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# IN THE DISTRICT COURT OF LANCASTER COUNTY, NEBRASKA

**SHELLY BURKLUND**, on behalf of herself and all others similarly situated,

Plaintiff,

CASE NO. CI 23-2544

VS.

FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY,

Defendant.

# AMENDED ORDER PRELIMINARILY APPROVING CLASS ACTION SETTLEMENT

Plaintiff Shelly Burklund ("Plaintiff" or "Class Representatives"), individually and as representative of the Settlement Class defined below, and Defendant Farm Bureau Property & Casualty Insurance Company, ("Farm Bureau" or "Defendant), have entered into a Class Action Settlement Agreement, including Exhibits A-G incorporated therein (the "Settlement Agreement"), to settle the above-captioned lawsuit (the "Action"). The Settlement Agreement sets forth the terms and conditions for a proposed Settlement and dismissal with prejudice of the Action.

The Court has carefully considered the Motion for Preliminary Approval and related papers, the Settlement Agreement, and the record in this case. The Court hereby gives its preliminary approval to the Settlement and the Settlement Agreement; finds that the Settlement and Settlement Agreement are sufficiently fair, reasonable, and adequate to allow dissemination of notice of the Settlement to the Settlement Class and to hold a Final Approval Hearing; orders

<sup>&</sup>lt;sup>1</sup> The Settlement Agreement is hereby incorporated by reference in this Order, and all terms and phrases used in this Order shall have the same meaning as in the Settlement Agreement.

that notice be sent to the Settlement Class in accordance with the Settlement Agreement; and schedules a Final Approval Hearing to determine whether the proposed Settlement is fair, reasonable, and adequate.

# **BACKGROUND**

- 1. On July 26, 2023, Plaintiff Shelly Burklund filed this Action against Farm Bureau in the District Court of Lancaster County, Nebraska, Case No. CI 23-2544 (the "Action"). The intent of the Settlement is to resolve all individual and class claims in this Action. The Complaint alleges that Farm Bureau failed to pay the full amount of Sales Tax and Regulatory Fees to people who insured their vehicles under a Nebraska Automobile Insurance Policy issued by Farm Bureau, who submitted a claim for physical damage under their comprehensive or collision coverage, and whose vehicles were determined to be a total loss. Farm Bureau denies these allegations and maintains that it fully complied with its obligations under Nebraska law and its auto insurance policies.
- 2. The Parties vigorously litigated this Action for over a year, including engaging in substantial written discovery and depositions. In addition, Defendant produced to Class Counsel extensive data regarding the putative class members' claims. The parties also participated in a mediation with Jeff Boehlert. Furthermore, Class Counsel have litigated many similar class actions across the country and have detailed their expertise in representing plaintiffs and class members in these type of suits. Accordingly, Class Counsel are sufficiently informed of the nature of the Settlement Class Members' claims to be able to evaluate the benefits and risks of settlement and continued litigation, and to determine whether the proposed Settlement is fair, reasonable, and adequate to Settlement Class Members.

#### OVERVIEW OF PROPOSED SETTLEMENT

- 3. Farm Bureau's Maximum Monetary Obligation under this Settlement shall be limited to (a) paying Settlement Claim Payments to Qualifying Settlement Class Members, up to a maximum amount of four million two hundred thousand dollars (\$4,200,000.00) (the "Settlement Fund"); (b) paying the reasonable costs of settlement administration and notice; (c) paying the Court-ordered Attorneys' Fees and Expenses Award, up to a maximum of \$1,260,000.00.00, plus costs up to \$25,000; and (d) paying any Court-ordered Service Awards, up to a maximum of \$7,500.00 to Plaintiff. Farm Bureau shall not be responsible for any other payments under the Settlement. The Settlement does not require Farm Bureau to pay more than the Maximum Monetary Obligation, as further provided in Paragraph 88 of the Settlement Agreement, and the Settlement does not provide for the payment of any "residue". No liability with respect to the Agreement shall attain in favor of Plaintiff, the Settlement Class, or Class Counsel, any officer, director, member, agent, or employee of Farm Bureau, but rather, Plaintiff, the Settlement Class, and Class Counsel shall look solely to the assets of Farm Bureau for satisfaction of the Agreement.
- 4. Settlement Claim Payments to Qualifying Settlement Class Members shall be calculated as follows:
- a. Sales Tax: Each Qualifying Settlement Class Member shall be paid the Sales Tax on the value of his or her total loss vehicle, which includes Nebraska state sales tax of 5.5% and local sales tax of up to 2.5% (based on the local rate in the Class member's county) to the extent not already paid by Farm Bureau.
- b. Regulatory Fees: Each Qualifying Settlement Class Member shall be paid the Vehicle Regulatory Fees, which includes Nebraska's motor vehicle tax, motor vehicle fee, local wheel tax, registration fee, plate fee, additional registration issuance fee, and title fee, to the

