EXHIBIT 8

Exhibit 8

Document 137-2

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Page 2 of 39

Case 5:06-cv-00128-JW

Pursuant to Rule 36 of the Federal Rules of Civil Procedure, Plaintiffs America Online, Inc. ("AOL") and Netscape Communications Corporation ("Netscape") hereby respond as follows:

PRELIMINARY STATEMENT

On June 5, 2006, the parties submitted a Joint Case Management Statement to the Court ("Joint CMS"). The Joint CMS proposes that the Court adopt a "phased" approach to this litigation. As proposed by St. Paul, Phase One would pertain only to the issue of whether the "personal injury" provision of the St. Paul policy provides coverage for the Underlying Actions; Plaintiffs' position is that Phase One should also include resolution of the exclusions raised by St. Paul including, but not limited to, any issues regarding the policy's reformation. Until this issue is resolved by the Court, the parties have agreed that discovery will proceed only with respect to the more narrow issues presented by St. Paul's Phase One proposal.

The responses set forth here are based on information and documents presently available to and known to Plaintiffs. Discovery, further investigation, and legal research and analysis may give rise to additional contentions, facts, documents and witnesses, all of which may lead to substantial additions to, changes in or variations from these responses. Accordingly, Plaintiffs reserve the right to change, modify, supplement, add to or subtract from its responses.

By responding to these requests for production, Plaintiffs do not waive, or intend to waive, but rather intend to preserve and are preserving: (1) all objections as to competency, relevancy, materiality and admissibility; (2) all objections on any grounds to the use of any of the responses herein or documents in any subsequent proceedings, including the trial of this or any other action; (3) all objections as to vagueness and ambiguity; and (4) all objections on any grounds.

GENERAL OBJECTIONS

1. Plaintiffs object to the Requests as improper to the extent they seek documents and information beyond the scope of discovery contemplated by the Federal Rules of Civil Procedure.

- 2. 1 2 doctrine. 3 3. 4 5 6 7 9 10 5. 11 12 Paul. 13 6. 14 15 evidence. 16 7. 17 18
 - Plaintiffs object to the Requests to the extent they seek information or documents protected against disclosure by the attorney-client privilege and/or the attorney work product
 - Plaintiffs object to the Requests to the extent they seek documents and/or information that is confidential, proprietary, trade secret, constitutionally protected business information, and/or information that is otherwise protected from discovery. Plaintiffs will work with St. Paul on an appropriate Protective Order to protect such information and materials.
 - Plaintiffs object to the Requests to the extent they are overly broad, unduly burdensome, harassing, and impose inappropriate burdens and expenses exceeding the obligations imposed by the Federal Rules of Civil Procedure and case law.
 - Plaintiffs object to the Requests to the extent they seek documents and/or information already in the possession of St. Paul or its agents or that is equally available to St.
 - Plaintiffs object to the Requests to the extent they are irrelevant to the subject matter of the pending action and not reasonably calculated to lead to the discovery of admissible
 - Plaintiffs object to the Requests to the extent they are vague and ambiguous. The foregoing Preliminary Statement and General Objections are applicable to and specifically incorporated into each response set forth herein below. The assertion of any General Objection does not preclude the assertion of specific objections.

RESPONSES TO REQUESTS FOR ADMISSIONS

REQUEST NO. 1:

Admit Virginia law applies to determine whether there is coverage under ST. PAUL POLICY for the UNDERLYING COMPLAINTS and AG INVESTIGATION.

RESPONSE TO REQUEST NO. 1:

Denied.

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REQUEST NO. 2:

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Admit in the lawsuit titled "America Online, Inc. v. St. Paul Mercury Insurance Company" which AOL filed in the United States District Court for the Eastern District of Virginia, Virginia law was applied to a coverage dispute between AOL and ST. PAUL under the ST. PAUL POLICY.

RESPONSE TO REQUEST NO. 2:

Plaintiffs object to this Request on the ground that it seeks information which is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to that action.

Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

REQUEST NO. 3:

Admit that in 1999, Glenn Spencer was the Vice President of Risk Management at AOL.

RESPONSE TO REQUEST NO. 3:

Plaintiffs object to this Request on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

REQUEST NO. 4:

Admit that on June 23, 2000, Glenn Spencer was the Vice President of Risk Management at AOL.

RESPONSE TO REQUEST NO. 4:

Plaintiffs object to this Request on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

REQUEST NO. 5:

Admit that from 1998 through 2001, MARSH acted on AOL's behalf for purposes of obtaining insurance coverage.

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defined in the St. Paul Policy.

REQUEST NO. 8:

Admit SmartDownLoad is a service designed to assist in downloading files from the Internet.

RESPONSE TO REQUEST NO. 8:

Plaintiffs object to this Request on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Request on the ground that it is vague and ambiguous.

