

**U.S. DISTRICT COURT FOR THE EASTERN DISTRICT OF ARKANSAS**

*Chadwick v. State Farm Mutual Automobile Ins. Co.*, Case No. 4:21-cv-1161

**If your vehicle was adjusted to be a total loss by State Farm Mutual Automobile Ins. Co. (“State Farm”), you may be entitled to a cash payment for underpayment of the actual cash value of your vehicle.**

**A court authorized this notice. This is not a solicitation from a lawyer. You are not being sued.**

**PLEASE READ THIS NOTICE CAREFULLY**

A settlement has been reached in the lawsuit *Chadwick v. State Farm Mutual Automobile Ins. Co.*, Case No. 4:21-cv-1161 (the “Class Action”), which is pending in the Eastern District of Arkansas, Eastern Division (the “Court”), alleging that State Farm paid its insureds in Arkansas less than the actual cash value of their total loss vehicles. Total payments potentially available to the entire class are \$15,583,700.

Members of the Settlement Class who submit a valid and timely Claim Form are eligible for payment of pro rata percentage of the Typical Negotiation Adjustment (“Claim Amount”) for covered total loss claims.

This Notice explains: 1) the terms of the Settlement; 2) who is a member of the Settlement Class; 3) how to submit a Claim Form for payment; 4) how to request exclusion from the Settlement; 5) how to object to the Settlement; and 6) how to get more information about the Settlement.

**IF YOU ARE A SETTLEMENT CLASS MEMBER, THIS LAWSUIT MAY AFFECT YOUR RIGHTS.**

<b>Your Legal Rights &amp; Options</b>		<b>Deadline</b>
<b>Submit a Claim Form</b>	The only way to get a Claim Payment is to submit a timely and valid Claim Form.	Submitted or Postmarked by: <b>August 19, 2026</b>
<b>Exclude Yourself</b>	Get no Claim Payment. Keep your right to file your own lawsuit against State Farm for the claims released in the Settlement.	Postmarked by: <b>June 25, 2026</b>
<b>Object to the Settlement</b>	Stay in the Settlement, but tell the Court why you do not agree with the Settlement. You will still be bound by the Settlement if the Court approves it.	Filed by: <b>June 15, 2026</b>
<b>Do Nothing</b>	Get no Claim Payment. Give up your legal rights.	

- These rights and options—and the deadlines to exercise them—are explained in this Notice.
- The Court must decide whether to approve the Settlement, attorneys’ fees, expenses and service award. No settlement benefits will be provided unless the Court approves the Settlement.

**What is a class action?**

In a class action, one or more people called the class representatives (in this case, Plaintiff Rose Chadwick) sue on behalf of a group or a “class” of people who have similar claims. In a class action, the court or jury resolves the issues for all class members, except for those who exclude themselves from the class.

**What is this Class Action about?**

This Class Action alleges that 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 contracts and in breach of the covenant of good faith and fair dealing implied in every contract. Plaintiff asserts that State Farm did this by basing the compensation for insureds’ total loss claims on valuation reports that applied Typical Negotiation Adjustments, which Plaintiff alleges are improper. State Farm denies Plaintiff’s allegations.

**How do I know if I am a Member of the Settlement Class?**

If you have already been identified as a Settlement Class Member from State Farm’s claims data, you have received an email notice or a postcard notice. You are a member of the Settlement Class if you fall into the following category:

All persons who made a first-party claim on a policy of insurance issued by State Farm Mutual Automobile Insurance Company to an Arkansas resident where, from November 29, 2016, through October 18, 2021, State Farm Mutual Automobile Insurance Company determined that the vehicle was a total loss and based its claim payment on a report from Audatex where a typical negotiation adjustment was applied to at least one comparable vehicle.

QUESTIONS? CALL 1-866-255-6602 TOLL FREE, OR VISIT [WWW.STATEFARMARTOTALLOSSLITIGATION.COM](http://WWW.STATEFARMARTOTALLOSSLITIGATION.COM)

## What are the Settlement Terms?

The Claim Payment is 68% of the TNA Amount, as determined from State Farm's records. The total amount that is available to be claimed by Settlement Class Members is \$15,583,700. The estimated average recovery is \$489.

Class Counsel will be seeking attorneys' fees of no more than \$4,675,110, which is 30% of the total amount of funds made available to the Settlement Class, subject to approval by the Court. Class Counsel also intend to seek no more than \$850,000 in litigation costs and a \$15,000 service award for Plaintiff Rose Chadwick as the Class Representative, to be approved by the Court. These payments will not reduce the amount of money available to Settlement Class Members as they will be paid separately by State Farm. The Court may award less than these amounts.

## If I am a Settlement Class Member, What are My Options?

If you are a Settlement Class Member, you have four options.