extent not already paid by Farm Bureau.

- 5. This is a claims-made settlement. Qualifying Settlement Class Members must submit a valid Claim Form to receive payment. The funds from any checks for Settlement Claim Payments that are not cashed by the time of the Stale Date (180 days after issuance) will revert to Defendant. The Settlement does not provide for any other residual or *cy pres* distribution.
  - 6. The Settlement Release is tailored to encompass the claims at issue in this Action.
- 7. Individual Mailed Notices will be sent to all Settlement Class Members. All Settlement Class Members have until 30 days prior to the Final Approval Hearing in which to exclude themselves from or object to the Settlement. At two dates suggested by the Settlement Administrator, a Short-Form Mailed Notice (Exhibit B to the Settlement Agreement) will be sent to those same Settlement Class Members reminding them of the upcoming deadlines. Additionally, at three dates suggested by the Settlement Administrator, a Short-Form Email Notice will be sent to all Settlement Class Members for whom Defendant has an email address. Class Counsel will file their petition for an award of attorneys' fees and costs and related papers prior to the Final Approval Hearing, to allow sufficient time for Settlement Class Members to evaluate their request.
- 8. The Settlement also provides for the creation of a content-neutral Settlement Website, maintained by the Settlement Administrator, with all relevant materials and information. In addition, the Settlement Administrator will set up an IVR/VRU telephone system containing recorded answers to frequently asked questions, along with an option permitting Settlement Class Members to speak to live operators during regular business hours or leave messages in a voicemail box.

## FINDINGS AND CONCLUSIONS

9. This Court has personal jurisdiction over all Settlement Class Members and subject

matter jurisdiction to approve the Settlement Agreement.

- 10. The Court preliminarily approves the Settlement Agreement and finds that the proposed Settlement, including but not limited to the Settlement Fund, the calculation of Settlement Claim Payments, the distribution of payments to Qualifying Settlement Class Members, the Mailed Notices, the Settlement Website, the requirements for exclusions and objections, the Release, the Attorneys' Fees and Expenses Award, and the Service Awards, is sufficiently fair, reasonable, and adequate to warrant preliminary approval.
- 11. The Court therefore finds that notice is justified because the Parties have shown that the Court likely will be able to approve the Settlement.
- 12. The Court has considered (1) the merits of Plaintiff's case weighed against the terms of the settlement; (2) Defendant's financial condition; (3) the complexity and expense of further litigation; and (4) the amount of opposition to the settlement. *See In re Wireless Tel. Fed. Cost Recovery Fees Litig.*, 396 F.3d 922, 932 (8th Cir. 2005). Moreover, the Court has considered the procedural fairness to ensure the Settlement is "not the product of fraud or collusion." *Id.* at 934.
- 13. First, the Settlement was the product of close to two years of litigation. Furthermore, Class Counsel believe, based on their familiarity with the extensive production of documents and data spreadsheets relevant to this Action, the significant discovery, and their institutional knowledge and experience related to total loss class action claims and the strengths and weaknesses thereof, that the settlement is fair, reasonable, and adequate. *See DeBoer v. Mellon Mortgage Co.*, 64 F.3d 1171, 1178 (8th Cir. 1995) (the opinion of experienced counsel is relevant to the fairness of a proposed settlement).
  - 14. Second, the Settlement falls well within the range of possible approval. Settlement

Class Members who submit valid Claim Forms are entitled to the full amount of damages sought in this Action, which is particularly notable given the Parties' dispute over whether actual cash value includes sales tax without precondition, and given the likely costs of continuing litigation in this Action.

