

**NOTICE OF OWNERS INSURANCE COMPANY
CLASS ACTION SETTLEMENT**

*Ann Jones v. Owners Insurance Company, Case No. SUCV2022000234
(Superior Court of White County, Georgia)*

**A COURT AUTHORIZED THIS NOTICE.
THIS IS NOT A SOLICITATION FROM A LAWYER.
YOU ARE NOT BEING SUED.**

If You Submitted and Had Accepted a Total Loss Claim on Your Automobile Insurance Policy with certain Insurers between January 1, 2020 to August 2, 2022, you may be a member of the Settlement Class in this class action lawsuit.

On September 28, 2023, the Superior Court of White County, Georgia certified this lawsuit as a class action. By certifying the case, the Court allowed the Plaintiff Ann Jones (also referred to as the Class Representative) to pursue the claims of all Class Members against the insurance companies Auto-Owners Insurance Company, Owners Insurance Company, and Home-Owners Insurance Company (“Insurers”). Thereafter, the Parties reached a Proposed Settlement on behalf of a Settlement Class which the Court preliminarily approved in a Preliminary Approval Order.

What is this class action lawsuit about? The Class Representative sued alleging that the Insurers breached their insurance contracts, were unjustly enriched, and negligent by failing to fully compensate Georgia policyholders who submitted a claim to an Insurer that was accepted and paid by the Insurer as a total loss from January 1, 2020 through August 2, 2022, and did not, or potentially did not, receive a payment of at least 6.6% title ad valorem tax on that claim.

The Insurers denied and continue to deny the allegations against them. Rather than continuing to litigate the matter, the Parties have reached a Proposed Settlement.

Your legal rights are affected whether you act or don’t act. The deadlines to exercise these rights are explained in this notice. Read carefully:

YOUR LEGAL RIGHTS AND OPTIONS IN THIS LAWSUIT:	
SUBMIT A CLAIM FORM	The only way to receive a settlement payment, to the extent that you are entitled to one, is to timely submit a valid Claim Form either online or through the U.S. Mail. The deadline to submit a Claim Form is February 6, 2024.
OBJECT	Write to the Court about why you don’t like the Proposed Settlement. The deadline to object to the Proposed Settlement is November 20, 2023.
OPT OUT	Write to the Settlement Administrator about why you do not wish to be a part of the Settlement Class or Proposed Settlement.
DO NOTHING	If you do nothing, you will <u>not</u> receive a settlement payment. But you still will give up your right to sue the Insurers about the legal claims in this case. To receive a settlement payment, you must submit a Claim Form.

These rights and options—and the deadlines to exercise them—are explained in this Notice.

BASIC INFORMATION

1. Why did I get this Notice?

The Insurers' records indicate that you were insured under an automobile policy and submitted a claim for a total loss of your insured vehicle at some point between January 1, 2020 and August 2, 2022. A Court decided to allow a class action lawsuit to proceed against the Insurers related to allegations that they breached their insurance contracts by the practices complained of in this lawsuit.

The Parties have entered into a Proposed Settlement to resolve this case, and the Court has ordered that you be provided with this Notice because you have a right to know your options before the Court decides whether to finally approve the Proposed Settlement. If the Court finally approves it, the Insurers will issue settlement payments to everyone in the Settlement Class who timely submits a valid claim to the extent that they are owed a refund.

This Notice explains the lawsuit, the Proposed Settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

Judge Joy R. Parks, of the Superior Court of White County, Georgia currently is overseeing this case. The case is known as *Ann Jones v. Owners Insurance Company*, Case No. SUCV2022000234. The person who sued, Ann Jones, is called the "Plaintiff" and is also referred to as the "Class Representative." The Insurers are also called the "Defendants."

