You have received this Individual Notice because you had an auto insurance Policy in Washington issued by STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY and received payment to cover damage to your vehicle under that Policy.

You may be able to get a payment from this Class Action Settlement.

The United States District Court for the Western District of Washington authorized this Notice. This is not a solicitation from a lawyer.

- Subject to Court approval, the Settlement Fund will provide up to $8,822,039.83 (less legal fees and costs and the service awards to the Class Representatives) to pay claims to those who properly submit Claim Forms by December 14, 2026.

- The Settlement affects the rights of all Washington insureds of STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY ("STATE FARM") who received payment under their underinsured motorist property damage coverage ("UMPD") for property damage to their insured automobiles for losses between January 13, 2019, and February 27, 2026 and who meet certain other requirements (set forth below).

Your legal rights and options in this Settlement:	
Submit a Claim Form	This is the only way to get a payment. The Claim Form is enclosed with this Notice. You must submit a Claim Form to receive a payment in connection with this Settlement. You will be bound by the terms of the Settlement, including the release of claims.
Comment (including objections)	Write to the Court about what you think about the Settlement.
Go to the hearing	If you would like, you may ask to speak in Court about the fairness of the Settlement. You do not need to do this to receive a payment under the Settlement.
Do nothing	You will get no payment if you do not submit a Claim Form and you will still be bound by the terms of the Settlement.
Ask to be excluded	Get out of this Settlement. Get no benefits from it. Keep your rights.

1. Why did I get this Individual Notice?

You have received this letter (called a "Notice"), and the enclosed green Claim Form, because the records of STATE FARM show that you were an insured who received payment under your UMPD Coverage for property damage to your insured automobile for an Accident occurring between January 13, 2019 and February 27, 2026, and who meets certain other requirements (set forth in Section 5, below).

The class action suit has been pending since January 13, 2025. It has now been resolved for up to $8,822,039.83. If the Settlement is approved, you may be eligible for a diminished value payment for your vehicle that will be provided as part of the proposed Settlement. This Notice explains the Action, the Settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them. If you wish to receive money from or comment upon (including stating any objection to the Settlement) you must do so following the procedures described below. If you do nothing, you will not receive any money but will bound by the Settlement terms and any Final Judgment.

The Court in charge of the case is the United States District Court, Western District of Washington, and the case is known as *Hardy v. State Farm Mutual Automobile Insurance Company.,* Case No. 2:25-cv-00072-RSM. The Persons who brought this suit are called the Plaintiffs.

The following is only a summary of the Settlement. You can read Settlement Agreement by visiting www.WashingtonUMPDsettlement.com.

2. What is this Action about?

In this Action, the Plaintiffs claim that when certain automobiles sustain damage to their structural systems and bodies, they cannot be fully repaired to their pre-Accident condition, causing the vehicles to suffer a loss in value called "diminished value." Plaintiffs allege that STATE FARM failed to pay or pay adequately for this type of loss under its Washington insurance policies' UMPD Coverage, and that such an alleged failure to pay is a breach of STATE FARM's automobile insurance contracts. STATE FARM denies that it did anything wrong and contends that it paid the full and appropriate amounts for diminished value, where applicable, as part of its regular claim adjusting process.

3. Why is this a class action?

In a class action, a Person or Persons, the "Class Representatives", sue on behalf of people who have similar claims. All of these people are part of a "Settlement Class." One court resolves the issues for all Settlement Class Members, except for those who have previously excluded themselves from the Settlement Class. United States District Court Judge RICARDO S. MARTINEZ is presiding over this class action.

4. Why is there a Settlement?

After this matter was filed, and proceeded in Court, both sides agreed to a Settlement, which, if approved, brings the litigation to an end. That way, Plaintiffs and STATE FARM avoid the further cost, delay, and uncertainty of moving forward in litigation to trial and possible appeals, and the Settlement Class Members may get payments. The Class Representatives and their attorneys think the Settlement is best for the Settlement Class Members.

You may be eligible to receive money from this Settlement if you are a Settlement Class Member and you submit a Valid Claim Form.

