, because if you sell your lot -- and you may
11 have a legitimate reason for doing so, and we all
12 understand that. We're not -- we're not questioning
13 that. It's just that there is a -- a consequence to
14 that which can be that you would be limited to fair
15 market value in -- in your damage for the loss that you
16 suffered versus your cost to repair because you don't
17 own the property anymore.

18 So then we turn to the next item, which
19 is, all right, how do we calculate the cost of repair.
20 So when you're looking at the reasonable cost to rebuild
21 your property as opposed to fair market value, there is
22 a number of items that you're going to be -- we're going
23 to be wanting to obtain from you and/or obtaining
24 independent in order to be able to prove up your claim
25 to maximize your recovery, should this plan be approved.

1 And I'll -- I'll just highlight some of the examples.
2 You're going to have -- you're going to be looking to
3 the use of those structures, the extent of damaged. If
4 it was -- it was a total burn-down, smoke, or some type
5 of heat damage, we're going to look to the square
6 footage of your structure, the geographic location of
7 your property. Where your property was situated can be
8 very important. Also, the -- the vegetation, meaning
9 your trees, your shrubs, and things located on the
10 property. And then, of course, you're going to look at
11 the fair market value before the property and then after
12 the property.

13 And in addition to that, all those
14 factors, the trees have a separate and independent value
15 from, say, for example, your home. In other words, we
16 can recover separately for that and that's a different
17 calculus and all of us on this line and your lawyers are
18 looking to arborists to help us make those calculations.

19 So then this is a big factor, and it kind
20 of melted into what I was talking about before, which is
21 I just talked about how you calculate it, but now we
22 want to look to what do we need to prove it. And let's
23 start with an obvious. If you're a homeowner, you're
24 going to have a grant deed. Now, my firm has been
25 pulling that from both the tax assessor's office and

1 also working with our clients to obtain that. And then
 2 we also if you've got appraisals, your -- your mortgage
 3 loan documentation will be helpful.
 4 Any -- this is significant -- photographs
 5 that maybe you could get from friends and family or if
 6 you had them on the -- in the cloud somewhere or on your
 7 phone, if you were fortunate enough to save your phone.
 8 Photographs before the loss, and then we compare those
 9 against photographs after. We know that the loss -- the
 10 photographs after are going to show. It's going to show
 11 near or complete devastation. But the pre-photos were
 12 able to show maybe some of those cherished items that
 13 you lost or the home -- what your home looked like, the
 14 trees, et cetera. So those are very important.
 15 And another critical aspect is the plan.
 16 Now, sometimes that can be difficult to obtain. We had
 17 a couple folks that were preference folks or older
 18 people that were not in the best of health. We were
 19 going to go to trial. We were going to go to trial for
 20 them in San Francisco Superior Court. And I -- I had to
 21 track down the plans. I had to actually go and meet
 22 with the architect to get my two clients' plans. Why
 23 those are so important, I think everyone understands.
 24 With the plans, we can give those to a general
 25 contractor or a similar type of expert who can then

1 basically calculate what it would cost to replace the
 2 home that you had in conjunction with your description
 3 of, let's say, some of the finishes of your home. And
 4 with that information, we've got a really, really good
 5 idea of what it would cost to rebuild your home.
 6 And then, finally, one of the other things
 7 I mentioned a moment ago is arborists. We hire these
 8 very smart folks to help us value trees, which is a
 9 unique industry, and they have different methodologies
 10 to do that or ways to do it. And there is two different
 11 deals. You'll have ornamental trees. Those are trees
 12 around your house. They're going to have a different
 13 way to value those as opposed to someone that might have
 14 a large swath of land that is timber and they had sold
 15 it in the past. So we use arborists to help us in that
 16 calculation.
 17 There is also a final damage that is
 18 available to you, and that was -- we'd have to spend a
 19 lot of time talking about it. It's called consequential
 20 damages. Those are recoverable as well, but we don't
 21 have the time, nor the place for that.
 22 If you have questions on any of this and
 23 you're a Robins Cloud client, and, as I mentioned last
 24 time, you can call 310-929-4200 or all of our e-mails
 25 are available. And my cell phone, which I'm not going

1 to give out right now, but I've received many, many
 2 calls from folks that have been concerned. So please
 3 feel free to reach out to us if you have questions about
 4 whether you've provided this information.
 5 And then I urge everyone else on the line
 6 to contact your lawyers as well to make sure that you've
 7 provided them with the information that I just outlined
 8 in a quick format so that we have the best opportunity
 9 to prove up what you lost relative to your real
 10 property.
 11 So thank you, Mikal.
 12 MR. WATTS: You bet.
 13 Hey, so, Rich Bridgford, let me ask you
 14 this: My friend Fran Scarpulla, I think he's got eight
 15 clients in this case and his signature client is a
 16 restaurant that did not burn down, but, you know, they
 17 lost economic damages and like that. What type of
 18 business losses or other out-of-pocket expenses are
 19 recoverable for somebody like Fran's client who their
 20 property didn't burn down, but their business shut down?
 21 MR. BRIDGFORD: Thank you, Mikal.
 22 So the question is what types of business
 23 claims qualify? And under the claims resolution
 24 procedures, business loss claims include claims for
 25 economic losses suffered by a business that were caused

1 by the fire, the result of the fire. And that includes
 2 the loss of business property or inventory used to
 3 conduct the business as well as lost profits or revenue.
 4 Now, a moment ago Mr. Bryson referenced,
 5 you know, the word "prove." And we're not in a court of
 6 law here, but the claims administer -- administrator,
 7 trustees are going to be looking for certain backup
 8 information in order to document these types of claims.
 9 Particularly in regard to the lost profits and revenue,
 10 a track record of your business is going to be
 11 important.
 12 So what types of documents will be
 13 required? The claimants may provide the following
 14 document to support a business loss claim. First, a
 15 description of the business is important, including its
 16 mission statement. Second, tax returns, including the
 17 schedules and attachments will be important in
 18 establishing the profits, the revenues, and the activity
 19 of the business. Third, financial statements, including
 20 profit and loss statements, also important in
 21 establishing what the loss of the business was. Fourth,
 22 Articles of Incorporation, bylaws, shareholders lists or
 23 partnership or limited partnership agreements, those are
 24 important in substantiating the business. Fifth, lease,
 25 leases, deeds, titles, or other documents identifying

1 the property owned or occupied by the business, whether
2 you owned the property or rented it. Sixth, cancelled
3 contracts. Seven, photos, videos, other documentary
4 evidence of the fire damage to the claimant's home or
5 business and other supporting documents within the
6 claimant's possession. All of these will be important
7 in documenting your claim.

8 And I'm sure the other attorneys are doing
9 this as well. Respond to the staff questionnaires and
10 things that we send out and get us that information so
11 that we can recover for you.