2. What is the lawsuit about?

Plaintiff alleges that the Insurers breached their insurance contracts, were unjustly enriched and negligent by failing to properly calculate title ad valorem tax payments owed to policyholders on vehicles which were determined to be a total loss. The Insurers denied and continue to deny the allegations against them. The parties have reached a Settlement Agreement that provides for a Proposed Settlement.

3. Why is this a class action?

In a class action lawsuit one or more people, called the "Plaintiff" or "Class Representative," represent a larger group of people called "Class Members" or the "Class" who may have similar claims against the "Defendants." In this case, the Class Representative is the Plaintiff, Ann Jones. The Defendants are the Insurers identified on p.1 of this Notice. In a class action, one court resolves the specific issues in dispute for all Class Members, except those who exclude themselves from the Class. Judge Joy R. Parks has jurisdiction over this case.

Here, the Court has preliminarily decided that this lawsuit can be certified as a class action for settlement purposes only under the Georgia Rules governing class actions. Specifically, the Court found that the Class Members are sufficiently numerous, there are questions of law and fact that are common to all Class Members that predominate over questions affecting individual Class Members, the Class Representative's claims are typical of those of the Class, the Class Representative and Class Counsel are adequate to represent the Class, and proceeding as a Class is superior to the alternatives. The Settlement Agreement provides for a Settlement Class such that class certification shall be for settlement purposes only. More information about why the Court is allowing this lawsuit to be a class action for settlement purposes is in the Court's Preliminary Approval Order, which is available at: www.JonesAutoInsuranceSettlement.com.

4. Why is there a settlement?

Both sides agreed to a compromise settlement to avoid the cost and risk of a trial and a possible appeal. The Settlement also ensures that the Class Members affected will get compensation and relief to the extent that they qualify. In return, the Insurers get a general release of all claims against them that were made or could have been made in the lawsuit regarding the alleged underpayment of the title ad valorem tax. The Class Representative and Class Counsel believe the Settlement is in the best interests of everyone affected.

WHO IS IN THE SETTLEMENT?

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

The parties have reached a settlement, which defines the settlement class (the “Class” or “Settlement Class” or “Class Members”) as:

All Georgia citizens residing in the State of Georgia who were: (1) insured under an auto policy issued by Defendants, (2) submitted a claim to Defendants that was accepted and paid by Defendants as a total loss from January 1, 2020 through August 2, 2022, and (3) did not or potentially did not receive a payment of at least 6.6% of the agreed-upon actual cash value of the loss vehicle as the title ad valorem tax on that claim.

Settlement Class Members will be identified exclusively based on information in the Insurers’ own records.

Excluded from the Settlement Class are: (1) any in-house or outside counsel for the Insurers and the immediate family members of such persons; (2) employees of the Insurers; (3) any members of the judiciary assigned to the Action and their staff; (4) the Parties’ counsel in the Action.

If you received notice of the Settlement by email or postcard, then the parties believe that you may be a member of the Settlement Class based upon the Insurers’ records.

6. What if I’m still not sure if I am included?

If you still are not sure whether you are included in the Settlement as a Settlement Class Member, you can get additional information at www.JonesAutoInsuranceSettlement.com or obtain free assistance by calling the Settlement Administrator appointed by the Court at 1-888-262-9393.

THE SETTLEMENT BENEFITS — WHAT YOU CAN GET

7. What does the Settlement provide?

Pursuant to the terms of the Proposed Settlement, the Insurers will provide compensation only to those Settlement Class Members who submit complete, timely, and valid claims. Total payments to individual Settlement Class Members shall not exceed \$450 per claim. The amount paid on timely and valid claims will not be reduced by any court-awarded attorneys’ fees, expense reimbursement, or class representative service award.