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to its use of the phrase "online activity." That phrase is specially defined in the St. Paul Policy.

REQUEST NO. 12:

Admit the UNDERLYING COMPLAINTS do not allege any user information allegedly collected by AOL/Netscape through its SmartDownLoad program was made known to any person.

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of invasion of privacy involving the SmartDownLoad program.

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RESPONSE TO REQUEST NO. 12:

RESPONSE TO REQUEST NO. 13:

One. See Preliminary Statement.

Dated: June 12, 2006

Denied.

REQUEST NO. 13:

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USDS CASE NO. C-06-00198 JW (PVT)

PLAINTIFFS NETSCAPE AND AOL'S RESPONSES TO ST. PAUL'S REQUESTS FOR ADMISSIONS, NO. ONE

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Admit that in September 2000, when AOL, through MARSH, presented ST. PAUL an

Plaintiffs object to this Request on the ground that it seeks information unrelated to Phase

Plaintiffs object to this Request on the ground that it is vague and ambiguous with respect

to its use of the phrase "online activity." That phrase is specially defined in the St. Paul Policy.

endorsement with a proposed definition of "online activity," AOL was already aware of claims

CORPORATION; AND

Leslie A. Pereira Attorneys for Plaintiffs

Respectfully Submitted,

Leslie A. Pereira

ABELSON | HERRON LLP Michael Bruce Abelson

NETSCAPE COMMUNCATIONS

AMERICA ONLINE, INC.

18/2007

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PROOF OF SERVICE

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA – SAN JOSE DIVISION

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I am over the age of 18 and not a party to the within action; I am employed by Abelson | Herron, LLP in the County of Los Angeles at 333 South Grand Avenue, Suite 650, Los Angeles, California, 90071-1559.

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On June 12, 2006, I served the foregoing document(s) described as:

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PLAINTIFF'S RESPONSES TO ST. PAUL MERCURY INSURANCE COMPANY'S REQUESTS FOR ADMISSIONS, SET NO. ONE

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The document(s) was served by the following means:

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BY PERSONAL SERVICE I personally delivered the documents to the persons at the addresses listed in the attached service list. (1) For a party represented by an attorney, delivery was made to the attorney or at the attorney's office by leaving the documents in an envelope or package clearly labeled to identify the attorney being served with a receptionist or an individual in charge of the office. (2) For a party, delivery was made to the party or by leaving the documents at the party's residence with some person not less than 18 years of

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BY U.S. MAIL I enclosed the document(s) in a sealed envelope or package addressed to the persons at the addresses in the attached service list and placed the sealed envelope or package for collection and mailing, following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the said date, it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope or package with postage fully prepaid.

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BY OVERNIGHT DELIVERY
I enclosed the documents in an envelope or package provided by an overnight delivery carrier and addressed to the persons at the addresses in the attached service list. I placed the envelope or package for collection and overnight delivery at an office or a regularly utilized drop box of the overnight delivery carrier.

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BY MESSENGER SERVICE I enclosed the documents in an envelope or package addressed to the persons in the attached service list and provided them to a professional messenger service for service. (A declaration by the messenger is contained in the Declaration of Messenger below.)

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BY FACSIMILE TRANSMISSION Based on an agreement of the parties to accept service by fax transmission, I faxed the documents to the persons at the fax numbers listed in the attached service list. Our facsimile activity report indicated that all pages were transmitted successfully. No error was reported by the fax machine that I used.

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BY E-MAIL OR ELECTRONIC TRANSMISSION

Based on the court order or an agreement of the parties to accept service by e-mail or electronic transmission, I caused the documents to be sent to the persons at the e-mail addresses listed on the attached service list. I did not receive, within a reasonable time after the transmission, any electronic message or

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other indication that the transmission was unsuccessful.

I declare under penalty of perjury under the laws of United States of America that the foregoing is true and correct.

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Executed on June 12, 2006 at Los Angeles, California.

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Soonja Bin

Case 5:06-cv-00198 JW Page 10 of 39 SERVICE LIST 1 Netscape Communications Corporation, et al. v. Federal Insurance Company, et al. 2 Case No.: C-06-00198 JW (PVT) 3 Attorneys for Defendant Sara M. Thorpe, Esq. ST. PAUL MERCURY INSURANCE COMPANY D. Christopher Kerby, Esq. GORDON & REES LLP 4 5 Embarcadero Center West 275 Battery Street, Suite 2000 San Francisco, CA 94111 6 Tel: (415) 986-5900 Fax: (415) 986-8054 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28

- Proof of Service -

Abelson Herron ...