12 Related to the foregoing is the question,
13 are there other out-of-pocket expenses that are
14 recoverable? The answer to that is yes. Other
15 out-of-pocket loss claims include claims for
16 out-of-pocket expenses that are not considered in any
17 other type of claim under the claims resolution
18 procedures. These could include additional living
19 expenses, medical and counseling expenses, and other
20 out-of-pocket expenses which you incurred specifically
21 as a result of the fire. The types of supporting
22 documents that the trustee and claims administrators
23 will look for include documentation supporting a claim
24 for additional living expenses, medical bills,
25 counseling bills, and other supporting documents within

1 claimant's possession.

2 Thank you.

3 MR. WATTS: Awesome.

4 Noreen, let me ask you a question. What
5 personal property losses can be claimed? I mean, tell
6 us about personal property income loss.

7 MS. EVANS: Sure, Mikal, happy to do that.

8 You can think about your personal property
9 loss as everything that's not attached to your house or
10 your landscaping and everything that is part of your
11 business. So that would include everything in your home
12 and your garage, outside, in your car, it includes
13 your -- all motor vehicles, your car, your boat, your
14 motorcycle, all of your appliances in your house. Go
15 through your house room by room and remember what you
16 had in there. It's everything down to the teaspoons.
17 It's all your furniture, and clothing, all your
18 equipment that you had in the garage, music, books,
19 artwork, jewelry, everything that you had. That's --
20 you're going to have to make a list. That's the dreaded
21 inventory that we all talked about a couple of years
22 ago. You have got to prepare that list. You have to be
23 able to prove everything you owned that you lost in the
24 fire.

25 So how do you do that? First of all, I

1 mentioned the list of items that you had. You can also
2 do that by showing proof of purchase; receipts, if
3 you're able to obtain those; photographs, photographs
4 that are on your phone that may show what you had on the
5 walls in the background of the photo, might show the
6 artwork that you had. You might even have a photograph
7 of a particularly nice piece of jewelry, that sort of
8 thing. Photographs are very helpful. If you had an
9 appraisal of something, sending a copy of that appraisal
10 would help. Any kind of photographic or paper evidence
11 you can show that you owned the property, what the
12 property was, and what its value is.

13 The other question was whether personal
14 income loss can be claimed, and the answer to that is
15 yes. Personal income loss claims include claims of
16 individuals who lost income because either you were
17 displaced by the fire and couldn't work or your employer
18 was harmed by the fire and either reduced your income or
19 stopped paying you or had to let you go or you sustained
20 some kind of injury in the fire that interfered with
21 your ability to earn income. So that would be your
22 income loss claim.

23 You will have to be able to prove what you
24 lost, and you can do that through a variety of ways,
25 including your tax returns that show the income you had

1 prior to the fire versus what you earned after the fire,
2 W-2 forms, 1099 forms. And if you lost income as a
3 result of losing a rental home or something like that,
4 you can also prove that income loss by a copy of the
5 lease agreement or canceled checks that you had received
6 in the past. You can also look at your bank account
7 statements that will be able to show what you earned
8 prior to the fire versus what you were able to deposit
9 after the fire. Paycheck stubs from your employer and
10 other documentary evidence such as that. And, yes, you
11 can claim any income you lost from renting your home or
12 other rental property. So that's also your -- part of
13 your claim as well.

14 MR. WATTS: Very good. Thank you, Noreen.
15 I appreciate it.

16 Hey, let's go to a different issue. Joe
17 Earley, tell us about the wrongful death cases.
18 What's -- what's the status of those?

19 MR. EARLEY: So we represent -- we
20 represent several families of people who tragically died
21 during -- in the fire, directly in the fire and
22 that's -- that's a rough one. That's a rough one, ever,
23 just to think about. We also represent several families
24 of people who died subsequent to the fire and as a
25 result of the fire, because of the increased stress or

1 circumstances. A lot of people didn't have their
2 medications, for instance, that they were dependent upon
3 and they couldn't get them because they evacuated so
4 quickly and frantically. There is a number of reasons.
5 But we represent several of those families. That's --
6 that's a tough -- that's a tougher job, because people
7 die regularly for many reasons that are not related to
8 the fire.

9 But in this case, we have to prove that it
10 was related, so we have to have a physician look at all
11 the records and come to that conclusion that there
12 really was a -- that there was causation between the
13 fire and the -- and the death. So that's something that
14 takes awhile. It's a bit of -- it's a bit of work. But
15 we've been successful in obtaining, you know, very good,
16 strong medical opinions about -- about that, and I think
17 we're going to not have any problem at all demonstrating
18 to the -- you know, the process that they were
19 "deservant" a recovery for the loss of their loved ones.

20 And then the -- the claim for -- the kind
21 of general claim, nonspecific, noneconomic claims,
22 they're -- they're going to be the hardest, in order to
23 quantify, of all of this types of damages. There is no
24 tables to look up what's the value of a relationship or
25 the value of pain, the value of losing, you know,

1 sentimental items that your family has had forever and
2 now they're gone. This is all very, very subject to --
3 to someone's opinion. And that happens all the time in
4 the courtroom. People have to decide what's the value
5 of the loss of a life and, you know, pain and so on. In
6 this case we're going to have to leave it up to a
7 referee as part of the claims resolution process, and we
8 have to trust that they will be fair and deal with the
9 individual's losses properly.

10 In the many, many community forums and
11 client forums that we have put on I always believe,
12 almost without exception, would discuss something in my
13 life that I had lost that was never -- could never be
14 replaced. It has a value, a deep, deep, deep
15 sentimental value to me, but has really no economic
16 value. And I -- I did that to make it clear to my
17 clients that we understand, that I understand the depths
18 of that, the depth of that loss and that they'll never
19 be -- you can never really be made whole, you can never
20 really get that back. So I know that no matter what we
21 do, we will never walk away thinking, gosh, I'm back
22 where I was. That's never going to happen. You can
23 have the nicest home, you can have your vehicle back,
24 but you'll never, you'll never get that loss, that part
25 of your soul that was ripped out and burned.

1 So, that being said, all we can do is the
2 best we can do. So they set up rules, and these rules
3 they set up, they're intentionally vague. They kind of
4 have to be. I think that gives the people making the
5 determinations, it gives them some flexibility to do the
6 right thing. And they're going through a process, and,
7 certainly, that's -- that's why lawyers are there, too,
8 to make sure that these rules are followed.

