EXHIBIT A

Case 2:14-c	r-00034-DDP-PLA Document 150-3 Filed 12/26/18 Page 2 of 5 Page ID #:5756
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2	UNITED STATES DISTRICT COURT
3	FOR THE DISTRICT OF CONNECTICUT
4	MADEL DANG TO 1' ' 1 a 1 1 a 2 1 a 2 1 0 a 2 1 0 a 2 0 7 0 2 (CDV)
5	MARK DANE, Individually and on : No. 3:18-cv-00792(SRU) Behalf of All Others Similarly : 915 Lafayette Boulevard
6	Situated, : Bridgeport, Connecticut : Plaintiff, :
7	: November 13, 2018 v. :
8	UNITEDHEALTHCARE INSURANCE :
9	COMPANY, ET AL, : Defendants. :
10	x
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12	MODION, HEADING
13	MOTION HEARING
14	BEFORE:
15	THE HONORABLE STEFAN R. UNDERHILL, U. S. D. J.
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23	Sharon L. Masse, RMR, CRR
24	Official Court Reporter 915 Lafayette Boulevard
25	Bridgeport, Connecticut 06604 Tel: (860)937-4177

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	7.5751
1	APPEARANCES:
2	FOR THE PLAINTIFF:
3	ROBBINS GELLER RUDMAN & DOWD LLP
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5	Boca Raton, Florida 33432 BY: STUART A. DAVIDSON, ESQ.
6	SEAN K. COLLINS, ATTORNEY AT LAW
7	184 High Street Boston, Massachusetts 02110
8	HASSETT & GEORGE, PC 915 Hopmeadow Street
9	Simsbury, Connecticut 06070 BY: LOUIS N. GEORGE, ESQ.
10	BI. LOUIS N. GLORGE, ESQ.
11	FOR THE DEFENDANTS UNITEDHEALTHCARE INSURANCE COMPANY AND UNITEDHEALTH GROUP, INC.:
12	AND UNITEDITERATION GROOT, THE
13	O'MELVENY & MYERS LLP 1625 Eye Street, NW Washington, D.C. 20006
14	BY: MEAGHAN VERGOW, ESQ.
15	ROBINSON & COLE 280 Trumbull Street
16	Hartford, Connecticut 06103-3597 BY: JEAN TOMASCO, ESQ.
17	BI. OHM TOPHISCO, BOQ.
18	FOR THE DEFENDANT AARP, INC.:
19	BRYAN CAVE LEIGHTON PAISNER LLP One Metropolitan Square
20	211 North Broadway, Suite 3600 St. Louis, Missouri 63102-2750
21	BY: JEFF RUSSELL, ESQ.
22	PULLMAN & COMLEY 850 Main Street, P.O. Box 7006
23	Bridgeport, Connecticut 06601-7006 BY: JAMES T. SHEARIN, ESQ.
24	22. 31112 1. 31111111, 22.
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(Proceedings commenced at 10:03 a.m.)
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              THE COURT: Good morning.
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              ALL COUNSEL: Good morning.
              THE COURT: We're here in the matter of Dane v.
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 5
    UnitedHealthcare. Can I have appearances, please.
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              MR. DAVIDSON:
                             Good morning, Your Honor. My
7
    name is Stuart Davidson from the law firm of Robbins
    Geller, Boca Raton, Florida, on behalf of the plaintiff.
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 9
              THE COURT: Thank you.
              MR. COLLINS: Good morning, Your Honor.
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11
    Collins on behalf of the plaintiff.
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              MR. GEORGE: Louis George, from the law firm of
13
    Hassett & George, on behalf of the plaintiff.
14
              THE COURT: Very good.
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              MS. VERGOW: Good morning, Your Honor. Meaghan
16
    Vergow of O'Melveny & Myers for the UnitedHealth
17
    defendant.
18
              THE COURT: Thank you.
19
              MR. RUSSELL: Good morning, Your Honor. Jeff
20
    Russell from Bryan Cave law firm for the AARP defendants.
21
              MS. TOMASCO: Good morning. Jean Tomasco,
22
    Robinson & Cole, for the United defendants.
23
              MR. SHEARIN: Good morning, Judge. Tim Shearin
24
    from Pullman Comley for the AARP defendants. Thank you.
25
              THE COURT: Very good.
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premium. You will find the detail for that in the Sheak declaration, which contains both the rate filings and the amounts that Mr. Dane paid. They match precisely.

Third, the royalty is paid for services. It is not a kickback that is simply put in the pocket of AARP.

It is paid as a license for the use of our trademark. So in exchange for that payment, AARP lends its valuable goodwill to UnitedHealthcare, which then is allowed to use that in marketing. The fact that it is a licensing payment for consideration is detailed in the contract, which is attached to the complaint. And if you'll refer to page 5 of the motion to dismiss and the reply at page 3, you will find the citations to the very specific sections of the agreement between AARP and United that describe that licensing payment and the consideration for it.

Finally, fourth, there is no inducement to insurance. There is no insurance unless a member makes a decision to buy, and that's made clear in exhibits attached to the complaint. Exhibit A at page 3 is the certificate of insurance. It says to the member insured you don't get insurance unless you pay the premium. The insurance application makes the same point. That's Exhibit B to the first amended complaint, and at page 1 the application says you don't get insurance unless you