15. Third, the Court finds that there are no obvious deficiencies in the Settlement

Among other things, the Settlement provides for robust individual notice and ample opportunity for Settlement Class Members to exclude themselves from or object to any element of the Settlement, and the Release is narrowly tailored to the Settlement Class Members' claims.

16. Accordingly, notice of the proposed Settlement shall be provided to the Settlement Class as set forth herein and in the Settlement Agreement.

#### IT IS HEREBY ORDERED:

17. The Court preliminarily certifies, for settlement purposes only, the following Settlement Class:

All Nebraska insureds, under a policy issued by Farm Bureau covering a vehicle with private-passenger auto physical damage coverage for comprehensive or collision loss, who, during the Class Period, submitted a first-party property damage claim determined by Farm Bureau to constitute a covered total-loss claim and where the total-loss claim payment did not include ACV Sales Tax and/or Regulatory Fees.

Excluded from the Settlement Class are: (i) all officers, employees, and agents of Farm Bureau, Class Counsel, and their immediate family members, and (ii) any members of the judiciary assigned to the Action and their immediate families.

"Applicable Class Period" means the period commencing July 26, 2018, through November 30, 2024.

- 18. Farm Bureau and the Released Persons shall retain all rights to assert that the Action may not be certified as a class action except for settlement purposes.
  - 19. Should this Settlement not become Final, the Parties will return to their respective

positions in the litigation prior to the filing of the Motion for Preliminary Approval Order, as provided below and in Paragraphs 91, 92, and elsewhere in the Settlement Agreement.

- 20. The Court appoints Shelly Burklund as the Class Representative. The Court finds that Burklund will fairly and adequately represent the interests of the Settlement Class.
- 21. The Court appoints the following as Class Counsel:

#### LEVY CRAIG LAW FIRM

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## **SHAMIS & GENTILE**

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The Court finds that Class Counsel will fairly and adequately represent the interests of the Settlement Class. Class Counsel have demonstrated extensive knowledge of the facts and legal issues in this case, and have served as Class Counsel in many other similar class action suits across the country.

- 22. The Court finds, for purposes of preliminary approval and for settlement purposes only, that Neb. Rev. Stat. § 25-619 has been satisfied, in that (a) Members of the Settlement Class are so numerous as to make joinder of all Settlement Class Members impracticable; (b) there are questions of law or fact common to Members of the Settlement Class that predominate over individual questions; and (c) Plaintiff and Class Counsel have represented and will adequately represent the interests of absent Settlement Class Members, and there are no conflicts between Plaintiff and Settlement Class Members or among Settlement Class Members.
- 23. The Court appoints Verita as the Settlement Administrator, which shall administer the Settlement in accordance with the terms and conditions of this Order and the Settlement Agreement.
- 24. Farm Bureau shall use their best efforts to send to the Settlement Administrator the amount necessary to pay the full amount of the Settlement Claim Payments to Qualifying Settlement Class Members within sixty (60) days after the Effective Date. The Settlement Administrator shall use its best efforts to mail checks to Qualifying Settlement Class Members within ninety (90) days after the Effective Date.
- 25. The Court has reviewed and approves the form and content of the Short-Form Mailed Notice, the Short-Form Emailed Notice, and the Long-Form Mailed Notice, which shall be without material alteration from Exhibits B, C, and D, respectively, to the Settlement Agreement.