9 But if you like, Mikal, I can read through
10 the rules that they need to follow. Would that be
11 helpful?

12 MR. WATTS: Sure.

13 MR. EARLEY: So, first, qualifying just --
14 what was just provided by the Court, that the -- in the
15 claims resolution process that the others fellows were
16 talking about. Wrongful death and serious personal
17 injuries include claims, related individuals who died or
18 suffered serious personal injury as a result of the
19 fires. The trustee and claims administrator will devise
20 procedures ensuring a streamlined and sensitive process,
21 providing claimants and their family members the dignity
22 that is critical to successfully resolving claims
23 relating to these extraordinary losses. So you can see
24 that's intentionally kind of generic. That's probably
25 good, because that allows them more flexibility to what

1 they really need because there are such individualized
2 losses.

3 What types of supporting documents can be
4 submitted? Well, again, you know, the claimants may
5 provide medical records or other documents supporting a
6 wrongful death or serious personal injury claim, as well
7 as documents supporting the claim for loss of
8 relationship, love, support, and companionship. That's
9 something that your lawyers should be working with you
10 with, if you're in that category. That's not
11 necessarily needed to prove, but we do the best that we
12 can.

13 So what types of claims and proof can be
14 provided for emotional distress and PTSD? So emotional
15 distress claims include claims arising from -- this is
16 important, these categories -- the zone of danger
17 evacuation from the fire. That's the circumstances
18 under which we left the fire. Some of us were fortunate
19 enough to be ahead of the flames, then some of us were
20 unfortunate enough to be stuck with the flames all
21 around. That's called the zone of danger claim,
22 emotional distress claim and those claims need to be
23 supported in some way, whatever you've got, and it can
24 be your testimony, because you're -- we're all entitled
25 to give our under oath testimony, you know, under

1 penalty of perjury and all that. So we have to be
 2 honest, but whatever that is, that type of claim.
 3 Then physical injury, that's a little more
 4 easy to show because there will be some kind of medical
 5 record probably showing the physical injury.
 6 Then -- then the more difficult one is one
 7 that they refer to as a substantial interference with
 8 the use and enjoyment of or invasion of the property
 9 occupied by the claimant as well as the impact of the
 10 loss of community. I mean, those are very, very general
 11 terms, but those of us who lost our cherished stuff and
 12 our cherished lives and our cherished community
 13 understand how real that is and it's deep. But how do
 14 you -- how do you put a price on that? I don't know.
 15 That's -- that's going to be up to the trustee. We will
 16 try to put forth the best argument that we can.
 17 Another section related to what types of
 18 supporting documents can be provided for that, and they
 19 list several. They can provide a written narrative or
 20 an audio or a video narrative recording the details of
 21 the evacuation, and that will -- you know, that will
 22 depend on the circumstances how best to do that. So
 23 that's part of your lawyer's job, is to come up with the
 24 best way to convey the reality of what you went through
 25 to get out.

1 Texts, e-mails, social media posts, and so
 2 on, those can be very, very helpful in laying that out;
 3 and, presumably, a lot of that has already been
 4 collected and submitted to your lawyers. Photos and
 5 videos, of course, taken during the evacuation are
 6 critical, or can be critical, but not necessary, because
 7 some of us were worried about just getting out and not
 8 about recording the event, but a lot of people did, and
 9 thank goodness for that because that's going to be an
 10 important factor in determining the values.
 11 Prefire, post fire photos and videos of
 12 the property showing the stuff that you lost that's
 13 meaningful to you, and then, of course, an explanation
 14 as to why they were meaningful. This was a lot of work.
 15 We understand that.
 16 The records describing bodily injury and
 17 mental health counseling or treatment. If possible,
 18 everyone should be getting some kind of treatment, even
 19 aside from the lawsuit itself, just for their own
 20 survival, because it really wreaked havoc on our -- our
 21 brain functioning and our relationships and so on. So
 22 any records of such treatments or diagnoses can be
 23 really critical. Again, they're very vague. They're
 24 not saying that a psychiatrist has to provide a
 25 declaration or anything. They're not specifying

1 anything. They're keeping it very, very general, and
 2 that's -- and that's good.
 3 Documentation of medical, counseling, and
 4 expenses. Other -- just to show you how open they are
 5 to looking at the whole picture. Other supporting
 6 documents in the claimant's possession. So that's a
 7 wide door. So we just have to work with your lawyers
 8 and see what there is to substantiate, and, you know,
 9 we'll put the best foot forward on that claim.
 10 And there's -- here's another -- another
 11 example of how wide the door is for these kind of
 12 claims. The question is, are there other damages that
 13 may be recoverable. And the trustee and claims
 14 administrator will devise procedures to evaluate any
 15 additional category of recoverable damages. So it's a
 16 matter of just expressing what the -- what the damages
 17 are, you make the claim for it. We hope that the -- the
 18 administrators can understand exactly what -- what --
 19 what that translates to on a -- on a personal level.
 20 And, hopefully, there will be a recovery that at least
 21 you can feel like -- like somebody cared and -- and
 22 maybe do something to enhance your life to try to make
 23 up for those losses. But it's going to be a tough one.
 24 On the other hand, I'm also looking forward to making
 25 sure that's done fairly for my clients.

1 Thank you for that, Mikal.
 2 MR. WATTS: Yeah, awesome.
 3 Hey, so I know that we've got several of
 4 the folks from, you know, North Bay Fires, Noreen Evans,
 5 Roy Miller. One of our partners over there is Michael
 6 Fiumara, and his husband, Gordon Larsen, passed away
 7 recently. Michael is one of my big-time buddies for two
 8 and a half years. And he's -- he's part of our team as
 9 well. So I didn't want to leave that waiting.
 10 Hey, Jim Frantz, let's see whether we can
 11 go -- how will these claims be submitted? Tell me about
 12 how we're going to submit all this information and will
 13 there be a form to fill out.
 14 MR. FRANTZ: Yeah, Mikal, yeah, there is.
 15 The claims processor will maintain a secure web-based
 16 portal and -- and that's for the claimants to submit
 17 their claims questionnaires, supporting documents,
 18 releases and any other relevant information or
 19 documents. And after submitting their claim, the
 20 claimants will be able to use the portal to check their
 21 claim status and receive and respond to determination
 22 notices, submit supplement material, update the contact
 23 gap information that they have or any demographic
 24 information, if necessary. And there will be a form to
 25 fill out.

1 So in addition to the claim specific
 2 supporting documents, the claims administrator will
 3 require the claimant to complete a claims questionnaire
 4 that provides sufficient information to, No. 1, verify
 5 the claimant's identity; identify and support the claim
 6 damages in the case; No. 3, demonstrate the claimant's
 7 authority to assert the claims, in other words, like,
 8 for your house, a copy of the deed, for example.
 9 Individual claimants may submit claims questionnaires by
 10 household. What does that mean? Well, if you have a
 11 household, a husband, wife, and three kids, the head of
 12 the household may submit claims questionnaires by the
 13 household, including all the information for each
 14 individual that was in the house.