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Case 5:06-cv-00198-JW Document 137-2 Filed 04/18/2007 Page 11 of 39

EXHIBIT 9

Document 137-2

Filed 04/18/2007

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¢ase 5:06-cv-0019**6-**

Plaintiffs America Online, Inc. and Netscape Communications Corporations (collectively, "Plaintiffs") respond to Defendant St. Paul Mercury Insurance Company's First Set of Interrogatories ("Interrogatories") as follows:

PRELIMINARY STATEMENT

On June 5, 2006, the parties submitted a Joint Case Management Statement to the Court ("Joint CMS"). The Joint CMS proposes that the Court adopt a "phased" approach to this litigation. As proposed by St. Paul, Phase One would pertain only to the issue of whether the "personal injury" provision of the St. Paul policy provides coverage for the Underlying Actions; Plaintiffs' position is that Phase One should also include resolution of the exclusions raised by St. Paul including, but not limited to, any issues regarding the policy's reformation. Until this issue is resolved by the Court, the parties have agreed that discovery will proceed only with respect to the more narrow issues presented by St. Paul's Phase One proposal.

The responses set forth here are based on information and documents presently available to and known to Plaintiffs. Discovery, further investigation, and legal research and analysis may give rise to additional contentions, facts, documents and witnesses, all of which may lead to substantial additions to, changes in or variations from these responses. Accordingly, Plaintiffs reserve the right to change, modify, supplement, add to or subtract from its responses.

By responding to the Interrogatories, Plaintiffs do not waive, or intend to waive, but rather intend to preserve and are preserving: (1) all objections as to competency, relevancy, materiality and admissibility; (2) all objections on any grounds to the use of any of the responses herein or documents in any subsequent proceedings, including the trial of this or any other action; (3) all objections as to vagueness and ambiguity; and (4) all objections on any grounds.

GENERAL OBJECTIONS

1. Plaintiffs object to the Interrogatories as improper to the extent they seek information beyond the scope of discovery contemplated by the Federal Rules of Civil Procedure.

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USDS CASE NO. C-06-00198 JW (PVT)

- Plaintiffs object to the Interrogatories to the extent they seek information or 2. documents protected against disclosure by the attorney-client privilege and/or the attorney work product doctrine.
- Plaintiffs object to the Interrogatories to the extent they seek information that is 3. confidential, proprietary, trade secret, constitutionally protected business information, and/or information that is otherwise protected from discovery. Plaintiffs will work with St. Paul on an appropriate Protective Order to protect such information and materials.
- Plaintiffs object to the Interrogatories to the extent they are overly broad, unduly 4. burdensome, harassing, and impose inappropriate burdens and expenses exceeding the obligations imposed by the Federal Rules of Civil Procedure and case law.
- Plaintiffs object to the Interrogatories to the extent they seek information already 5. in the possession of St. Paul or its agents or is equally available to St. Paul.
- Plaintiffs object to the Interrogatories to the extent they are irrelevant to the 6. subject matter of the pending action and not reasonably calculated to lead to the discovery of admissible evidence.
 - Plaintiffs object to the Interrogatories to the extent they are vague and ambiguous. 7.
- Plaintiffs object to the definition of "INSURANCE PROGRAM" in the 8. Interrogatories on the ground that it overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims.

The foregoing Preliminary Statement and General Objections are applicable to and specifically incorporated into each response set forth herein below. The assertion of any General Objection does not preclude the assertion of specific objections.

> PLAINTIFF AOL'S RESPONSES TO ST. PAUL'S FIRST SET OF INTERROGATORIES

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INTERROGATORY NO. 1:

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RESPONSES TO INTERROGATORIES

IDENTIFY each and every insurance policy in the INSURANCE PROGRAMS, including the company that issued the policy, policy title, policy number, policy period, and type of insurance.

RESPONSE TO INTERROGATORY NO. 1

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 2:

IDENTIFY all PERSONS at AOL involved with the creation, analysis and/or review of the AOL INSURANCE PROGRAM.

RESPONSE TO INTERROGATORY NO. 2

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims. Plaintiffs further object to this Interrogatory on the ground that it is vague, ambiguous and overbroad with respect to its use of the phrase "creation, analysis and/or review." At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 3:

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As to each insurance policy identified in response to Interrogatory No. 1, IDENTIFY all PERSONS at AOL involved with policy negotiations, modifications, drafts, analysis, calculations, renewal, non-renewal, commutation, and/or cancellation.

RESPONSE TO INTERROGATORY NO. 3

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims. Plaintiffs also object to this Interrogatory on that ground that under the phased Discovery Plan proposed by St. Paul, this information is not relevant at this time. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 4:

Describe in detail the circumstances under which AOL first learned about any claim that the SmartDownLoad program invaded rights of privacy.