8. What can I get from the Settlement?

Settlement Class Members who submit a complete, valid and timely Claim Form will receive a settlement check for 100% of the Georgia title ad valorem tax (“TAVT”) owed to the Settlement Class Member, calculated by determining 6.6% of the Actual Cash Value of the total loss paid by the Insurer on the vehicle when settling the Settlement Class Member’s total loss claim. To the extent a Settlement Class Member was previously paid a portion of the TAVT on the total loss claim that was less than 6.6% of the Actual Cash Value of the total loss vehicle by Defendants, Defendants shall pay the Settlement Class Member the difference, if any, between the TAVT previously paid on the claim and the TAVT calculated in the manner described in the Settlement Agreement. Each Settlement Class Member’s individual class will be capped at \$450.00 regardless of the amount of TAVT paid or due to the Settlement Class Member.

HOW YOU GET A SETTLEMENT PAYMENT SUBMITTING A CLAIM FORM

9. How can I get a settlement payment?

To qualify for a settlement payment, you must submit a completed and signed Claim Form by February 6, 2024. You can submit the Claim Form in two ways: First, you can electronically file the Claim Form at www.JonesAutoInsuranceSettlement.com according to the instructions on the website. Second, you may choose to mail your Claim Form by filling it out completely and returning it to the Settlement Administrator by U.S. Mail to Atticus Administration, PO Box 64053 St. Paul, MN 55164. For those Claim Forms that are sent by U.S. Mail, they must be postmarked by February 6, 2024. Mailed Claim Forms that are not postmarked or are postmarked after that date will not be considered for payment. For those Claim Forms that are submitted electronically through the Settlement Website, they must be submitted by 11:59 p.m. on February 6, 2024.

To receive instructions on submitting a Claim Form, please contact the Settlement Administrator at 1-888-262-9393, visit www.JonesAutoInsuranceSettlement.com, or email the Settlement Administrator at JonesAutoInsuranceSettlement@AtticusAdmin.com.

10. How many Claim Forms should I submit if I have multiple policies?

Submit only one Claim Form, even if you had multiple policies with the Insurers.

11. Do I need to submit any documents or information with the Claim Form?

You do not need to submit any documentation with your Claim Form. The Claim Form is simple to complete and tells you exactly what information you need to submit. Make sure you follow all instructions on the Claim Form. If you need any assistance completing the Claim Form or need any instructions regarding the Claim Form, please call or write the Settlement Administrator at 1-888-262-9393 or Jones Auto Insurance Settlement, c/o Atticus Administration, PO Box 64053 St. Paul, MN 55164.

12. When would I get my payment?

The Court will hold a Final Approval Hearing on December 8, 2023 at 9:00 a.m. Eastern time to decide whether to finally approve the Settlement. If the Court approves the Settlement after that, and if anyone files an objection, there could be appeals. If there are any appeals, these appeals could

delay payment of claims, possibly for more than a year. Updates will be provided online at www.JonesAutoInsuranceSettlement.com.

13. What claims are being released by Class Members?

Under the Settlement, “Released Claims” means: any and all claims, actions, demands, lawsuits, rights, liabilities, declarations, damages, losses, attorneys’ fees, interest, expenses, costs and causes of action, whether accrued or unaccrued, known or unknown, fixed or contingent, including without limitation contractual or extra-contractual claims or damages (inclusive of statutory and common law bad faith claims), claims or damages at law or in equity, or penalties and punitive claims or damages of any kind or description which now exist or heretofore existed, by or on behalf of any Settlement Class Member against Defendants, including without limitation those which have been or could have been asserted in the Action, arising out of or relating to the claims conditionally certified by the Court in this Action and covered by this Settlement during the Class Period.

Under the Settlement, the “Released Persons” means Defendants and each of their predecessors, successors, parent companies, agents, subsidiaries, divisions, affiliates, and assigns; their present and former officers, directors, employees, insurers, attorneys, and assigns, and/or anyone acting or purporting to act for them or on their behalf.

IF YOU DO NOTHING

14. What happens if I do nothing at all?

If you do nothing, you’ll get no money from the Settlement, but you will release all claims against the Released Persons about the legal issues in this case, as discussed above.