15 The claims processor will pre-populate
 16 claims questionnaires with information already in its
 17 possession, including, but not limited to, the data from
 18 the claimant's bankruptcy claim proof of claim form, the
 19 one that you've already filed; the Wildfire Assistance
 20 Program claim form; and damages questionnaire
 21 established under the CMO No. 5 in the California North
 22 Bay Fire cases and information that is otherwise
 23 reasonably ascertainable and reliable.

24 And, as a practical matter, we have
 25 submitted questionnaires to all of our clients, and the

1 That goes to a claims administrator, who's going to look
 2 at it and then issue a written determination notice.
 3 That determination notice lets you know what portion of
 4 your claim has been approved. So it may be that the
 5 claims administrator approves your entire claim. It may
 6 be that he or she approves a certain percentage of it.
 7 And that amount is the approved claim amount.

8 Once you get that approved claim amount,
 9 then you have the opportunity to object to it and to ask
 10 for more. And, for example, you can provide additional
 11 information. If, for example, the claims administrator
 12 says I was not able to award a hundred percent on this
 13 aspect of the claim because you were missing X, Y, and
 14 Z, then you can provide that to the claims
 15 administrator.

16 Ultimately, you are going to go back and
 17 forth, and you are going to reach the final amount that
 18 that claims administrator is willing to pay. If at that
 19 point you don't believe that it was reasonable, then you
 20 have the opportunity to appeal, and what you do is you
 21 file a request with the trustee and ask that all or part
 22 of your claim be appealed. And by "a part," what I mean
 23 is it could be, for example, that you were happy with
 24 the real property, the personal property and the loss of
 25 income -- or the loss of income, but you didn't like the

1 questionnaires asked for all of the damage information
 2 that's available during this wildfire as to the claims
 3 that we're making. And so we would really encourage all
 4 clients and our clients to answer the questionnaires as
 5 completely as possible so we have all the information we
 6 need to evaluate, assess, and come up with a damage
 7 allocation on your case. It's very, very important that
 8 we get cooperation from you and get the questionnaires
 9 filled out completely and accurately. And, as with all
 10 the other law firms on this call, everyone has staff
 11 standing by to assist, to the extent necessary, if you
 12 have a problem filling out questionnaires.

13 MR. WATTS: All right, excellent. Thanks,
 14 Jim.

15 Hey, Jerry, once a proof of claim form is
 16 submitted, what happens? I mean, how is the money
 17 decided? Is it appealable? Give the folks some thought
 18 about that.

19 MR. SINGLETON: Sure thing. So this has
 20 been clarified a great deal by the documents that were
 21 filed yesterday. But, essentially, what happens, as Jim
 22 said, you submit a proof of claim. That proof of claim
 23 is supported by all the documentation, Rich touched on
 24 this as well, that your attorney gathers, and we do
 25 everything we can to maximize the value of that claim.

1 noneconomic amount or something like that. You notify
 2 the trustee of what your appeal is going to cover, and
 3 you also say whether or not you want the document review
 4 only, whether you want a telephonic hearing, whether you
 5 want a document review followed by a telephonic hearing,
 6 or if you would like an actual full-blown hearing in
 7 front of a new hearing officer.

8 If you request that, then a new
 9 individual, a new claims administrator will be appointed
 10 and the entire process is done again over, de novo,
 11 meaning from scratch. So if, for example, the award was
 12 200,000, the claims administrator who hears the appeal
 13 would have the right to award less or more, and the
 14 final decision must be made within 30 days of that
 15 hearing.

16 Once that final decision is made, if
 17 you're still unhappy, then you can make a final appeal
 18 directly to the trustee, which is Justice Trotter, and
 19 you can submit the same information again.
 20 Justice Trotter will review it, and then his decision
 21 will be final.

22 MR. WATTS: Okay, awesome.

23 MR. SINGLETON: Go ahead.

24 MR. WATTS: We've taken the basic
 25 questions we've got. Let's take the questions that

1 people are typing in. Press star 3. Press star 3, and
 2 we'll answer your questions.
 3 MR. ROECKER: Okay. Let's take our first
 4 question. Somebody asked if there were -- if there were
 5 only 25,000 structures burned, why are there 75,000
 6 claimants?
 7 MR. WATTS: Jerry, do you want to take
 8 that?
 9 MR. SINGLETON: Sure, I'd be happy to.
 10 That happens for a number of reasons, and,
 11 basically, the simple answer is that it's not just the
 12 loss of the structure that is compensable. For example,
 13 if you were living in a town and there was damage done
 14 to your property, but your home survived, for example,
 15 the trees on your lot were burned down, any number of
 16 things could happen, then you can make a claim for that.
 17 It's not just the structure.
 18 In addition, though, many homes were
 19 rented. And so when you have the destruction of a
 20 rental home, that gives rise to two separate claims.
 21 The renter is entitled to recover for their personal
 22 property and for their emotional distress, but at the
 23 same time, the owner is entitled to recover for the
 24 damage to personal property.
 25 And then, finally, you have another

1 category which is purely the emotional distress, and
 2 this is particularly prominent in someplace like
 3 Paradise. You know, we all have heard about just how
 4 horrific it was getting out there. It was -- I mean,
 5 the descriptions literally defy the imagination in terms
 6 of just how bad it was at the end there. And so if you
 7 were someone who did not lose a structure, but you were
 8 fleeing the area and were placed in fear for your life,
 9 then you're certainly entitled to make a claim for that
 10 emotional distress, although you're not, obviously,
 11 going to have a claim for real property if your
 12 structure survived and wasn't damaged.
 13 So that, in a nutshell, is how it works,
 14 is it's not just the destruction of the property; it's
 15 the destruction of any type of real property, personal
 16 property, or emotional distress. And then the other
 17 thing to remember is that 77,000 claims, that's 77,000
 18 individuals. So while you may have had X number of
 19 structures destroyed, if there were two people living
 20 there, then now, all of a sudden, that would get
 21 doubled. So that's how it all works out.
 22 MR. WATTS: All right.
 23 MR. ROECKER: Mikal, the next one is from
 24 one of your clients in Santa Rosa. Deborah wants to
 25 know if people are available to help fill out the forms

1 dealing with her emotional distress claims and her loss
 2 of income claim. And then her second question is, with
 3 more fires going on, are they part of the current
 4 lawsuit?
 5 MR. WATTS: So, Deborah, let me answer
 6 that. The first is for the forms, yes. We're waiting
 7 on the final forms from Justice Trotter and claims
 8 administrator Cathy Yanni. Expect those imminently. I
 9 am in the process of hiring between 35 and 50 law
 10 students to help us help you fill out the claims. We've
 11 got all sorts of people. I've got 111 people working
 12 for me that are going to help us with that. So, yes,
 13 you're going to have help. As soon as we get the final
 14 claims, we'll start that process.
 15 And then, Sam, what was the second
 16 question? I lost track. I'm sorry.
 17 MR. ROECKER: The second one -- let me
 18 find it here.
 19 UNIDENTIFIED SPEAKER: It was about the
 20 current fires.
 21 MR. WATTS: Oh, yeah. So the current
 22 fires, I'm going to use Kincade as an example. Any fire
 23 after the filing of bankruptcy is called a post filing
 24 administrative claim. Kincade is that. It will not be
 25 out of the \$13.5 billion. Kincade is the one fire that,

