

*Rose Chadwick v. State Farm  
Mutual Automobile Insurance Co.*  
c/o Notice Administrator  
P.O. Box 2756  
Portland, OR 97208-2756

**COURT ORDERED  
CLASS ACTION NOTICE**

*Rose Chadwick v. State Farm  
Mutual Automobile Insurance Co.,*

Case 4:21-cv-1161-DPM

Opt Out Deadline:  
**September 23, 2024**

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This Notice is to inform you of the pendency of the Class Action and to advise you of your rights as a potential class member. The Court’s order, including the full definition of the certified Class, can be viewed at [www.StateFarmARtotallosslitigation.com](http://www.StateFarmARtotallosslitigation.com).

**What is this Class Action About?** This Class Action alleges that State Farm Mutual Automobile Insurance Company (“State Farm”) systematically paid its insureds less than the actual cash value of their vehicles for total loss claims, in breach of State Farm’s insurance policies. The Class Representative is only challenging application of the “typical negotiation adjustment” as part of the valuation process. State Farm denies that it paid any insured less than actual cash value, denies that it breached the insurance policy, and denies that the typical negotiation adjustment is improper.

**What are My Options?** State Farm’s records indicate you may be a Class Member. As a potential member of the Class, you have two options: (1) **If you wish to remain a potential member of the Class, you are not required to do anything at this time.** By remaining a class member, you are agreeing that the claims against State Farm will be determined on a classwide basis. As a member of the Class, you will be bound by the outcome of this lawsuit whether the judgment is favorable to the Class or to State Farm, and you won’t be able to sue State Farm for the claims at issue in this case, or (2) **If you do not wish to participate in this class action, you can request exclusion from the Class.** If you choose to be excluded, you will not get any money or benefits from this lawsuit, but you will not be bound by any orders or judgment in this case. If you request exclusion, you will have the right to pursue individually, at your own expense, any claim you may have against State Farm. To be valid, your request for exclusion must be sent by **September 23, 2024.**

**Who Represents Me?** The Court has appointed the law firms of Carney Bates & Pulliam PLLC (“Carney Bates”), Normand PLLC (“Normand”), and Jacobson Phillips PLLC (“Jacobson Phillips”), to serve as Class Counsel. You do not have to pay Class Counsel to participate. Instead, if they recover money for the Class, the lawyers may ask the Court for an award of fees or expenses. You may hire your own lawyer to appear in Court for you, but you do not have to.

**How Do I Get More Information?** For more information, you may go to [www.StateFarmARtotallosslitigation.com](http://www.StateFarmARtotallosslitigation.com), or you may contact the Administrator at 1-877-506-3970 or Class Counsel at [www.cbplaw.com](http://www.cbplaw.com), [www.normandpllc.com](http://www.normandpllc.com), or [www.jacobsonphillips.com](http://www.jacobsonphillips.com).