- 26. The Court approves the Settlement's notice plan as set out in Paragraph 6 of the Settlement Agreement. The Court finds that the notice plan constitutes reasonable and the best practicable notice under the circumstances and an appropriate and sufficient effort to locate current addresses for Settlement Class Members such that no additional efforts to do so shall be required.
- 27. The Court has reviewed and approves the Claim Form, which shall be without material alteration from Exhibit A to the Settlement Agreement, and finds that the Claim Forms, the requirements for submitting valid claims, and the calculation of Settlement Claim Payments are fair and reasonable.
- As soon as practicable after entry of this Preliminary Approval Order, Farm Bureau shall make a reasonable search of their computer/electronic databases to ascertain the name and last-known address of each potential Settlement Class Member. Within fifteen (15) days after entry of this Order, Farm Bureau shall provide the Settlement Administrator and Class Counsel with a list of the names, addresses, and email addresses of the potential Settlement Class Members, as well as the Class Data described in Paragraph 43 of the Settlement Agreement. Before mailing the Mailed and Emailed Notices, the Settlement Administrator shall follow the procedures for updating the addresses as set out in Paragraphs 46 and 47 of the Settlement Agreement. The Settlement Administrator may also perform such further reasonable search for a more-current name and/or address for the potential Settlement Class Member, as set out in Paragraph 46 of the Settlement Agreement.
- 29. The Settlement Administrator shall send a copy of the Short-Form Mailed Notice via a postcard notice, pre-paid postage (as set out in Exhibit B to the Settlement Agreement), by direct mail to each potential Settlement Class Member identified as a result of the above-mentioned search(es). If any Short-Form Mailed Notice mailed to any potential Settlement Class

Member is returned to the Settlement Administrator as undeliverable, the Settlement Administrator shall follow the procedures in Paragraph 56 of the Settlement Agreement. In the event that any

Short-Form Mailed Notice is returned as undeliverable a second time, no further mailing shall be required.

- 30. The Settlement Administrator shall email a copy of the Short-Form Emailed Notice (as set out in Exhibit C to the Settlement Agreement) to each potential Settlement Class Members identified as a result of the above-mentioned search(es). If any e-mail is rejected, returned as undelivered, or the Settlement Administrator otherwise receives notice of a failure to transmit, the Settlement Administrator will send a second postcard Mail Notice to the Settlement Class Member. The Settlement Administrator shall utilize best practices designed to avoid spam filters, blockers, or any tool designed to prevent receipt of e-mails, and to otherwise design and implement the sending of the e-mail to increase the chance that the E-Mail Notice will be successfully received into the inbox of Settlement Class Members. All E-Mail Notices must include the capability to click-through to the website to make a claim. At a date and time recommended by the Settlement Administrator, a second email and postcard notice will be sent to each Settlement Class Member. At a date and time recommended by the Settlement Administrator, a third and final email notice will be sent to each Settlement Class Member as a reminder, which will have the same format as Exhibit C except that it will not include a link to the claim form.
- 31. The Settlement Administrator shall use its best efforts to complete the mailing of the Mailed Notice and Emailed Notice to potential Settlement Class Members within sixty (60) days after entry of the Preliminary Approval Order (the "Mailed Notice Date"). Other than the Website and the Mailed Notices, Farm Bureau shall not be obligated to provide any additional

notice of this Settlement. Farm Bureau shall not be obligated to provide additional notice to any counsel who previously represented or currently represents a Settlement Class Member with regard to the claims at issue in this Settlement.

- 32. The Court directs the Settlement Administrator to establish the Website as described in Paragraphs 53-55 of the Settlement Agreement. The Website shall include, at a minimum, copies of the Settlement Agreement, the Mailed Notices, the preliminary approval motion and related papers, and this Order; shall identify important deadlines and provide answers to frequently asked questions; and may be amended as appropriate during the course of the Settlement administration. Class Counsel's fee petition and related papers shall be promptly posted on the Website after they are filed. The Website shall be maintained for at least one hundred eighty (180) days after the Effective Date.
- 33. The Court finds that the notice to be provided to Settlement Class Members (i) is the best practicable notice under the circumstances; (ii) is reasonably calculated under the circumstances to apprise Settlement Class Members of the pendency of the Action and of their right to object to or exclude themselves from the proposed Settlement; (iii) is reasonable and constitutes due, adequate, and sufficient notice to all Persons entitled to receive notice; and (iv) meets all applicable requirements of Nebraska Rules of Civil Procedure, due process, Neb. Rev. Stat. § 25-319, Nebraska law, and any other applicable rules or laws.
- 34. The Court directs the Settlement Administrator to maintain a toll-toll-free telephone system containing recorded answers to frequently asked questions and information with respect to how a Class Member may receive further assistance, along with an option permitting callers to punch request to reach a live operator. The recorded answers to frequently asked questions are to be agreed to by the Parties. The live operator(s) staffing the call center shall be

able to answer Settlement Class Members' questions using an agreed upon script and further take name, address, and/or other relevant information to send out Class Notices.