RESPONSE TO INTERROGATORY NO. 4

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is vague and ambiguous with respect to its use of the term "claim." Plaintiffs also object to this Interrogatory on the ground that it is vague and ambiguous with respect to its use of the phrase "invaded rights of privacy." At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

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Describe in detail the circumstances under which AOL first learned about each of the claims set forth in the UNDERLYING COMPLAINTS, including but not limited to the PERSON(S) who first learned about the claim and the date.

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RESPONSE TO INTERROGATORY NO. 5

6 7 Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

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INTERROGATORY NO. 6:

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IDENTIFY all claims tendered under Lloyd's Policy no. 823/FD9804728, and that insurer's response to each of those tenders.

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RESPONSE TO INTERROGATORY NO. 6

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Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

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Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent it seeks information regarding claims other than those at issue in this

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lawsuit. Plaintiffs also object to this Interrogatory on the ground that it seeks information that is

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neither relevant nor reasonably calculated to lead to the discovery of admissible evidence.

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Plaintiffs further object to this Interrogatory on the ground that it seeks information that is confidential. At the appropriate time, Plaintiffs will respond to a reasonably-tailored

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interrogatory which addresses the relevant issues in this case.

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INTERROGATORY NO. 7:

23 24 IDENTIFY all claims tendered under Executive Risk Insurance Company Policy no. 151-166530-99, and that insurer's response to each of those tenders.

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RESPONSE TO INTERROGATORY NO. 7

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Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

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USDS CASE NO. C-06-00198 JW (PVT)

PLAINTIFF AOL'S RESPONSES TO ST. PAUL'S FIRST SET OF INTERROGATORIES

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Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent it seeks information regarding claims other than those at issue in this lawsuit. Plaintiffs also object to this Interrogatory on the ground that it seeks information that is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence.

Plaintiffs further object to this Interrogatory on the ground that it seeks information that is confidential. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

Filed 04/18/2007

INTERROGATORY NO. 8:

As to Lloyd's Policy no. 823/FD9804728, state whether the policy was exhausted or commuted, and whether it was replaced with like coverage.

RESPONSE TO INTERROGATORY NO. 8

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs object to this Interrogatory on the ground that it seeks information that is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Plaintiffs also object to this Interrogatory on the ground that it is vague and ambiguous with respect to its use of the term "commuted" and the phrase "like coverage." At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 9:

As to each Request in ST. PAUL's Request for Admissions to Plaintiffs, Set. No. 1, that AOL fails to admit without qualification, identify and describe in detail the information upon which AOL relies for its response.

RESPONSE TO INTERROGATORY NO. 9

Subject to and without waiving their general objections, Plaintiffs respond as follows:

RFA No. 1: Plaintiffs contend that California law applies to the issues in this coverage action. The primary plaintiff, Netscape Communications Corporation, is a resident of California

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USDS CASE NO. C-06-00198 JW (PVT)

and St. Paul owed Netscape duties in California. Moreover, the Netscape software product at issue in the Underlying Actions - SmartDownload - was created in California and many witnesses regarding the functionality of the product may still reside in California. In addition, the Underlying Actions were nationwide class actions and, therefore, many of the claimants or potential claimants were likely California residents.

RFA No. 2: Plaintiffs objected to RFA No. 2 on the ground that it seeks information which is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to that action. Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

RFA No. 12: The Underlying Actions allege that information allegedly collected by Netscape and/or AOL was made known to Netscape and/or AOL. Moreover, the plaintiffs in the Underlying Actions asserted that information allegedly collected by Netscape and/or AOL either was - or was to have been - shared with third parties.

INTERROGATORY NO. 10:

As to each Request in ST. PAUL's Request for Admissions to Plaintiffs, Set No. 1, that AOL fails to admit without qualification, IDENTIFY the PERSONS with knowledge upon which AOL relies for its response.

RESPONSE TO INTERROGATORY NO. 10:

Subject to and without waiving their general objections, Plaintiffs respond as follows:

RFA No. 1: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. RFA No. 1 posed a purely legal question.

RFA No. 2: Plaintiffs objected to RFA No. 2 on the ground that it seeks information which is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to

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that action. Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

RFA No. 12: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. RFA No. 12 merely makes an inappropriate request for an interpretation of the complaints in the Underlying Actions - something which is a legal conclusion and can be done by any person.

INTERROGATORY NO. 11:

As to each Request in ST. PAUL's Request for Admissions to Plaintiffs, Set No. 1, that AOL fails to admit without qualification, IDENTIFY the DOCUMENTS upon which AOL relies for its response.

RESPONSE TO INTERROGATORY NO. 11:

Subject to and without waiving their general objections, Plaintiffs respond as follows:

RFA No. 1: Plaintiffs' complaints in this action; technical documents re:

SmartDownload produced in Underlying Actions; complaints in Underlying Actions.

