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**UNITED STATES DISTRICT COURT FOR THE
NORTHERN DISTRICT OF CALIFORNIA**

TAMIKA MILLER, JULIANNE
CHUANROONG, and STEPHANIE
ALLEN on behalf of themselves, the general
public, and those similarly situated,

Plaintiffs,

v.

TRAVEL GUARD GROUP, INC., AIG
TRAVEL, INC., and NATIONAL UNION
FIRE INSURANCE COMPANY OF
PITTSBURGH, PA,

Defendants.

Case No. 3:21-cv-09751-TLT

**SECOND SUPPLEMENTAL
DECLARATION OF STEVEN WEISBROT
OF ANGEION GROUP, LLC
RE: SETTLEMENT ADMINISTRATION**

1 I, Steven Weisbrot, declare and state as follows:

2 1. I am the President and Chief Executive Officer at the class action notice and claims
3 administration firm Angeion Group, LLC (“Angeion”). I have personal knowledge of the matters
4 stated herein.

5 2. My credentials were previously reported to this Court in my prior declaration (the “Notice
6 Plan Declaration”) (Dkt. No. 173-7).

7 3. The purpose of this Second Supplemental Declaration is to provide the Court and the
8 Parties with information requested by the Court (Dkt. Nos. 193 & 197), following up on my prior
9 declarations regarding settlement administration (Dkt. Nos. 185-2 & 192-1).

10 **REPORT AND SUMMARY REGARDING NOTICE PROVIDED**

11 **DIRECT NOTICE**

12 4. When Angeion sent the Email Notices and Postcard Notices, the Notice List contained
13 10,687,524 unique merged (or parent) records. (Dkt. No. 185-2 ¶¶ 7-13.)

14 5. As previously reported, Angeion delivered a total of 9,446,558 Email Notices in May 2024
15 (Dkt. No. 185-2 ¶¶ 10-13), 8,988,208 Reminder Email Notices in June 2024 (*id.* ¶ 14), 8,996,153
16 Second Reminder Email Notices in July 2024 (Dkt. No. 192-1 ¶ 4), and 8,810,285 Third Reminder
17 Email Notices in August 2024 (*id.* ¶ 5).

18 6. Of the 1,240,966 parent records in the Notice List which did not receive an initial Email
19 Notice (because of issues with validity and/or delivery), 388,599 had a valid mailing address.
20 Angeion mailed Postcard Notices to those addresses.

21 7. As of November 11, 2024, a total of 80,343 Postcard Notices were returned by the USPS
22 as undeliverable without a forwarding address. Angeion conducted address verification searches
23 (“skip traces”) in an attempt to locate updated addresses for these records. The skip trace efforts
24 identified updated addresses for 55,836 unique merged records. Angeion updated the Notice List
25 and re-mailed Postcard Notices to the 55,836 updated addresses. Of the re-mailed Postcard
26 Notices, 5,107 have been returned by the USPS a second time.

1 8. Accordingly, as of the date of this Declaration, a total of 358,985 Postcard Notices were
2 delivered¹, in addition to the 9,446,558 Email Notices that were delivered. Altogether, direct
3 notices of the Settlement were delivered to approximately 92% of the unique merged records in
4 the Notice List.²

5 **CLAIM STIMULATION EFFORTS**

6 9. On July 10, 2024, Angeion commenced a media advertising campaign comprised of social
7 media advertising via Facebook, Instagram, X and Reddit, and a paid search campaign via Google.
8 The social media advertising consisted of two campaigns: (1) the direct, targeted social media
9 notice implemented by uploading known Class Member email addresses directly to Facebook and
10 Instagram³ and (2) an interest-based approach which focuses on the interests that users exhibit
11 while on the social media platforms Facebook, Instagram, X, and Reddit, to target advertisements
12 to individuals most likely to be Class Members. The social media campaign engaged with these
13 individuals via desktop sites, mobile sites, and mobile apps.

14 10. The media notice delivered a total of 7,3999,899 impressions. (Dkt. No. 192-1 ¶ 10.)

