

Notice Regarding Class Action Settlement

Craig Streit, et al. v. Farmers Group, Inc., et al.
Los Angeles County Superior Court Case No. BC434852

For more information visit www.farmersshortratesettlement.com

A court authorized this notice. This is not a solicitation from an attorney.

- Three former policyholders sued Farmers Group, Inc., Fire Insurance Exchange (FIE), Mid-Century Insurance Company (Mid-Century), and Fire Underwriters Association (collectively “Farmers”), alleging that they violated California law and paid California policyholders smaller refunds than they were obligated to pay. The claims are further described below.
- The Court allowed the lawsuit to be a class action on behalf of ***all California policyholders of FIE and Mid-Century who cancelled their policies midterm and whose return of premium Farmers calculated on a basis other than pro rata for refunds after April 1, 2006. This practice by Farmers ended in approximately 2011.*** This Notice is regarding the claims against Farmers based on plaintiffs’ allegations that Farmers engaged in unlawful, unfair and fraudulent business practices under Business & Professions Code section 17200; and, that Farmers allegedly breached the covenant of good faith and fair dealing, and the insurance contracts with their policyholders (the “Claims”). Farmers denies these allegations but has agreed to settle the class’ Claims.
- You may have received notice in 2015 that certain claims in this lawsuit had been certified by the Court to proceed as a class action and that you may have been identified as a potential class member. Further information has been discovered in this lawsuit since the 2015 notice was provided that demonstrates that you are not a member of the certified class. During the lawsuit, Farmers produced records about some policies that were cancelled and for which refunds were provided before the class period authorized by the Court. Ultimately it was determined that some of these policies did not fit the definition of the class approved by the Court because the policy refunds occurred before the class period. Your policy or policies are among this group.
- This notice is being provided to you as a courtesy to update you on developments since the 2015 notice. You will not be provided any further updates on this matter, and no action is required of you.
- The lawsuit and its settlement are explained in more detail on the website [**www.farmersshortratesettlement.com**](http://www.farmersshortratesettlement.com).
- **To obtain more information about this lawsuit, visit www.farmersshortratesettlement.com, or contact the Administrator for the settlement:**

Farmers Insurance Settlement Administrator
1650 Arch Street, Suite 2210
Philadelphia, PA 19103
Telephone: 1-855-264-6525
Email: info@farmersshortratesettlement.com

Farmers Insurance Settlement Administrator
1650 Arch Street, Suite 2210
Philadelphia, PA 19103

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Notice of Class Action Settlement

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