### **Option 1: Submit a Claim Form for Payment.**

You may submit a timely and valid Claim Form for payment of the Claim Payment. The total amount of funds made available to the Settlement Class is \$15,583,700. You can submit a claim by signing the Claim Form you receive in the mail, carefully tearing at the perforation, and putting the Claim Form in the mail. You can call 1-866-255-6602 or visit [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com) and request that the Settlement Administrator send you a Claim Form.

If you submit a Claim Form in the mail, it must be postmarked no later than **August 19, 2026** and mailed to:

CHADWICK V. STATE FARM MUTUAL AUTO. INS. CO.  
SETTLEMENT ADMINISTRATOR – 9148  
PO BOX 2798  
FARIBAULT, MN 55021-9798

If the address you submit on your Claim Form changes, you must contact the Settlement Administrator to provide a current address or you may not receive your Claim Payment.

You can also submit a Claim Form online at [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com) by entering your Unique ID and Web Registration Code. Online Claim Forms must be submitted by 11:59pm EST on **August 19, 2026**. Your Unique ID and Web Registration Code can be found on the postcard and email notices you received.

### **Option 2: Exclude yourself from the Settlement.**

You have the right to not be part of the Settlement by excluding yourself or "opting out" of the Settlement Class. If you wish to exclude yourself, you must do so on or before **June 25, 2026** as described below. You do not need to hire your own lawyer to request exclusion from the Settlement Class. If you exclude yourself from the Settlement Class, you give up your right to receive any benefits as part of this Settlement, and you will not be bound by any judgments or orders of the Court, whether favorable or unfavorable. However, you will keep your right to sue State Farm separately in another lawsuit if you choose to pursue one.

To exclude yourself from this lawsuit and preserve your right to bring a separate lawsuit, you must submit a written request to be excluded by mail, with sufficient postage, to the address below or electronically to [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com).

CHADWICK V. STATE FARM MUTUAL AUTO. INS. CO.  
SETTLEMENT ADMINISTRATOR – 9148  
PO BOX 2798  
FARIBAULT, MN 55021-9798

A Request for Exclusion must be postmarked or sent electronically on or before **June 25, 2026**.

Your Request for Exclusion must contain the following:

1. The name of the lawsuit (*Chadwick v. State Farm Mutual Automobile Insurance Co., No. 4:21-cv-1161-DPM*);
2. Your full name;
3. Your current address;
4. Your phone number;
5. A clear statement that you wish to be excluded from the Settlement Class, such as: "I request exclusion from the Settlement Class"; and
6. Your signature.

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The Settlement Administrator will file your Request for Exclusion with the Court. If you are signing on behalf of a Settlement Class Member as a legal representative (such as an estate, trust or incompetent person), please include your full name, contact information, and the basis for your authority. A Request for Exclusion must be exercised individually and not on behalf of a group.

**Option 3: Object to the Terms of the Settlement.**

The full terms of the Settlement can be found at [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com). If you think the terms of the Settlement are not fair, reasonable, or adequate to the Settlement Class Members, you may file an objection to the terms of the Settlement. If you object to the terms of the Settlement, you cannot request exclusion from the Settlement. If you object to the terms of the Settlement you will still be bound by the terms of the Settlement and all rulings and orders from the Court.

To properly object to the terms of the Settlement, you must send, with sufficient postage, a written objection to the following:

Clerk of the Court, U.S. District Court for the Eastern District of Arkansas  
Richard Sheppard Arnold United States Courthouse  
500 West Capitol Avenue,  
Little Rock, Arkansas 72201

The objection must include all of the following information:

1. The name of the case and case number (*Chadwick v. State Farm Mutual Automobile Insurance Co., No. 4:21-cv-1161-DPM*);
2. Your name, address, telephone number, and signature;
3. The specific reasons why you object to the terms of the Settlement;
4. The name, address, bar number, and telephone number of any lawyer who represents you related to your intention to object to the terms of the Settlement;
5. Whether you or your lawyer intend to appear at the Final Approval Hearing and whether you or your lawyer will request permission to address the Court at the Final Approval Hearing.

If you or your lawyer intend to request permission to address the Court at the Final Approval Hearing, your objection must also include all of the following information:

1. A statement of the legal and factual basis for each objection;
2. A list of any and all witnesses the Settlement Class Member may seek to call at the Final Approval Hearing;
3. A list of any legal authority the Settlement Class Member will present at the Final Approval Hearing; and
4. Identify either your class member number or full name and address when the total loss occurred.

Objections must be postmarked by **June 15, 2026**. Any objection to the Settlement that is not postmarked by the deadline set forth above or which does not comport with the requirements listed above may waive the right to be heard at the Final Approval Hearing. If you file a objection, you waive the right to request exclusion from the Settlement Class and will be bound by any decisions and orders from the Court and by the terms of the Settlement if it is approved by the Court. If you do not want to be bound by the decisions and rulings by the Court, you must file a Request for Exclusion and not an objection.