THE LAWYERS REPRESENTING YOU

15. Do I have a lawyer in this case?

Yes. The Court appointed the following lawyers to represent all the members of the Settlement Class:

R. Brent Irby IRBY LAW, LLC brent@irbylaw.net 2201 Arlington Ave. S Birmingham, AL 35205 Telephone: (205) 936-8281	William Greg Dobson Michael J. Lober LOBER & DOBSON, LLC Robert E. Lee Building, St 201 830 Mulberry Street Macon, Georgia 31201 Telephone: (478)745-7700	Todd L. Lord LAW OFFICE OF TODD L. LORD Post Office Box 901 4 Courthouse Square Cleveland, Georgia 30528 Telephone: 706-219-2239
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These lawyers are called Class Counsel. You will not be charged for contacting these lawyers. If you want to be represented by your own lawyer, however, you may hire one at your own expense.

16. Should I get my own lawyer?

You do not need to hire your own lawyer because Class Counsel are working on your behalf. But, if you want your own lawyer, you will have to pay that lawyer. You can ask him or her to appear in Court for you in this case if you want someone other than Class Counsel to speak for you.

17. How will the lawyers be paid?

Under the terms of the Settlement, the lawyers can ask the Court for an award of attorneys' fees and reimbursement of litigation expenses up to \$650,000.00. This award is to compensate and reimburse the multiple law firms that have litigated this case for almost a year, expending hours of attorney time pursuing this case on behalf of the Class and the Settlement Class.

Any award of attorneys' fees and litigation expenses will NOT reduce the money available to Settlement Class Members who submit valid and timely claims. Likewise, the costs to administer the Settlement and to provide notice to the Settlement Class will NOT reduce the money available to Settlement Class Members who submit valid and timely claims.

18. Will the Class Representative receive compensation?

Yes. The Class Representative will receive a service award of up to a maximum total of \$10,000 to compensate her for her services and efforts in bringing the lawsuit. The Court will make the final decision as to the amount, if any, to be paid to the Class Representative. Any service award will NOT reduce the money available to Settlement Class Members who submit valid and timely claims.

OPTING OUT OF THE CLASS ACTION

19. How do I "opt out" of or exclude myself from the Class Action?

You have an opportunity to exclude yourself from or "opt-out" of the Settlement Class and the Class Settlement. If you do not wish to participate in this Class Action or Class Settlement, you should write to the Settlement Administrator stating an intention to "opt out" of or exclude yourself from the Settlement Class. Written notice must be provided to the following:

Jones Auto Insurance Settlement
c/o Atticus Administration
PO Box 64053
St. Paul, MN 55164

This written notice must be sent to the Settlement Administrator **not later than November 20, 2023.**

Any attempt to opt out by notice to the Clerk of the Court, the Court, or any person other than the Settlement Administrator shall be of no effect. Any attempt to opt out that is not sent to the Settlement Administrator within the deadlines set forth in the Settlement Agreement shall be of no effect.

OBJECTING TO THE SETTLEMENT

20. How do I object to the Court if I don't like the Settlement?

If you're a Settlement Class Member and do not opt out of the Settlement, you may object to any part of the Proposed Settlement you don't like, and the Court will consider your views. You must submit any objection in writing and must provide evidence of your membership in the Settlement Class. The procedures for submitting written objections are set out below. **A written objection (and any support for it) must be filed with the Clerk of Court and received no later than November 20, 2023 (the "Objection Deadline") by all the following:**

Clerk of Court 59 S. Main Street, Suite B Cleveland, Georgia 30528	R. Brent Irby IRBY LAW, LLC 2201 Arlington Avenue South Birmingham, Alabama 35205	Lori McAllister Dykema Gossett PLLC 201 Townsend Suite 900 Lansing, Michigan 48933
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If you hire an attorney in connection with making an objection, that attorney must file with the Court and serve on the counsel identified above a notice of appearance. **The notice of appearance must be filed with the Court and received by the addressees above no later than the Objection Deadline.** If you do hire your own attorney, you will be responsible for payment of all fees and expenses that the attorney incurs on your behalf. If you want to object, you must file your objection in writing to the Court. Your objection *must* include:

- (a) a caption or title that identifies it as “Objection to Class Settlement in *Jones v. Owners Insurance Company*, Case No. SUCV2022000234 (Superior Court of White County, Georgia)”;
- (b) your full name, signature, home address and telephone number, or other information sufficient to identify the Settlement Class Member;
- (c) a notice of intention to appear, either in person or through an attorney, with the name, address, and telephone number of the attorney, if any, who will appear;
- (d) certification that you are a member of the Settlement Class;
- (e) a statement of each objection(s) asserted;
- (f) a detailed description of the basis and facts underlying and supporting each objection;
- (g) a detailed description of the legal authorities, if any, underlying and supporting each objection;
- (h) copies of exhibits and/or affidavits, if any, you may offer during the hearing;
- (i) a list of all witnesses, if any, you may call to testify at the hearing, along with a summary of each witness's anticipated testimony;
- (j) the signature, full name, firm name, and business address of all attorneys who have a financial interest in the objection;
- (k) the last four digits of your policy number(s) for your Georgia automobile policies with Defendants; and
- (l) disclosure of any other class action settlements to which you or any or your agents or representatives, successors or predecessors have objected, including disclosing the number of times you have objected to a class action settlement within the preceding five years, the caption of each case, the counsel representing you in each prior objection, and a copy of any orders related to any prior objections.

If you make a written objection to the Settlement as set out above, you may request to speak - either in person or through an attorney hired at your own expense - at the Final Approval Hearing the Court has set to consider whether to give final approval to the Settlement Agreement. You are not required to attend the hearing. Lack of attendance at the Final Approval Hearing will not prevent the Court from considering your objection. If you (or your attorney) intend to speak at the Final Approval

Hearing, you must file with the Court and serve on the parties identified above a notice of intent to appear, and your attorney (if you hire one) must file a notice of appearance with the Clerk of Court. Again, the notice of intent to appear must be filed with the Court, and received by the parties above, no later than the Objection Deadline.

If you do not file an objection as described above, you will be deemed to have waived any and all objections to the Settlement, to have consented to the Court's certification of and jurisdiction over the Settlement Class, and to have released the claims as defined in the Settlement Agreement (which is available online at www.JonesAutoInsuranceSettlement.com).

THE COURT'S FAIRNESS HEARING

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

The Court will hold a Final Approval Hearing at 9:00 a.m. Eastern time on December 8, 2023, at the White County Courthouse, 59 S Main St B Cleveland, GA 30528. At this hearing, the Court will consider whether the Proposed Settlement is fair, reasonable and adequate. **You are not required to attend the hearing but may do so if you wish.** If there are objections that have been submitted in writing in advance of the hearing, the Court will consider them. The Court will listen to people who have made a prior written request to speak at the hearing. The Court will also decide whether to pay Class Counsel the amount they are requesting for attorneys' fees and expenses. After the hearing, the Court will decide whether to approve the Settlement.

OBTAINING ADDITIONAL INFORMATION

22. Are there more details about the Settlement?

This Notice is just a summary, and you are entitled, if you wish, to read the entire Settlement Agreement. The Settlement Agreement and some other documents filed in this lawsuit can be found online at www.JonesAutoInsuranceSettlement.com.

23. How do I get more information?

You can call or write to the Settlement Administrator, Atticus Administration, at 1-888-262-9393 or c/o Atticus Administration, P.O. Box 64053, St. Paul, MN 55164, or email at: JonesAutoInsuranceSettlement@AtticusAdmin.com. You can also visit the website at www.JonesAutoInsuranceSettlement.com, where you will find answers to some common questions.

Please **do not** contact the Court or Clerk of Court with any questions regarding this case.