RFA No. 2: Plaintiffs objected to RFA No. 2 on the ground that it seeks information which is neither relevant nor-reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to that action. Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

RFA No. 12: Complaints in Underlying Actions.

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USDS CASE NO. C-06-00198 JW (PVT)

SET OF INTERROGATORIES

Document 137-2

Case 5:06-cv-00196

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Filed 04/1 8/2007

PROOF OF SERVICE

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA – SAN JOSE DIVISION

3 4 I am over the age of 18 and not a party to the within action; I am employed by Abelson | Herron, LLP in the County of Los Angeles at 333 South Grand Avenue, Suite 650, Los Angeles, California, 90071-1559.

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On June 12, 2006, I served the foregoing document(s) described as:

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PLAINTIFF'S RESPONSES TO ST. PAUL MERCURY INSURANCE COMPANY'S FIRST SET OF INTERROGATORIES

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The document(s) was served by the following means:

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BY PERSONAL SERVICE I personally delivered the documents to the persons at the addresses listed in the attached service list. (1) For a party represented by an attorney, delivery was made to the attorney or at the attorney's office by leaving the documents in an envelope or package clearly labeled to identify the attorney being served with a receptionist or an individual in charge of the office. (2) For a party, delivery was made to the party or by leaving the documents at the party's residence with some person not less than 18 years of age.

BY U.S. MAIL I enclosed the document(s) in a sealed envelope or package addressed to the persons at the addresses in the attached service list and placed the sealed envelope or package for collection and mailing, following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the said date, it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope or package with postage fully prepaid.

BY OVERNIGHT DELIVERY I enclosed the documents in an envelope or package provided by an overnight delivery carrier and addressed to the persons at the addresses in the attached service list. I placed the envelope or package for collection and overnight delivery at an office or a regularly utilized drop box of the overnight delivery carrier.

BY MESSENGER SERVICE I enclosed the documents in an envelope or package addressed to the persons in the attached service list and provided them to a professional messenger service for service. (A declaration by the messenger is contained in the Declaration of Messenger below.)

BY FACSIMILE TRANSMISSION Based on an agreement of the parties to accept service by fax transmission, I faxed the documents to the persons at the fax numbers listed in the attached service list. Our facsimile activity report indicated that all pages were transmitted successfully. No error was reported by the fax machine that I used.

BY E-MAIL OR ELECTRONIC TRANSMISSION Based on the court order or an agreement of the parties to accept service by e-mail or electronic transmission, I caused the documents to be sent to the persons at the e-mail addresses listed on the attached service list. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.

I declare under penalty of perjury under the laws of United States of America that the foregoing is true and correct.

Executed on June 12, 2006 at Los Angeles, California.

Soonja Bin

Case 5:06-cv-00198-JW Document 137-2 Filed 04/18/2007 Page 23 of 39

SERVICE LIST

Netscape Communications Corporation, et al. v. Federal Insurance Company, et al. Case No.: C-06-00198 JW (PVT)

Sara M. Thorpe
D. Christopher Kerby, Esq.
GORDON & REES LLP
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Fax: (415) 986-8054

Attorney for Defendant ST. PAUL MERCURY INSURANCE COMPANY

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EXHIBIT 10

Document 137-2

Filed 04/18/2007

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Abelson Herron ...

Case 5:06-cv-0019&JW

INTERROGATORIES

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Plaintiffs America Online, Inc. and Netscape Communications Corporation (collectively, "Plaintiffs") provide a supplemental response to Defendant St. Paul Mercury Insurance Company's First Set of Interrogatories ("Interrogatories") as follows:

PRELIMINARY STATEMENT

At the June 19, 2006 Case Management Conference in this matter, the Court accepted the parties' proposal that the litigation be "phased." Specifically, the Court determined that the parties would proceed with a "Phase One" which would permit discovery and motions on issues pertaining to St. Paul's duty to defend under the terms of the St. Paul Policy. Discovery unrelated to Phase One will be reserved until after completion of Phase One.

The responses set forth here are based on information and documents presently available to and known to Plaintiffs. Discovery, further investigation, and legal research and analysis may give rise to additional contentions, facts, documents and witnesses, all of which may lead to substantial additions to, changes in or variations from these responses. Accordingly, Plaintiffs reserve the right to change, modify, supplement, add to or subtract from its responses.

By responding to the Interrogatories, Plaintiffs do not waive, or intend to waive, but rather intend to preserve and are preserving: (1) all objections as to competency, relevancy, materiality and admissibility; (2) all objections on any grounds to the use of any of the responses herein or documents in any subsequent proceedings, including the trial of this or any other action; (3) all objections as to vagueness and ambiguity; and (4) all objections on any grounds.