1 you know, will have to be dealt with by the company.
 2 And, of course, if there is another fire this fall, we
 3 got AB-1054 that should cover the majority of that. At
 4 the same time, you know, if there is -- if there is
 5 another issue, it will be handled administratively, not
 6 out of our 13.5 billion.
 7 MR. ROECKER: Great. The next question,
 8 looks like it's from Nasi, and he says he had 2 acres of
 9 oak trees that burned down. How can he evaluate the
 10 cost of removing and the price of the trees?
 11 MR. WATTS: Sure, Jerry, you want to
 12 handle that?
 13 MR. SINGLETON: Sure. That's -- I think
 14 Rich touched on this a little bit earlier, but that's
 15 where the arborist comes in. So what will happen in
 16 that situation is your attorney will hire an arborist.
 17 The arborist will come in, and they'll look at a couple
 18 of different categories. No. 1 will be what it will
 19 cost to remove all of the dead trees and make it safe.
 20 The next thing will be how do you replant. Obviously,
 21 you cannot replace like for like. If you had a mature
 22 oak tree, it's not possible to move one that large in.
 23 So what they'll do is they'll come up with a program for
 24 planting trees, and that will likely require irrigation
 25 and things like that. And the final thing they'll do is

1 they'll look at the loss of esthetic value, because it's
 2 going to be a number of years, unfortunately, before the
 3 trees that they plant come anywhere near approaching
 4 what it was that you lost.
 5 So they take all of those damages
 6 together, they add it up, and then that's the value of
 7 the loss. They put that in their report. And then your
 8 attorney will submit that along with the rest of your
 9 package.
 10 MR. WATTS: Okay. Who's next? We got
 11 about 28 minutes. Let's keep going.
 12 MR. ROECKER: Next question is from Ann.
 13 She wants to know, as far as the nonsalvageable list, is
 14 there a deadline for getting that turned in? And do you
 15 need the list that she has made up or the list that
 16 insurance will give her -- give her showing
 17 depreciation.
 18 MR. WATTS: Roy Miller, do you want to
 19 answer that?
 20 MR. MILLER: Sure.
 21 The short answer is we want everything.
 22 If the insurance company has already given you back a
 23 list of your items reflecting depreciation, we want
 24 that. If you have additional items that you recall
 25 having lost, we would like that as well. The more

1 detail that you're able to provide your lawyer, the
 2 better and the more information the trustee
 3 administrator will have to be able to compensate you for
 4 the loss.
 5 In terms of the deadline, obviously, we
 6 want it sooner rather than later. The Watts Guerra
 7 group is going to try to get the process started in
 8 June. All the groups are probably going to be doing
 9 something similar. So whenever you can get that to us
 10 would be great.
 11 Thanks.
 12 MR. WATTS: All right. What's next?
 13 MR. ROECKER: Great. Faith says that she
 14 wanted to rebuild in Paradise, but it looks like it was
 15 going to be cost prohibitive and also no guarantee of a
 16 water supply, so she ended up moving, but still owns the
 17 lot. They're wondering about the time frame of the
 18 settlement and the pay-out.
 19 MR. WATTS: So, Faith, on the time frame,
 20 I think that the goal of the trustee and the special --
 21 I mean, and the claims administrator is to get a lot of
 22 the money out towards the end of this year, first
 23 quarter of next year. I think they're going to try for
 24 a quick play that gets rid of about 65, 70 percent of
 25 the 13.5 billion. And the people who want to appeal to

1 a third-party neutral or an arbitration panel after that
 2 will be delayed. But I think the goal is to get most of
 3 the money out this year or early next.
 4 MR. ROECKER: Great. Madelyn wants to
 5 know if she needs to be getting her own estimates for
 6 replacement of out-structures and then also property not
 7 associated with the house, like lawns, retaining walls,
 8 shop buildings, or RV shelters.
 9 MR. WATTS: Yeah, well, the main thing is
 10 we need you to get that information to us so we know
 11 what it is. We have people that will help assess that.
 12 But if you've got your own estimates, we'd like that as
 13 well.
 14 MR. ROECKER: And then Kim wants to know
 15 how renters are -- are dealt with in the settlement.
 16 She keeps hearing a lot about homeowners, but wants to
 17 know specifically about renters who did not have
 18 insurance.
 19 MR. WATTS: Sure. Jim Frantz, do you want
 20 to handle rentals?
 21 MR. FRANTZ: Renters are treated similarly
 22 to other real estate property owners. They will value
 23 the claim for the losses of rental, but they will file a
 24 claim for all their personal possessions. And to the
 25 extent they have emotional distress, annoyance, and

1 discomfort damages, they will have those available to
 2 them as well as far as the evacuation and the ordeal
 3 after finding a new rental and all the experiences that
 4 they had after the fire that were difficult for them.
 5 Any loss of earnings, that's another issue
 6 that they'll be able to make a claim for to the extent
 7 that they can prove that up.
 8 Okay.
 9 MR. WATTS: Okay.
 10 MR. ROECKER: Chris is wondering what
 11 order the claims will be processed. Is it
 12 alphabetically, smallest to largest, or how is that
 13 dealt with?
 14 MR. WATTS: I think it will be based on
 15 when the claims come in. I mean, I don't think it's
 16 alphabetical. I don't think it's, you know, date of the
 17 fire. I think it's going to be more like who gets their
 18 stuff in and out.
 19 MR. ROECKER: Jerry on-line wants to know,
 20 what if you owned an item and you don't have a record of
 21 it.
 22 MR. WATTS: Rich Bridgford, do you want to
 23 handle that?
 24 MR. BRIDGFORD: The question is what if
 25 you owned personal items, is that the question?