5. How do I know if I am part of the Settlement?

You are a member of the Settlement Class if you are a STATE FARM insured, and your insured vehicle's repairs were covered under the UMPD provision of a Policy issued in Washington; <u>and</u>

1. the repair estimate on the vehicle (including any supplements) totaled at least $1,000; and

2. the vehicle was no more than six years old (model year plus five years) and had less than 90,000 miles on it at the time of the Accident; and

3. the vehicle suffered structural (frame) damage and/or deformed sheet metal and/or required body or paint work.

You are not a member of the Settlement Class if (a) your claim involved a leased vehicle or your vehicle was declared a total loss, or (b) the Accident did not occur between January 13, 2019 and February 27, 2026.

6. How much might my payment be?

Each Settlement Class Member who submits a Valid Claim Form and qualifies for a payment will receive a payment that will depend on his or her vehicle repair costs. Here's how it works: each Settlement Class Member is entitled to request a payment. For Settlement Class Members who qualify for a payment, that payment will be calculated as the portion of the Settlement Fund paid to Settlement Class Members (i.e., $8,822,039.83 minus attorneys' fees and costs and the service award to the Class Representative) multiplied by the result of dividing the Settlement Class Member's repair cost by the aggregate value of all Settlement Class Members' repair costs. The average payment for qualified Settlement Class Members will likely be in the range of $625 per Settlement Class Member, but if the Settlement Class Member received a prior payment for diminished value from STATE FARM, their Settlement Payment will be reduced by the amount of those payments. You can only receive your share of the Settlement if you submit a Valid Claim Form by **December 14, 2026**.

7. How can I receive a payment?

To qualify for payment, you must be an Eligible Class Member (see Section 5, above) and submit a Valid Claim Form. The Claim Form, which is green, and is two pages, is enclosed with this Notice. Read the instructions carefully and, if you wish to make a claim, fill out the Claim Form, sign it, and submit it online, or by mail postmarked by **December 14, 2026**. If you had two (or more) qualifying Accidents, you will receive a Claim Form for each, and will, if you wish to assert a claim for each, need to submit a Claim Form for <u>each</u> qualifying Accident.

8. When would I get my payment?

The Court will hold a hearing on **October 30, 2026**, to decide whether to approve the Settlement. If the Court approves the Settlement, you will get your payment after all appeals have been concluded and the Settlement is approved with no further appeals possible.

We will provide regular updates on the status of the Settlement at www.WashingtonUMPDsettlement.com. Please be patient.

9. What do I do to be excluded?

If you exclude yourself from the Settlement Class by "opting out," you won't get any money or benefits from this Settlement. However, you will retain any right you currently have to make your own claim against STATE FARM.

To ask to be excluded, you must send a signed letter, stating that you want to be excluded from the *Hardy v. State Farm Mutual Automobile Insurance Co.* Class Action Settlement. Be sure to include your name and address, and sign the letter. You must mail your request for exclusion postmarked by **September 30, 2026**, to:

Hardy v. State Farm Mutual Automobile Insurance Co.
c/o Kroll Settlement Administration LLC
P.O. Box 225391
New York, NY 10150-5391

10. Do I have a lawyer in this case?

Yes. The Court has decided that the attorneys bringing this suit are qualified to represent you and all Settlement Class Members. Together these lawyers are called "Class Counsel." They are experienced in handling similar cases against other insurers. Class Counsel appointed by the Court are Stephen M. Hansen and Scott P. Nealey. They can be reached to answer any questions you may have at (253) 302-5955 or (415) 231-5311 respectively. You will not be charged for contacting these lawyers.

Your lawyers' fees and costs will be determined by the Court and subtracted from the Settlement Fund. Other than that, <u>you will not be charged for these lawyers' work in securing the Settlement benefits for you and the other Settlement Class Members.</u> You owe nothing if you participate in the Settlement. If you want to be represented by your own lawyer, you may hire one at your own expense.

11. How will the lawyers be paid?

Class Counsel will ask the Court for an award of their attorneys' fees up to 21% of the Settlement Fund, together with reimbursement of their costs according to the terms of the Settlement Agreement. Since, even before filing this Action, Class Counsel have worked on this case, but have not received any money for that work. The attorneys' fees and costs, as awarded by the Court, shall be paid from the Settlement Fund. In addition, Class Counsel will apply to the Court for a service award of $10,000.00 each for the Class Representatives Mr. Hardy and Mr. Santiago, also to be paid from the Settlement Fund. This service award is being requested in recognition of the time, effort, and risk incurred by the Class Representatives in securing this Settlement for you and the other Settlement Class Members.