GENERAL OBJECTIONS

- Plaintiffs object to the Interrogatories as improper to the extent they seek 1. information beyond the scope of discovery contemplated by the Federal Rules of Civil Procedure.
- Plaintiffs object to the Interrogatories to the extent they seek information or 2. documents protected against disclosure by the attorney-client privilege and/or the attorney work product doctrine.

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- Plaintiffs object to the Interrogatories to the extent they seek information that is 3. confidential, proprietary, trade secret, constitutionally protected business information, and/or information that is otherwise protected from discovery.
- Plaintiffs object to the Interrogatories to the extent they are overly broad, unduly 4. burdensome, harassing, and impose inappropriate burdens and expenses exceeding the obligations imposed by the Federal Rules of Civil Procedure and case law.
- Plaintiffs object to the Interrogatories to the extent they seek information already 5. in the possession of St. Paul or its agents or is equally available to St. Paul.
- Plaintiffs object to the Interrogatories to the extent they are irrelevant to the 6. subject matter of the pending action and not reasonably calculated to lead to the discovery of admissible evidence.
 - Plaintiffs object to the Interrogatories to the extent they are vague and ambiguous. 7.
- Plaintiffs object to the definition of "INSURANCE PROGRAM" in the 8. Interrogatories on the ground that it overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims.

The foregoing Preliminary Statement and General Objections are applicable to and specifically incorporated into each response set forth herein below. The assertion of any General Objection does not preclude the assertion of specific objections.

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USDS CASE NO. C-06-00198 JW (PVT)

PLAINTIFF AOL'S RESPONSES TO ST. PAUL'S FIRST SET OF INTERROGATORIES

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SUPPLEMENTAL RESPONSES TO INTERROGATORIES

Filed 04/48/2007

INTERROGATORY NO. 1:

IDENTIFY each and every insurance policy in the INSURANCE PROGRAMS, including the company that issued the policy, policy title, policy number, policy period, and type of insurance.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 1

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 2:

IDENTIFY all PERSONS at AOL involved with the creation, analysis and/or review of the AOL INSURANCE PROGRAM.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 2

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims. Plaintiffs further object to this Interrogatory on the ground that it is vague, ambiguous and overbroad with respect to its use of the phrase "creation, analysis and/or review." At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

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INTERROGATORY NO. 3:

As to each insurance policy identified in response to Interrogatory No. 1, IDENTIFY all PERSONS at AOL involved with policy negotiations, modifications, drafts, analysis, calculations, renewal, non-renewal, commutation, and/or cancellation.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 3

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent that it seeks (1) information regarding insurance policies wholly unrelated and inapplicable to the underlying claims; and (2) information pertaining to policy periods not implicated by the underlying claims. Plaintiffs also object to this Interrogatory on that ground that under the phased Discovery Plan proposed by St. Paul, this information is not relevant at this time. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 4:

Describe in detail the circumstances under which AOL first learned about any claim that the SmartDownLoad program invaded rights of privacy.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 4

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is vague and ambiguous with respect to its use of the term "claim." Plaintiffs also object to this Interrogatory on the ground that it is vague and ambiguous with respect to its use of the phrase "invaded rights of privacy." Subject to and without waiving their objections, Plaintiffs respond as follows: Plaintiffs believe they first learned about claims that the SmartDownLoad program invaded rights of privacy when they were served with copies of the underlying actions.

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INTERROGATORY NO. 5:

Describe in detail the circumstances under which AOL first learned about each of the claims set forth in the UNDERLYING COMPLAINTS, including but not limited to the PERSON(S) who first learned about the claim and the date.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 5

Subject to and without waiving their objections, Plaintiffs respond as follows: Lawsuits filed against Netscape and/or AOL in 2000 were directed to AOL's Office of the General Counsel whereupon they were then assigned to a particular attorney for handling. Shortly after receipt by Netscape and AOL, the SmartDownload complaints were assigned to attorney Charles Curran.

INTERROGATORY NO. 6:

IDENTIFY all claims tendered under Lloyd's Policy no. 823/FD9804728, and that insurer's response to each of those tenders.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 6

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent it seeks information regarding claims other than those at issue in this lawsuit. Plaintiffs also object to this Interrogatory on the ground that it seeks information that is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Plaintiffs further object to this Interrogatory on the ground that it seeks information that is confidential. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 7:

IDENTIFY all claims tendered under Executive Risk Insurance Company Policy no. 151-166530-99, and that insurer's response to each of those tenders.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 7

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USDS CASE NO. C-06-00198 JW (PVT)

PLAINTIFF AOL'S RESPONSES TO ST. PAUL'S FIRST SET OF INTERROGATORIES

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

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Plaintiffs also object to this Interrogatory on the ground that it is overbroad and unduly burdensome to the extent it seeks information regarding claims other than those at issue in this lawsuit. Plaintiffs also object to this Interrogatory on the ground that it seeks information that is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Plaintiffs further object to this Interrogatory on the ground that it seeks information that is confidential. At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 8:

As to Lloyd's Policy no. 823/FD9804728, state whether the policy was exhausted or commuted, and whether it was replaced with like coverage.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 8

Plaintiffs object to this Interrogatory on the ground that it seeks information unrelated to Phase One. See Preliminary Statement.

