

# If You Had a Farmers Exchange Policy Anytime Between 1999 and 2010, You Could Get a Payment from a Class Action Settlement

There is a \$455 million Settlement with Farmers Group, Inc., Fire Underwriters Association, and Truck Underwriters Association (together called "Farmers Group") and Zurich Financial Services Ltd ("Zurich") involving management-service fees (Farmers Group and Zurich are the "Defendants").

## What is the lawsuit about?

The lawsuit concerns the management-service fees that Farmers Group charged to the Farmers Exchanges.

## Am I included?

You are a Class Member if, at any time from 1999 through 2010, you were a subscriber to, or a named insured on, an insurance or reinsurance policy issued by Farmers Insurance Exchange, Fire Insurance Exchange, or Truck Insurance Exchange (the "Exchanges"). The Class in this lawsuit does not include insureds of any other insurance companies operating under the Farmers Insurance Group of Companies servicemark.

## What does the Settlement provide?

The proposed settlement provides for:

- A total payment of \$455 million to be paid to Class Members, with any leftover money going to the Exchanges,
- A payment of up to \$90 million in attorneys' fees, expenses, and incentive award,
- Payment of the costs of administering the settlement, and
- Certain business improvements to provide further education to subscribers about the Subscription Agreement and the management fee.

The Settlement Agreement, available at the website, contains more details about the Settlement.

## How to get a payment?

You need to submit a Claim Form to get a payment. You can get a Claim Form online or by calling the toll-free number. The deadline to file a Claim Form is **December 6, 2011**. You can file a claim by mail or online.

## What are my other rights?

- Remain in the Settlement: If you remain in the Settlement, you will be bound by the terms of the Settlement and will give up your right to sue the Defendants. If you do not submit a Claim Form, you will not receive a payment from the Settlement.
- Get out of the Settlement: If you wish to keep your right to sue the Defendants, you must exclude yourself from the Class. Exclusion requests must be received by **August 18, 2011**.
- Remain in the Settlement and Object: If you stay in the Settlement, you can object to it. Objections must be received by **August 18, 2011**.

The Court will hold a hearing in the case, known as *Fogel v. Farmers Group, Inc.*, No. BC300142, on **September 7, 2011**, in Los Angeles, California, to consider whether to approve the Settlement and a request by Class Counsel for attorneys' fees, expenses, and incentive award. You or your own lawyer may ask to appear and speak at the hearing at your own cost.