15 **SETTLEMENT WEBSITE & TOLL-FREE TELEPHONE SUPPORT**

16 11. On or around May 7, 2024, Angeion established the dedicated Settlement Website,
17 www.TravelFeeSettlement.com, and the dedicated toll-free hotline: 1-888-255-2501. (Dkt. No.
18 192-1 ¶ 11.)

19 12. As of November 11, 2024, the Settlement Website has had 801,162 unique visitors
20 resulting in 1,585,975 page views.

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23 ¹ For purposes of this analysis, a Postcard Notice is considered “delivered” if it was mailed and
24 not returned by the USPS as undeliverable, or remailed to an updated address and not returned as
25 undeliverable.

26 ² The 358,985 Postcard Notices + 9,446,558 Email Notices = 9,805,543 total notices considered
27 delivered. The 9,805,543 was then divided by the 10,687,524 unique merged records (*See* Dkt.
28 No. 185-2, ¶8), which equals 0.9175 or about 92%.

³ If any of the email addresses are used as the primary log-on email address for these platforms,
Angeion can contact those specific Class Members on a one-to-one basis via internet ads displayed
on these platforms.

1 13. As of November 11, 2024, the toll-free hotline has received 6,638 calls totaling 28,281
2 minutes.

3 **CLAIM FORM SUBMISSIONS AND PROCESSING**

4 14. The deadline for Class Members to submit a Claim Form was August 13, 2024. Angeion
5 received 300,596 timely Claim Forms (3,524 via mail, 297,072 via the online portal) and has
6 received 16 untimely Claim Forms.

7 15. Angeion performed an audit and review of these Claim Form submissions, including a
8 review for duplicative, fraudulent, or unqualified submissions. As a result of that review, Angeion
9 identified 605 Claim Forms that were duplicative (that is, associated with the same parent record
10 in the Notice List), resulting in 299,991 unique Claim Forms. Of those, Angeion approved 246,538
11 Claim Forms, found two Claim Forms submitted were incomplete,⁴ found 171 Claim Forms could
12 not be matched to a parent Class Member record in the Notice List, and determined that 53,280
13 Claim Forms that were likely fraudulent.

14 16. Accordingly, as of the date of this declaration, Angeion has approved 246,538 Claim
15 Forms, and denied a total of 534,453 Claim Forms.

16 17. Prior to sending a Denial Notice to the individuals whose Claim Forms were denied,
17 Angeion subjected the email addresses identified in those Claim Forms to a verification process.
18 As a result of the verification process, 39,635 email addresses were identified as valid, and 13,981
19 were identified as invalid. Angeion then sent a Denial Notice to the 39,635 valid email addresses
20 identified in the Claim Forms that Angeion had denied. A true and accurate copy of the Denial
21 Notice is attached hereto as **Exhibit A**. Of the emails sent, 31,841 were delivered, and 7,794 could
22 not be delivered.

23 18. As set forth in the Denial Notice, the deadline for those claimants to try to establish
24 membership in the Class is November 13, 2024. As of the date of this declaration, Angeion has
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27 ⁴ Angeion requested corrective information from the two individuals whose Claim Forms were
28 deficient but has received no response. Accordingly, these claims will be denied as of
November 13, 2024.

1 received two submissions in response to the Denial Notices. Angeion will review those
2 submissions and make a final determination on the denied claims at issue by November 20, 2024.

3 **CLASS SIZE AND CLAIMS RATE**

4 19. Angeion received two spreadsheets containing 15,618,855 transactional records with Class
5 Member data. The records contained the following data, to the extent available: Class Member
6 name; last known mailing address; email address; plan #; reservation date; and assistance fees
7 paid. Angeion reviewed the 15,618,855 records provided and merged records where it was evident
8 that the plans were purchased by the same person (*i.e.*, records with the same exact name and email
9 address). The resulting 10,687,524 unique merged (or parent) records comprised the “Notice List”
10 used for disseminating notice via email and mail. (Dkt. No. 185-2 ¶¶ 7-8.)