Plaintiffs object to this Interrogatory on the ground that it seeks information that is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Plaintiffs also object to this Interrogatory on the ground that it is vague and ambiguous with respect to its use of the term "commuted" and the phrase "like coverage." At the appropriate time, Plaintiffs will respond to a reasonably-tailored interrogatory which addresses the relevant issues in this case.

INTERROGATORY NO. 9:

As to each Request in ST. PAUL's Request for Admissions to Plaintiffs, Set. No. 1, that AOL fails to admit without qualification, identify and describe in detail the information upon which AOL relies for its response.

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USDS CASE NO. C-06-00198 JW (PVT)

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 9

Subject to and without waiving their general objections, Plaintiffs respond as follows:

RFA No. 1: Plaintiffs contend that California law applies to the issues in this coverage action. The primary plaintiff, Netscape Communications Corporation, is a resident of California and St. Paul owed Netscape duties in California. Moreover, the Netscape software product at issue in the Underlying Actions - SmartDownload - was created in California and many witnesses regarding the functionality of the product may still reside in California. In addition, the Underlying Actions were nationwide class actions and, therefore, many of the claimants or potential claimants were likely California residents.

RFA No. 2: Plaintiffs objected to RFA No. 2 on the ground that it seeks information which is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to that action. Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

RFA No. 3: Glenn Spencer was AOL's Vice President - Risk Strategies from February 2000 to February 2001.

RFA No. 4: While employed at AOL, Glenn Spencer's title was Vice President - Risk Strategies.

RFA No. 5: Beginning in early 1997, and continuing through 2001, MARSH brokers assisted AOL in placing some lines of insurance. MARSH's agency status regarding its particular acts and functions is a legal question which varies in time, scope and nature.

RFA No. 7: Plaintiffs objected to RFA No. 7 on the ground that it was vague and ambiguous with respect to its use of the phrases "all along" and "online activities." Plaintiffs cannot properly respond to the Request as written inasmuch as that particular term, along with its meaning and application, are the subject of St. Paul's pending Counter-Claim for Reformation.

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<u>RFA No. 9</u> : The parties' insurance contract defines "online activities" as the following:
"providing e-mail services, instant messaging services, 3rd party advertising, supplying 3rd party
content and providing internet access to 3rd parties." The use of SmartDownload does not
implicate any such "online activities" as defined. Furthermore, the term "online activities," as
well as its meaning and application, are the subject of St. Paul's pending Counter-Claim for
Reformation.

RFA No. 10: The parties' insurance contract defines "online activities" as the following: "providing e-mail services, instant messaging services, 3rd party advertising, supplying 3rd party content and providing internet access to 3rd parties." The underlying complaints do not allege claims that result from any of these activities.

RFA No. 11: The parties' insurance contract defines "online activities" as the following: "providing e-mail services, instant messaging services, 3rd party advertising, supplying 3rd party content and providing internet access to 3rd parties." The AG Investigation did not involve claims or alleged violations resulting from any of these activities.

RFA No. 12: The Underlying Actions allege that information allegedly collected by Netscape and/or AOL was made known to Netscape and/or AOL. Moreover, the plaintiffs in the Underlying Actions asserted that information allegedly collected by Netscape and/or AOL either was - or was to have been - shared with third parties.

INTERROGATORY NO. 10:

As to each Request in ST. PAUL's Request for Admissions to Plaintiffs, Set No. 1, that AOL fails to admit without qualification, IDENTIFY the PERSONS with knowledge upon which AOL relies for its response.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 10:

Subject to and without waiving their general objections, Plaintiffs respond as follows:

RFA No. 1: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. RFA No. 1 posed a purely legal question.

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RFA No. 2: Plaintiffs objected to RFA No. 2 on the ground that it seeks information which is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to that action. Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

- RFA No. 3: Custodian of Records, AOL Human Resources.
- RFA No. 4: Custodian of Records, AOL Human Resources.
- RFA No. 5: Agency objections are legal objections.

RFA No. 7: Plaintiffs objected to RFA No. 7 on the ground that it is vague and ambiguous. The objection to the Request is a legal one.

RFA No. 9: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. RFA No. 9 merely makes an inappropriate request for a legal conclusion and can be done by any person. The objection to the Request is a legal one.

RFA No. 10: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. The objection to the Request is a legal one.

RFA No. 11: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. The objection to the Request is a legal one.