**Option 4. Do Nothing Now. Stay in the Lawsuit.**

You have the right to do nothing. If you do nothing, you will be bound by the terms of the Settlement and will release any legal claims against State Farm relating to the facts and circumstances alleged in the Class Action, including any legal claims arising out of State Farm's settlement of a total loss claim, even if you do not submit a Claim Form. You will not receive a Claim Payment if you do not submit a Claim Form.

If the Settlement becomes final, you will give up, or "release," your rights to sue State Farm and certain of its affiliates (Released Parties) regarding the Released Claims, which are described and defined in the Settlement Agreement. Unless you exclude yourself, you will release the Released Claims. You may access the Settlement Agreement through the "court documents" link on the Settlement Website.

The Settlement Agreement describes the Released Claims with specific descriptions, so read it carefully. If you have any questions you may speak to Class Counsel listed below for free or you may, of course, speak to your own lawyer.

**Who is representing the Settlement Class?**

The Court has appointed Plaintiff Rose Chadwick to be the Class Representative of the Class. The Court has also appointed the law firms of Carney Bates & Pulliam PLLC, Normand PLLC, Jacobson Phillips PLLC, and Bailey Glasser LLP, to be the attorneys representing the Settlement Class. They are called "Class Counsel." These law firms are experienced in

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handling class action lawsuits, including actions on behalf of insured policyholders. More information about Class Counsel is available on their websites.

Class Counsel will be seeking attorneys' fees of no more than \$4,675,110, which is 30% of the total amount of funds made available to the Settlement Class, subject to approval by the Court. Class Counsel also intend to seek approximately \$850,000 in litigation costs and a \$15,000 service award for Plaintiff Rose Chadwick as the Class Representative, with all amounts to be approved by the Court. These payments will not reduce the amount of money available to Settlement Class Members as they will be paid separately by State Farm. The Court may award less than these amounts.

#### **What Legal Claim(s) against State Farm are Settlement Class Members Releasing?**

As part of the Settlement, Settlement Class Members agree not to sue State Farm for any legal claims arising out of or relating in any way to the facts and circumstances alleged in the Class Action, including any legal claims arising out of State Farm's settlement of a total loss claim. You are not releasing any other legal claims against State Farm. Released Claims do not include any legal claims for personal injury, medical payment, uninsured motorist or underinsured motorist. Full terms of the Released Claims and Released Parties can be found in the Settlement Agreement at [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com).

#### **When and where will the Court decide whether to approve the Settlement?**

The Court will hold a Final Approval Hearing in Courtroom 1A at 9:00 a.m. on Wednesday, July 15, 2026 at the United States District Court for the Eastern District of Arkansas, 500 West Capitol Avenue, Little Rock, Arkansas 72201. The purpose of the hearing will be for the Court to determine whether to approve the Settlement as fair, reasonable, adequate, and in the best interests of the Settlement Class; to consider the Class Counsel's request for attorneys' fees and expenses; and to consider the request for a Service Award to the Settlement Class Representative. At that hearing, the Court will be available to hear any objections and arguments concerning the fairness of the Settlement.

The hearing may be postponed to a different date or time without notice, so it is a good idea to check [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com), or call Class Counsel at 1-888-551-9944. If, however, you timely objected to the Settlement and advised the Court that you intend to appear and speak at the Final Approval Hearing, you will receive notice of any change in the date of such Final Approval Hearing.

#### **Do I have to attend the Final Approval Hearing?**

No. Class Counsel will answer any questions the Court may have. But you are welcome to come at your own expense. If you send an objection, you don't have to attend the hearing to talk about it. As long as you filed and mailed your written objection on time, the Court will consider it. You may also retain your own lawyer (at your own expense) to attend, but it's not required.

#### **Where do I get more information?**

This Notice contains only a summary of the Settlement and the proceedings to date. Complete copies of public pleadings, Court rulings, and other filings are available for review and copying at the office of the Clerk of the Court for the United States District Court for the Eastern District of Arkansas, 500 West Capitol Avenue, Little Rock, Arkansas 72201 between 8:00 a.m. and 4:30 p.m. Monday through Friday, excluding Court holidays. Additional information is also available at the website maintained for this Action, [www.StateFarmARTotalLossLitigation.com](http://www.StateFarmARTotalLossLitigation.com), or by contacting the Settlement Administrator at 1-866-255-6602 or Class Counsel at 1-888-551-9944.

If the address you submit on your Claim Form changes, you must contact the Settlement Administrator to provide a current address or you may not receive you Claim Payment.

**PLEASE DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, DEFENDANT, YOUR STATE FARM INSURANCE AGENT, OR DEFENDANT'S COUNSEL TO ASK QUESTIONS ABOUT THIS ACTION OR THIS NOTICE. THEY CANNOT ANSWER ANY QUESTIONS OR DISCUSS THE ACTION.**