11 20. Even after the initial merge, some Class Members still had multiple parent records (that is,
12 appear more than once in the Notice List) because the data associated with a particular Class
13 Member can vary from one transaction to another where there are multiple purchases (for example,
14 if there was a variation in the first name or last name entered during the purchases, if there was a
15 misspelling or typographical error in a data field, or if a different email address was used for certain
16 purchases). (Dkt. No. 192-1 ¶ 15.) Given the size of the data set and the complexity of matching
17 different types of data to a unique individual, further efforts to merge records would have been
18 complex, costly, and would likely have involved numerous uncertain cases.

19 21. After Claim Forms were received, Angeion further analyzed the approved Claim Forms
20 against the data set to try to match additional related travel plan purchases to those Authorized
21 Claimants. As a result of that further analysis, Angeion identified and merged an additional 16,643
22 parent records with the 246,538 Authorized Claimants, thereby reducing the parent records in the
23 Notice List from 10,687,524 to 10,670,881. After that merging, the number of Travel Guard Plans
24 associated with the Authorized Claimants is 430,040, which represents about 2.75% of the
25 15,618,855 purchase records covered by the Settlement pursuant to the data provided by
26 Defendants to Angeion.

27 **ESTIMATED DISTRIBUTIONS**

1 22. The Settlement Fund is currently \$24,274,462.06.⁵ After deductions for: Notice and
2 Administration Expenses (projected to be \$824,821.90 through distribution, as set forth below),
3 Awarded Attorneys' Fees (requested in the amount of \$7,199,250.00), Awarded Attorneys'
4 Expenses (requested in the amount of \$236,475.58), Incentive Award and matching payments to
5 Proposed Intervenors (requested in the amount of \$5,000 per Plaintiff and Proposed Intervenor,
6 for a total of \$25,000), and a \$10,000 reserve to cover any fees associated to payments to
7 international Authorized Claimants, the Net Settlement Fund to be distributed to Authorized
8 Claimants is estimated to be about \$15,970,674.11. No Taxes or Tax Expenses are projected to be
9 needed to be paid out of the Settlement Fund.

10 23. The total Assistance Fees associated in Defendants' data for the current Authorized
11 Claimants is \$6,616,513.01. Accordingly, the Authorized Claimants will receive about 2.41 times
12 the Assistance Fees they were charged by Defendants during the Class Period, as reflected in
13 Defendants' data.

14 24. If the Net Settlement Fund were distributed evenly to all Authorized Claimants, the
15 payments to Authorized Claimants would average \$64.77. However, Cash Payments to Authorized
16 Claimants will actually be distributed in proportion to the Assistance Fees each Authorized
17 Claimant was charged.

18 **NOTICE & ADMINISTRATION COSTS**

19 25. Through September 30, 2024, Angeion has incurred \$670,891.36 in notice and
20 administration costs.⁶ Angeion currently estimates that it will incur an additional \$153,930.29, for
21 a total of \$824,821.90, through completion of its services in this case.

22 26. Angeion initially estimated that its notice and administration costs would be about
23 \$570,000. (Dkt. No. 173-7 ¶ 45.) The Parties agreed to pay Angeion an Initial Settlement
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25 _____
26 ⁵ The Settlement fund has earned \$276,962.06 in interest, which is added to the base
27 settlement fund amount of \$23,997,500.

28 ⁶ Of these costs, approximately 34.9% is associated with sending postcard notice via USPS.

1 Administration Payment of \$450,000, to effectuate the Notice Plan. (Dkt. No. 182 at 2 & Ex. A
2 § 2.32).

3 27. A detailed comparison of Angeion's initial estimated costs to its actual and projected costs
4 is attached hereto as **Exhibit B**, which is being filed under seal because detailed pricing
5 information is competitively sensitive. As shown in Exhibit B, the main reasons that Angeion's
6 actual incurred expenses exceed its initial estimate, which was based on uncertain assumptions,
7 are: (a) Angeion incurred additional postage costs (one of the largest cost items in the notice
8 program) in mailing and re-mailing more Postcard Notices than initially estimated; (b) Angeion's
9 initial estimate assumed the distribution of two reminder Email Notices, but Angeion was directed
10 to send an additional reminder Email Notice, resulting in a cost increase; (c) Angeion's initial
11 proposal did not include the cost of a social media campaign but, following the direction of the
12 Court to consider additional notice efforts and after consulting with the Parties, Angeion was
13 directed to perform a social media campaign; and (d) Angeion spent more hours communicating
14 with Class Members and managing this project (including preparing reports, processing claims,
15 and processing opt-outs) than initially estimated.