RFA No. 12: Plaintiffs object to this Interrogatory on the ground that it seeks information which is neither relevant nor reasonable calculated to lead to the discovery of admissible evidence. RFA No. 12 merely makes an inappropriate request for an interpretation of the complaints in the Underlying Actions - something which is a legal conclusion and can be done by any person.

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INTERROGATORY NO. 11:

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As to each Request in ST. PAUL's Request for Admissions to Plaintiffs, Set No. 1, that AOL fails to admit without qualification, IDENTIFY the DOCUMENTS upon which AOL relies for its response.

SUPPLEMENTAL RESPONSE TO INTERROGATORY NO. 11:

Subject to and without waiving their general objections, Plaintiffs respond as follows:

RFA No. 1: Plaintiffs' complaints in this action; technical documents re:

SmartDownload produced in Underlying Actions; complaints in Underlying Actions.

RFA No. 2: Plaintiffs objected to RFA No. 2 on the ground that it seeks information which is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence. Netscape Communications Corporation, one of the plaintiffs herein, was not a party to that action. Moreover, that action involved different factual circumstances and different legal issues. In addition, that action was brought under a different jurisdiction with different choice of law rules.

RFA No. 3: Employment records.

RFA No. 4: Employment records.

RFA No. 5: None, a legally-based objection regarding agency issues is interposed.

RFA No. 7: None; Plaintiffs objected to RFA No. 7.

RFA No. 9: St. Paul policy, technical documents in underlying actions.

RFA No. 10: Complaints in Underlying Actions, St. Paul policy.

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USDS CASE NO. C-06-00198 JW (PVT)

PLAINTIFF AOL'S RESPONSES TO ST. PAUL'S FIRST

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RFA No. 11: AG Investigation, St. Paul policy.				
	<u>RFA No. 12</u> : Con	plaints in Underlying	Actions.	
	Dated: June 23, 2006		Respectfully Subm ABELSON HERI	
			Michael Bruce A	belson
			Leslie A. Pereira	
	•		By MAN A	
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PROOF OF SERVICE

UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA - SAN JOSE DIVISION

I am over the age of 18 and not a party to the within action; I am employed by Abelson | Herron, LLP in the County of Los Angeles at 333 South Grand Avenue, Suite 650, Los Angeles, California, 90071-1559.

On June 23, 2006, I served the foregoing document(s) described as:

PLAINTIFFS' SUPPLEMENTAL RESPONSES TO ST. PAUL MERCURY INSURANCE COMPANY'S FIRST SET OF INTERROGATORIES

The	document(s) was served by the following means:
	BY PERSONAL SERVICE I personally delivered the documents to the persons at the addresses listed in the attached service list. (1) For a party represented by an attorney, delivery was made to the attorney or at the attorney's office by leaving the documents in an envelope or package clearly labeled to identify the attorney being served with a receptionist or an individual in charge of the office. (2) For a party, delivery was made to the party or by leaving the documents at the party's residence with some person not less than 18 years of age.
M	BY U.S. MAIL I enclosed the document(s) in a sealed envelope or package addressed to the persons at the addresses in the attached service list and placed the sealed envelope or package for collection and mailing, following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the said date, it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope or package with postage fully prepaid.
	BY MESSENGER SERVICE I enclosed the documents in an envelope or package addressed to the persons in the attached service list and provided them to a professional messenger service for service. (A declaration by the messenger is contained in the Declaration of Messenger below.)
	BY FACSIMILE TRANSMISSION Based on an agreement of the parties to accept service by fax transmission, I faxed the documents to the persons at the fax numbers listed in the attached service list. Our facsimile activity report indicated that all pages were transmitted successfully. No error was reported by the fax machine that I used.
	BY E-MAIL OR ELECTRONIC TRANSMISSION Based on the court order or an agreement of the parties to accept service by e-mail or electronic transmission, I caused the documents to be sent to the persons at the e-mail addresses listed on the attached service list. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.
for	I declare under penalty of perjury under the laws of United States of America that the egoing is true and correct.
	Executed on June 23, 2006 at Los Angeles, California. Lynelle R. Kotrba

Case 5:06-cv-0019 Page 39 of 39 Document 137-2 Filed 04/ 8/2007 SERVICE LIST 1 Netscape Communications Corporation, et al. v. Federal Insurance Company, et al. 2 USDC Case No.: C-06-00198 JW (PVT) 3 Attorney for Defendant, Sara M. Thorpe, Esq. ST. PAUL MERCURY INSURANCE COMPANY D. Christopher Kerby, Esq. 4 GORDON & REES LLP Embarcadero Center West 5 275 Battery Street, Suite 2000 San Francisco, California 94111 6 Tel: (415) 986-5900 Fax: (415) 986-8054 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25

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