1 MR. ROECKER: Yeah, what if you owned an
 2 item, but you don't have a record of it?
 3 MR. BRIDGFORD: I believe you still make a
 4 claim. We are -- we're using adjusters that have
 5 checklists that have been compiled over a period of 20
 6 years. My partner Jim Frantz in these cases, has been
 7 doing these fires for quite a bit. And the bottom line
 8 is the purpose of that inventory that we provide our
 9 client is to trigger things that they may have even
 10 forgotten about. And the fact that you don't have
 11 records of it does not mean that you shouldn't --
 12 shouldn't claim it. Of course, you shouldn't invent
 13 anything that you don't have.
 14 But I would be surprised if most of the
 15 victims have records of everything that they ever owned,
 16 unless they kept all their receipts in a box and they --
 17 they taped everything they had in their house.
 18 MR. WATTS: Okay. Sam, what's next?
 19 MR. ROECKER: Mark wants to know if there
 20 is a dollar amount estimate of the claims combined and,
 21 also, will the administrator use a standard percentage
 22 of replacement value to establish fair market value?
 23 MR. WATTS: Bryson, do you want to take a
 24 shot at that?
 25 MR. BRYSON: Yeah. I'm sorry, what were

1 the two questions again? Just to make sure I got it
 2 straight.
 3 MR. ROECKER: The first one is is there an
 4 estimate of the total amount of all the claims combined?
 5 And will the administrator use a standard percentage of
 6 replacement value to establish fair market value?
 7 MR. BRYSON: Okay. So in response to the
 8 question, that's a simple no. It's unknown at the
 9 moment. What we do know is the pot of potential money
 10 to recover, which is 13.5 billion.
 11 As to the second question, I think many of
 12 the lawyers on the phone spoke to that. There is going
 13 to be uniformity in the way claims are addressed, but
 14 claims vary from claim to claim, property to property.
 15 For example, let's say you had a home in Paradise that
 16 you lost and then someone else had a home that they lost
 17 in Sonoma County. Those are different counties,
 18 different geographies, different property values,
 19 different costs to rebuild. So all those differences
 20 will factor into valuing the cost to replace potentially
 21 your home versus someone else's home.
 22 So while there will be a standard in a
 23 sense that everyone will be treated fairly, applying the
 24 same rules, the fact that the form -- the proof of your
 25 claim or the basis for your claim that your lawyers want

1 to establish for you will vary, and that will create
 2 uniqueness for each home.
 3 MR. WATTS: Okay.
 4 MR. ROECKER: Darren wants to know if they
 5 have already rebuilt, landscaping, hardscaping, fencing,
 6 et cetera, do they need to go through all of it to
 7 estimate reasonable cost to rebuild?
 8 MR. WATTS: Jerry.
 9 MR. SINGLETON: Sure. The answer to that
 10 question is that it depends and the answer -- and the
 11 reason for that is because what you're entitled to
 12 recover is not necessarily what you rebuilt; it's what
 13 you lost at the time. So, certainly, the costs that you
 14 actually expended are very relevant, but in order for it
 15 to be apples to apples, you would have had to have
 16 rebuilt substantially the same house. So if you rebuilt
 17 the same house, the same basic floor plan with a few
 18 minor adjustments, that you're not going to have to
 19 really do much else. As long as you have the costs of
 20 actually building it, then you're fine.
 21 On the other hand, if you did what a lot
 22 of my clients do and decide to make some changes, which
 23 is perfectly appropriate, then you probably are going to
 24 have to get an estimate from a contractor because
 25 they're going to have to opine as to what it would have

1 cost to build the exact same home you had at that time.
 2 MR. WATTS: Okay. We've got about 18
 3 minutes left. What else do we have?
 4 MR. ROECKER: Yeah, Stephanie would like
 5 to know if the loss of a pet is recoverable in the
 6 settlement.
 7 MR. WATTS: Yeah. Robert Bryson, tell us
 8 about California law and the loss of pets.
 9 MR. BRYSON: Well, I don't mean to be the
 10 bearer of bad news, because I -- I have some dogs and
 11 I've had pets my entire life. Unfortunately, although
 12 pets, many of us probably on the line, generally,
 13 especially in California, often treat them as family
 14 members. The current state of the law, which I'll say
 15 personally I do not agree with, is that pets are treated
 16 as akin to personal property. So you can recover for
 17 the loss of a pet, but you're not going to be able to
 18 recover for the emotional loss associated with that pet.
 19 It's going to be a very cold calculation as to what your
 20 turtle, your German Shepherd, your cat may have been
 21 worth in order to replace that particular -- like, for
 22 example, you might have had a German Shepherd that was
 23 highly trained and not only your children enjoyed, but
 24 served as security for your home, and you paid a pretty
 25 penny for that -- that particular dog and the training.

1 That would be factored in as something you could seek to
 2 recover. However, you wouldn't be able to recover the
 3 loss that the children and you suffered from the loss of
 4 that family member.

5 MR. WATTS: Okay. What's next?

6 MR. ROECKER: Peter would like to know,
 7 what's the best contact info for all the law firms for
 8 clients to get in contact with, phone numbers and
 9 e-mails.

10 MR. WATTS: I think for Watts Guerra, I
 11 mean, if you're in the Camp Fire area, it would be
 12 chico@wattsguerra.com,
 13 c-h-i-c-o@w-a-t-t-s-g-u-e-r-r-a.com. If you're in North
 14 Bay, it would be santarosa@wattsguerra.com.

15 And the other guys, go ahead.

16 MR. SINGLETON: Hi, this is Jerry.
 17 Go ahead, Jim.

18 MR. FRANTZ: I was going to say for
 19 Bridgford, Artinian, McNicholas and McNicholas and
 20 Frantz Law Group, it's wildfires@frantzlawgroup.com.
 21 And the phone number that is utilized by all the clients
 22 for all three of our firms that are joined together is
 23 855-735-5945.

24 MR. SINGLETON: Oh, this is Jerry -- oh,
 25 I'm sorry, go ahead.

1 UNIDENTIFIED SPEAKER: Go ahead. Go
 2 ahead, Jerry.

3 MR. SINGLETON: Sure, this is Jerry
 4 Singleton. For us, you can either talk with anyone
 5 you've been talking to or e-mail me directly anytime you
 6 have any issues. My e-mail is Gerald, G-e-r-a-l-d,
 7 @slffirm.com. Our number is 619-771-3473.

8 MR. WATTS: And -- and Robert Bryson.

9 MR. BRYSON: Yes, for Robins Cloud
 10 clients, I mentioned before, our number is 3 -- we have
 11 different numbers. I'm going to give you the primary
 12 number. 310-929-4200. 310-929-4200. And then I would
 13 echo what Jerry mentioned, that there is a number of
 14 folks that many of our clients have been in contact
 15 with, some very hard-working team members. You probably
 16 have their e-mails. And you can reach us, of course,
 17 through our website at robinslaw.com. And my e-mail
 18 address is on my business card, and it's not hidden from
 19 view, is rbryson@robinscloud.com would be the best way.

20 MR. WATTS: All right. Who do we have
 21 next?

22 MR. ROECKER: Next is Frank. Frank wants
 23 to know about the proof of claim papers. Are they going
 24 to be mailed out to the clients, or do they need to pick
 25 them up?

