

You have received this Letter because you had an auto insurance policy in Washington issued by a HARTFORD entity and received payment to cover damage to your vehicle after March 17, 2010.

Therefore, you may be able to get a payment from this class action Settlement.

The United States District Court, Western District of Washington at Tacoma authorized this Notice. This is not a solicitation from a lawyer.

- Subject to Court Approval, the Settlement will provide up to \$592,400 (less legal fees and costs) to pay Claims from those who properly submit Claim Forms by March 27, 2017.
- The Settlement affects the rights of all Washington insureds of Property and Casualty Insurance Company of Hartford, Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Accident and Indemnity Company, and Sentinel Insurance Company, Limited (referred to above and below collectively as “Hartford”) who received payment under their uninsured or underinsured motorist property damage (“UIM PD”) coverage for property damage to their insured automobiles between March 17, 2010 and September 16, 2016, 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.
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 Letter?

You have received this letter (called a “Notice”), and the enclosed Claim Form, because the records of HARTFORD show that you were an insured of HARTFORD who received payment under your UIM PD coverage for property damage to your insured automobile for an accident occurring between March 17, 2010 and September 16, 2016, and who meets certain other requirements (set forth in Section 5, below).

The class action suit has been pending since March 16, 2015. It has now been resolved for up to \$592,400. If the Settlement is approved, you may be eligible for benefits that will be provided as part of the proposed Settlement. This Notice explains the lawsuit, 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 be bound by the Settlement terms and any final judgment.

The Court in charge of the case is in the United States District Court, Western District of Washington at Tacoma, and the case is known as *Lewis v. Hartford Cas. Ins. Co., et al.*, Case No. 15-cv-05275-RBL. The persons who brought this suit are called the “Plaintiffs.”

2. What is this lawsuit about?

In the lawsuit, 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 HARTFORD failed to pay or pay adequately for this type of loss under its Washington insurance policy’s UIM PD coverage, and that such an alleged failure to pay is a breach of HARTFORD’s automobile insurance contract and was an unfair business practice. HARTFORD 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, one or more people called “Class Representatives” sue on behalf of people who have similar claims. All of these people are part of a “Class.” One court resolves the issues for all Class Members, except for those who have previously excluded themselves from the Class. United States District Court Judge Ronald B. Leighton is presiding over this class action.

4. Why is there a settlement?

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

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

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

You are a member of the Class if HARTFORD paid to have your insured vehicle repaired under the UIM PD provision of a HARTFORD policy issued in Washington; and

1. the repair estimate on your vehicle (including any supplements) totaled at least \$1,000; and
2. your 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. your vehicle suffered structural (frame) damage and/or deformed sheet metal and/or required body or paint work.

You are not a part of the Class if, at the time of your accident, (a) your vehicle was leased, (b) your vehicle was declared a total loss, (c) you are currently employed by HARTFORD, or (d) your covered accident was before March 17, 2010.

6. How much might my payment be?

Each Class Member who submits a Valid Claim Form will receive a payment that will depend on his or her vehicle repair costs. Here’s how it works. Each Class Member is entitled to request a payment. For Class Members who qualify for a payment, that payment will be calculated as the individual Class Member’s repair cost times the portion of the Settlement paid to Class Members (i.e., \$592,400 minus attorneys’ fees and costs and incentive payments to the Class Representatives) divided by the aggregate value of all Class Members’ repair costs. Not everyone who receives this Notice will be eligible for payment. The average payment for qualified Class Members will likely be in the range of several hundred dollars per Class Member, depending on how much, if any, payment for diminished value the Claimant has already received. You can only receive your share of the Settlement if you submit a Valid Claim Form by March 27, 2017.

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 one page, is enclosed with this Notice. Read the instructions carefully and, if you wish to make a Claim, fill out the form, sign it, and submit it online or by mail postmarked by March 27, 2017. 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 each qualifying accident.

