

1 proceedings.

2 I have also testified on behalf of a group
3 that I was a part of called the Consumer Utility Board
4 which is a citizens group that looks at issues related
5 to telephones, electricity, gas, natural gas.

6 In the case of the Department of the
7 Insurance out in California, there is a group called
8 the Economic and Empowering Foundation in which I was
9 retained by them in order to provide issues related to
10 such questions as the cost of capital, red lining,
11 rate design, and insurance regulation in California.

12 Q So that testimony would have included
13 testimony on behalf of people who were challenging
14 rate increases, for example?

15 A That is correct. These were all adversarial
16 proceedings.

17 In regulatory bodies there is a business
18 unit that is normally regulated by the city or the
19 state, say it is an electric company, and in order to
20 receive increases, say, in their rates or to seek
21 permission to build a new plant or to expand or