16 **REQUESTS FOR EXCLUSION, AND OBJECTIONS**

17 28. The deadline for Class Members to exclude themselves from the Settlement was August
18 13, 2024. Angeion had received 355 timely unique exclusion requests as of my prior declaration.
19 (Dkt. No. 192-1 ¶ 17.) As of the date of this declaration, Angeion has not received any additional
20 exclusion requests.

21 29. The deadline for Class Members to object to the Settlement was August 13, 2024. Aside
22 from the three objections identified in my prior declarations, Angeion has not received any
23 additional objections to the Settlement.

24 **CONCLUSION**

25 30. The Notice Plan implemented for this Settlement featured comprehensive direct notice
26 efforts, including multiple email notice attempts, mailed notice, and additional reminder email
27 notices, complemented by the implementation of a dedicated Settlement Website and toll-free
28

1 telephone support. In addition, the targeted and interest based social media advertisements and
2 paid search campaign claim stimulation efforts provided further notice to potential Class Members
3 about the settlement.

4 31. It remains my professional opinion that the Notice Plan described herein provided full and
5 proper notice to the Settlement Class before the claims, opt-out and objection deadlines, and was
6 the best notice practicable under the circumstances, fully comporting with due process, Fed. R.
7 Civ. P. 23, and the Northern District's Procedural Guidance for Class Action Settlements.

8 I hereby declare under penalty of perjury that the foregoing is true and correct.

9 Dated: November 12, 2024

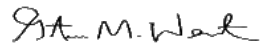
10 
11 STEVEN WEISBROT

Exhibit A

From: DoNotReply@TravelFeeSettlement.com Travell Fee Settlement Administrator

Subject: Travel Fee Settlement Claim Denial Notice

Claim ID: xxxxxxxx

Confirmation Code: XXXXX

DENIAL NOTICE

Miller et al. v. Travel Guard Group, Inc. et al., Case No. 21-cv-09751 (N.D. Cal)

Your claim for settlement benefits has been denied.

You have 14 days to prove you are a Class Member (such as by providing the notice of settlement you received) to support your claim for payment.

Dear **Claimant Name**,

We received your Claim Form in the *Miller et al. v. Travel Guard Group, Inc. et al.* class action settlement. Your claim has been denied because the information submitted with your Claim Form does not match the Class records we have.

This is a closed Class Settlement, where the Class includes those who purchased at least one Qualifying Travel Guard Plan from December 17, 2017, through and including January 18, 2024. A Travel Guard Plan qualifies for this Settlement if the purchaser (a) was charged a single plan price that included an Assistance Fee and (b) provided a billing address in the State of California or Washington or, where no billing address is identified in Travel Guard's records, the Travel Guard Plan identified the insured as having a California or Washington address.

Eligible Class Members were identified in Defendant Travel Guard's records and were mailed or emailed notice of their eligibility. At least some of the information submitted with your Claim Form does not match the Class records we have, and thus we have denied your claim for payment from the Settlement.

If you have proof of notice being sent to you of the Settlement, or other documentation that demonstrates your eligibility to participate in this Settlement (such as a receipt for a purchase of a Qualifying Travel Guard Plan), please submit this proof through the Settlement Website, www.TravelFeeSettlement.com, by selecting the option to Fix Claim.

You will have only **14 days** from the date of this email to provide proof of membership in the Settlement Class to support your claim. If we do not receive such proof, your claim will remain denied and you will receive no payment from the Settlement.

Sincerely,

Travel Fee Settlement Administrator

Exhibit Filed Under Seal