8. When would I get my payment?

The Court will hold a hearing on February 10, 2017 to decide whether to approve the Settlement. If the Court approves the Settlement, and there are no appeals, we estimate that checks will be mailed beginning June 15, 2017. 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 of the status of the Settlement to all people who submit Claim Forms at www.LewisDiminishedValueSettlement.com. Please be patient.

9. What do I do to be excluded?

If you exclude yourself from the 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 HARTFORD.

To ask to be excluded, you must send a signed letter, stating that you want to be excluded from *LEWIS v. HARTFORD*. Be sure to include your name and address, and sign the letter. You must mail your Exclusion Request, postmarked by January 11, 2017, to LEWIS v. HARTFORD EXCLUSIONS, PO Box 3145, Portland, OR 97208-3145.

10. Do I have a lawyer in this case?

The Court has decided that the attorneys bringing this suit are qualified to represent you and all 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 Scott P. Nealey, Office of Debra Brewer Hayes, and Stephen M. Hansen. They can be reached to answer any questions you may have at 415-231-5311, 281-815-4963, or 253-302-5955.

Your lawyers’ fees and costs will be determined by the Court and subtracted from the Settlement. Other than that, you will not be charged for these lawyers’ work in securing the Settlement benefits for you and the other Class Members. 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 26.25% of the common fund, together with reimbursement of their costs according to the terms of the Stipulation of Settlement. Since even before filing this lawsuit, Class Counsel have worked continuously 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 \$592,400 available to the Class Members in this Settlement. In addition, Class Counsel will apply to the Court for a service award of \$5,000.00 for John Lewis and \$7,500.00 for Marilyn Lewis. 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 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 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 Class Member filing the objection; (3) Be filed with the Clerk of the Court not later than thirty (30) days before the Final Settlement Hearing; (4) Be served on Class Counsel and counsel for the Defendants at the addresses below by first-class mail, postmarked no later than thirty (30) days before the Final Settlement Hearing; and (5) Contain the name, address, bar number, and telephone number of the objecting 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 requests 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 that you may introduce at the Final Settlement Hearing.

Class Counsel: Mr. Stephen M. Hansen 1821 Dock Street #103 Tacoma, WA 98402	Counsel for HARTFORD: Mr. Steven M. Levy Dentons US LLP 233 South Wacker Drive Suite 5900 Chicago, IL 60606-6361
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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.

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

The Court will hold a Final Settlement Hearing at **1:30 p.m. in Courtroom B on February 10, 2017** at the United States District Court, Western District of Washington, at Tacoma, 1717 Pacific Ave., Tacoma, WA 98402. 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 Leighton 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 Class.

14. Do I have to come to the hearing?

No. Counsel will answer questions Judge Leighton 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. As long as you mail it on time, and the objection includes the information set forth in paragraph 12 above, 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 both lawyers listed in Section 12, above, saying that it is your "Notice of Intention to Appear at the Final Settlement Hearing in *LEWIS v. HARTFORD*." You must include your name, address, telephone number, and signature. Your Notice of Intention to Appear must be postmarked by January 11, 2017. You cannot speak at the hearing if you previously opted out of the 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. **To receive a payment you must submit a qualifying Claim Form.**

Getting More Information

17. Are there more details about the Settlement?

This Notice summarizes the proposed Settlement. More details are in the Stipulation of Settlement. You can view and print a copy of the Stipulation of Settlement and other information about the lawsuit by visiting www.LewisDiminishedValueSettlement.com, where you will find answers to common questions about the Settlement and other information to help you determine whether you are a Class Member and whether you are eligible for a payment. The website will also have instructions for filling out, and submitting, your Claim Form online.

Please do not call the Court, the Court clerk's office, HARTFORD, or its lawyers to inquire about this Settlement. They will be unable to help you.

By order of the United States District Court, Western District of Washington, at Tacoma.

Dated: November 25, 2016

/s/
Ronald B. Leighton, United States
District Court Judge