1 MR. WATTS: I think -- I think I speak for
 2 everybody. I mean, we're going to -- we're going to
 3 send them digitally, we're going to mail them, we're
 4 going to, you know, push you guys pretty hard to get
 5 them done. I think we're going to have a, you know,
 6 computerized fill-in claim form, where we're filling in
 7 data and having you submitted it, something like that.
 8 We don't have that yet, but I know that Jerry has been
 9 working with, you know, Justice Trotter and Cathy Yanni.
 10 I think that's imminent. I don't think they want to
 11 send out the claim forms before the vote because they
 12 don't want to seem presumptuous. It's your call. But
 13 we have rough drafts of that. We have a pretty good
 14 idea what's going to happen. I would not expect a lot
 15 of delay from the time of confirmation until the time
 16 that these claim forms are sent out. And we'll
 17 certainly get them to you immediately.

18 Jerry, you got a thought?

19 MR. SINGLETON: Yeah, I think that's
 20 right. We are working on it. The final procedures are
 21 supposed to be approved and have everything up and
 22 running by July 1st. So I think the next two months
 23 we're going to be finalizing them. And once the vote is
 24 approved, I think we'll have -- we'll be in a much
 25 better position. So hopefully we can get people drafts

1 by the end of the month, early next month, and start
 2 getting things submitted in July.

3 MR. WATTS: Yeah, I think that's right.
 4 What else we got?

5 MR. ROECKER: Yeah, Jennifer has a loss of
 6 income question. Her husband worked at a hospital and
 7 then when they moved, his guaranteed salary was less
 8 afterwards. Is that something that they can claim?

9 MR. WATTS: Yeah, Rich, you want to -- you
 10 want to answer that one?

11 MR. BRIDGFORD: Yes. The issue here is
 12 causation. I believe that they -- they can, if they can
 13 prove that they were dispossessed of their property by
 14 the fire. They can claim what I would call the delta
 15 and any consequential damages as well.

16 MR. WATTS: Okay. All right. What else
 17 we got?

18 MR. ROECKER: Yeah, Jennifer has another
 19 question about submitting a claim. If they have
 20 submitted everything to the attorney, will the attorney
 21 then submit the claim to the processor, or do they just
 22 resubmit everything on their own?

23 MR. WATTS: No, no, we'll submit it for
 24 you.

25 MR. ROECKER: And then we've got John.

1 John says he made his insurance payment and received a
2 pay-out on the losses incurred. In terms of coverage,
3 is the fact that they received payment from the
4 insurance, does that matter?

5 MR. WATTS: You're not going to get to
6 recover twice. So whatever you recover from the
7 insurance will be an offset against whatever your
8 damages are going to be. So we want you to get every
9 dollar you can from the insurance company because you
10 don't have to pay us a fee, which is good. We're here
11 to get you over and above what the insurance companies
12 have paid you.

13 MR. ROECKER: I've got Michelle. Michelle
14 is a Tubbs Fire renter. We did not have rental
15 insurance. She had to take out an SBA loan for money to
16 replace everything. Will the loan be something that
17 they can get reimbursed for?

18 MR. WATTS: Robert Bryson, what's your
19 thoughts on that?

20 MR. BRYSON: Well, just to be clear, what
21 we would do as your lawyers is we would make sure that
22 you give us a complete list of all the personal property
23 that you lost and help you value that property along
24 with, unfortunately, depreciation. You can't get the
25 replacement cost. You get the value based upon the

1 process, obviously, you'd want to talk to a lawyer about
2 what you would need to do in order to effectuate that --
3 that change in the ownership of those -- of those assets
4 or your claim. So it all depends on what's going on
5 within the trust or, you know, a will or nothing at all.
6 So that's something that you're going to need legal
7 advice on, should that unfortunate event occur. Let's
8 hope it -- let's hope it doesn't.

9 MR. WATTS: All right. So, excellent.
10 We've got about nine minutes left. Let's take two or
11 three more questions.

12 Sam, what do we have?

13 MR. ROECKER: Yes, Doug wants to know if
14 he's allowed to sell his lot.

15 MR. WATTS: Robert, what are your
16 thoughts?

17 MR. BRYSON: Well, all of us that are fire
18 victims -- I mean, let me rephrase that. All of you
19 that are fire victims and you're confronted with a
20 myriad of different reasons why you might need to sell
21 your lot. We as your lawyers to understand that. But,
22 as I had mentioned at the beginning of this discussion,
23 it can dramatically impact our ability to recover moneys
24 for you. The easiest way to understand it is that if
25 you sell your lot and you have to move, of course, you

1 condition, et cetera. So we would work hard to get you
2 the maximum amount that we can recover for all of your
3 lost keepsakes, personal property, et cetera.

4 But if you had to take out an SBA loan to
5 help you to be able to replace them in the interim, we
6 couldn't then seek that as an additional damage and you
7 would still be responsible, of course, under the terms
8 of that loan to repay it, unless that loan is forgiven.
9 That might be something you want to look into.

10 MR. WATTS: All right, sounds good.

11 Sam, what else you got?

12 MR. ROECKER: Marilyn -- yeah, Marilyn
13 wants to know if she were to pass away before the
14 settlement, would her portion still be hers and how
15 would they know to give it to her kids?

16 MR. WATTS: Joe Earley.

17 MR. EARLEY: Yeah, and that'll depend on
18 what -- what aspects of the claim. There are certain --
19 certain of our damages that will not survive our death.
20 Emotional distress would be the most obvious. But,
21 otherwise, that's really just part of an estate. Like,
22 whatever -- whatever your estate plan says happens to
23 your estate, those would be -- and your claim is an
24 asset in your estate. So however that says it should
25 go. Should that happen during the -- during this

1 lost your home in the fire, whichever fire that was, we
2 couldn't seek the cost to repair your home because you
3 don't own the lot. What we could recover is that fancy
4 lawyer word, diminution in value. So that's the
5 difference between what your property was worth before
6 the fire versus after the fire. And, generally,
7 although not always, that's a lower value.

8 So on behalf of Robins Cloud clients and
9 all the other lawyers on this phone, I'm sure they would
10 echo my sentiment that if you can do it financially, we
11 would strongly urge you to maintain ownership of that
12 lot so that we then can go after the cost to repair
13 everything that you lost on that property, because that
14 generally is a very significant loss.

15 MR. WATTS: Okay.

16 MR. ROECKER: And then John was reading
17 about the stock. He just wants to know how PG&E stock
18 is affected by the recent market downturn.