12. If I want to, how can I tell the Court that I like or don't like the Settlement?

If you're a Settlement Class Member, and you do not exclude yourself, you can - but need not - comment on or object to the Settlement. You can give reasons why you think the Court should or should not approve it. The Court will consider your views. To be effective, a notice of intent to object to the Settlement must: (1) contain a heading that includes the name of the case and case number; (2) provide the name, address, telephone number and signature of the Settlement Class Member filing the objection; (3) be filed with the Clerk of the Court by **September 30, 2026**; (4) be served on Class Counsel and counsel for STATE FARM at the addresses below by first-class mail, postmarked no later than **September 30, 2026**; and (5) contain the name, address, bar number and telephone number of the objecting Settlement Class Member's counsel, if represented by an attorney. If you are represented by an attorney, you must comply with all applicable laws and rules for filing pleadings and documents in the Court; and State whether you intend to appear at the Final Settlement Hearing, either in person or through counsel. In addition to the foregoing, a notice of intent to object must contain the following information, if you or your attorney request permission to speak at the Final Settlement Hearing: (1) a detailed statement of the specific legal and factual basis for each and every objection; and (2) a detailed description of any and all evidence you may offer at the Final Settlement Hearing, including photocopies of any and all exhibits which you may introduce at the Final Settlement Hearing.

Class Counsel:	Counsel for State Farm Mutual Automobile Insurance Company:
Stephen M. Hansen Law Offices of Stephen M. Hansen, P.S. 3800 Bridgeport Way West, Ste. A, PMB 5 University Place, WA 98466 Scott P. Nealy Nealey Law 315 Montgomery Street, Suite 900 San Francisco, CA 94104	Tiffany Powers David Carpenter Melissa Quintana Alston & Bird LLP (GA) One Atlantic Center 1201 W Peachtree St., Ste. 4900 Atlanta GA 30309-3432 (404) 881-7881

<u>Any comments or objections which do not comply with the above or are not timely served on both counsels will not be considered by the Court.</u>

13. When and where will the Court decide whether to approve the Settlement?

The Court will hold a Final Settlement Hearing at 11:00 a.m. on **October 30, 2026**, at the United States District Court for the Western District of Washington, 700 Stewart St, Seattle, WA 98101. At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. Judge Ricardo S. Martinez will, if the requisite notice of intent to appear and speak is filed, listen to anyone at the hearing who asks to speak, and if objections were timely served, he will consider them. The Court will also decide how much to pay Class Counsel and the Class Representatives. The Final Settlement Hearing may be postponed without further notice to the Settlement Class.

14. Do I have to come to the hearing?

No. Counsel will answer questions the Judge may have. But you are welcome to come at your own expense. If you send a comment (including an objection), you don't have to come to Court to talk about it. If you mail it on time, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

15. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Settlement Hearing. To do so, you must send a letter to the lawyers listed in Section 12, above, saying that it is your "Notice of Intention to Appear at the Final Settlement Hearing in *Hardy v. State Farm Mutual Automobile Insurance Company."* You must include your name, address, telephone number, and signature. Your Notice of Intention to Appear must be postmarked by **September 30, 2026**. You cannot speak at the hearing if you previously opted out of the Settlement Class, because the case no longer affects you.

16. What happens if I do nothing at all?

If you do nothing, you will get no money from this Settlement, and you will be bound by the terms of the Settlement, including the release of claims. **To receive a payment, you must submit a Valid Claim Form**.

Getting More Information

17. Are there more details about the Settlement?

This Notice summarizes the proposed Settlement. More details are in the Settlement Agreement. You can view and print a copy of the Settlement Agreement and other information about the lawsuit by visiting www.WashingtonUMPDsettlement.com, where you will find answers to common questions about the Settlement, and other information to help you determine whether you are a Settlement Class Member and whether you are eligible for a payment. The Settlement website will also have instructions for filling out and submitting your Claim Form online. You may also call the Claims Administrator at **(833) 930-0261**.

Please do not call the Court, the office of the Clerk of the Court, or State Farm Mutual Automobile Insurance Company or its lawyers to inquire about this Settlement. They will be unable to help you.