19 MR. WATTS: Rich, do you want to take that
20 one?

21 MR. BRIDGFORD: Sure. The simple answer
22 is that PG&E stock, I think -- I didn't check it last
23 week, but I think it's doing as well or better than it
24 was before the fires. I think I learned that from you,
25 Mikal. I didn't actually -- I actually hadn't charted

1 it, but I believe that's the case.
 2 And in relation to the stock sort of --
 3 sort of -- that question is sort of pregnant with the
 4 following, and that is how is the stock going to work.
 5 And, just briefly, I think it's very important to know
 6 that the stock that the victims' trust fund will receive
 7 and that the trustee will appoint financial experts,
 8 Houlihan & Lokey being one of them, Canadian bank for
 9 the TCC, to manage the stock. Okay. It will be stock
 10 in the new PG&E.
 11 So what happens in bankruptcy is if this
 12 plan gets voted in favor of and the Judge approves it,
 13 you issue stock in the new PG&E, which is what attorneys
 14 know as post discharge. So that stock will no -- will
 15 be in a new company that will not be saddled with all of
 16 these claims that we're making here. Those all go into
 17 the victims' trust fund that's funded, and PG&E no
 18 longer has responsibility for those claims. All of the
 19 FEMA, California claims, insurance subro claims, all
 20 that stuff falls by the wayside, and you, basically,
 21 emerge with a PG&E that hopefully has the money from
 22 1054 to remediate future fires, harden the grid, and is,
 23 basically, collecting every month utility rates from
 24 17 million different customers.
 25 Now, apart from the fires, this is a very

1 sound economic model. So we're very hopeful that stock
 2 will do just fine.
 3 MR. WATTS: Who else has got a question?
 4 We've got about four minutes left.
 5 MR. ROECKER: Phil is a 73-year-old Camp
 6 Fire client who does not really know much about
 7 computers. He wants to know if he'll be able to just go
 8 into the office and deal with all of this in person
 9 rather than on-line.
 10 MR. WATTS: Yeah, Phil, right now you
 11 can't because we're sheltered in place, but my
 12 expectation is -- in Texas we just opened up a little
 13 bit. I think by June 1 you'll be able to open up.
 14 And just so that everybody knows, over the
 15 course of the next several weeks we're going to be
 16 sending you a text designed to get you lined up with a
 17 schedule of an appointment to allow you to get your
 18 claim done. We're going to make you a full disclosure
 19 about all this stuff you've been reading in the New York
 20 Times, The Wall Street Journal, and the San Francisco
 21 Chronicle tomorrow and get you to waive any conflict
 22 that you see. I don't see it. But the bottom line is
 23 the main goal is we want you to sign up and schedule
 24 yourself. We'll have 50 people working on this around
 25 the clock, making sure that your claim forms are ready

1 to go. So watch out for that.
 2 Within the next two weeks we'll be sending
 3 you a text, a voice mail, whatever, telling you, hey, we
 4 got 50 people working on this to set up times, because,
 5 you know, it looks like -- I've been criticized for
 6 pushing the vote too hard. I mean, I don't think we
 7 have. I want you to vote when you're ready to vote and
 8 not before then, but at the same time, we got a lot of
 9 work to do. Same thing on the claim form.
 10 Just because the claims administrator may
 11 give you six months to do it, we want to be in the front
 12 of the line because you get paid first. So really be
 13 putting together your contents information, your
 14 structural valuations, evidence you were in the fire
 15 zone, mental anguish type stuff. And then we'll get you
 16 started. We're not -- we're not going to start until
 17 June 1, not because we want to wait until then. It's
 18 just that's the best evidence I've got as to when we'll
 19 be able to have people physically in the office out
 20 there in Santa Rosa and Chico.
 21 Sam, we got about three minutes. What
 22 else?
 23 MR. ROECKER: Yeah, Rita wants to know if
 24 she has to include photographic evidence with her claim.
 25 She doesn't have a lot of photographic evidence. She

1 just wants to make sure she's not going to lose out.
 2 MR. WATTS: Yeah, Rita, my answer is is
 3 include whatever you've got. I mean, obviously, your
 4 claim is stronger based on proof, but I can't make you
 5 re-create something that doesn't exist. So whatever you
 6 can find, send to us. If you can't find it, tell them.
 7 And I think we should be okay.
 8 MR. ROECKER: Then Lori wants to know if
 9 she's able to file a claim for the amount of time spent
 10 working on rebuilding, researching, cleaning up,
 11 et cetera.
 12 MR. WATTS: Yeah, it's what's called a
 13 consequential damage. I don't have any problem with you
 14 submitting that. I'm not saying you'll get it, but it
 15 can't hurt.
 16 MR. ROECKER: Great. And then Doug wants
 17 to know, is it one person voting per household, or how
 18 many votes should they be having?
 19 MR. WATTS: You should be having as many
 20 different "claims" as there were.
 21 MR. ROECKER: And then Gloria, she had a
 22 question about personal property loss and emotional
 23 distress. She had to relocate out of state and hasn't
 24 submitted anything, documentation to her lawyer yet.
 25 Should she now or just wait until the claims portal is

1 open?
 2 MR. WATTS: You know, I think she ought to
 3 get it ready. I think she ought to get it to her
 4 lawyer. But I don't think she ought to be killing
 5 herself until the claims portal is open because it's
 6 almost done.
 7 So we've got about two minutes. Any other
 8 questions?
 9 MR. ROECKER: Judith wants to know, she
 10 had two -- two homes. She wants to know if she can
 11 combine the square footage and just file one claim.
 12 MR. WATTS: Well, if you made two claims,
 13 you should file two separate claims. If you made one
 14 claim, file one claim. My gut is we want to keep it
 15 simple, but, more important than simple, we want to keep
 16 it consistent with whatever the claim form was.
 17 So, guys, it's about 3:59. We're going to
 18 shut it down for the week. Please feel free to e-mail
 19 us your questions. If you're a Watts Guerra client,
 20 e-mail us at santarosa@wattsguerra.com. If you're in
 21 the North Bay Fires, then chico@santarosa.com [sic]. If
 22 you're in the Paradise fire or the Camp Fire. If you
 23 got any other questions for any of the other lawyers,
 24 e-mail it to them. We're coordinating on a daily basis.
 25 Our goal is next Saturday, May 9th, we

1 want to answer every question you got. The voting ends
 2 on May 15. So please plan to attend May 9th. We have a
 3 lot of people that were saying, hey, wait to vote until
 4 May the 1st. News flash, it's May the 2nd. It's time
 5 to float -- time to vote. So get your vote in. We want
 6 to make sure that everybody's word is heard. But at the
 7 same time, if you have any other questions, get on with
 8 us next Saturday on the 9th. Then the following Friday,
 9 the voting deadline on the 15th. We'll be happy to
 10 answer any questions you have.
 11 Sam, thank you for hosting this. And
 12 thank you for the thousands of people that were on this
 13 call today. We'll be in touch soon. Thank you.
 14 MR. ROECKER: Thanks, everyone.
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