- 35. The Court approves the procedures set forth in the Settlement Agreement and the Mailed Notices for exclusions from and objections to the Settlement.
- 36. Any Settlement Class Members who wish to exclude themselves from the Settlement Class must comply with the terms set forth in the Settlement Agreement and the Mailed Notices. To be considered timely, a request for exclusion must be mailed to the Settlement Administrator postmarked no later 30 days prior to the Final Approval Hearing. Requests for exclusion must be exercised individually by a Settlement Class Member, not as or on behalf of a group, class, or subclass, except that exclusion requests may be submitted on behalf of an individual Settlement Class Member by that Settlement Class Member's Legally Authorized Representative.
- 37. The Settlement Administrator shall provide Class Counsel and Farm Bureau a copy of the Opt-Out List (which shall be a list of all Persons who timely and properly requested exclusion from the Settlement Class), no later than seven (7) days after the Opt-Out Deadline. The

Settlement Administrator shall also file proof of completion of the Mailed Notice at least ten (10

days before the Final Approval Hearing, along with the Opt-Out List and an affidavit attesting to

the accuracy of the Opt-Out List.

38. Any Settlement Class Member who does not submit a timely, written request for exclusion from the Settlement Class will be bound by all proceedings, orders, and judgments in the Action, even if the Settlement Class Member has previously initiated or subsequently initiates individual litigation or other proceedings encompassed by the Released Claims, and even if such

Settlement Class Member never received actual notice of the Action or the proposed Settlement.

39. Each Settlement Class Member who has not submitted a timely request for exclusion from the Settlement Class and who wishes to object to the fairness, reasonableness, or adequacy of the Settlement Agreement or any term or aspect of the proposed Settlement, or to intervene in the Action, must provide to the Settlement Administrator (who shall forward it to Class Counsel and counsel for Farm Bureau) and file with the Court no later than 30 days prior to the Final Approval Hearing. a statement of the objection or motion to intervene, as well as the specific legal and factual reasons for each objection or motion to intervene, including any support the Settlement Class Member wishes to bring to the Court's attention and all evidence the Settlement Class Member wishes to introduce in support of his or her objection or motion, or be forever barred from objection or motion to intervene. The objection shall comply with Paragraph 95 of the Settlement Agreement and the Long-Form Mailed Notice and contain at least the following: (1) a heading that refers to the Action by case name and case number; (2) a statement of the specific legal and factual basis for each objection or intervention argument; (3) a statement whether the objecting or intervening Settlement Class Member intends to appear at the Final Approval Hearing, either in person or through counsel and, if through counsel, a statement identifying that counsel by name, bar number, address, and telephone number; (4) a description of any and all evidence the objecting Settlement Class Member may offer at the Final Approval Hearing, including but not limited to the names, addresses, and expected testimony of any witnesses; all exhibits intended to be introduced at the Final Approval Hearing; and documentary proof of the objecting Settlement Class Member's membership in the Settlement Class; and (5) a list of other cases in which the objector or intervenor or counsel for the objector or intervenor has appeared either as an objector or counsel for an objector in the last five years. Furthermore, any

motion to intervene must comply with the Nebraska Rules of Civil Procedure and the Local Rules of the Court. All objectors shall make themselves available to be deposed by any Party in the county of the objector's residence within seven (7) days of service of his or her timely written objection.

- 40. Any attorney hired by, representing, or assisting (including, but not limited to, by drafting or preparing papers for a Settlement Class Member) a Settlement Class Member for the purpose of objecting to any term or aspect of the Settlement Agreement or to the proposed Settlement or intervening in the Action to provide to the Settlement Administrator (who shall forward it to Class Counsel and Counsel for Farm Bureau) and to file with the Clerk of the Court a notice of appearance no later than 30 days prior to the Final Approval Hearing.
- All objections to the proposed Settlement shall be signed by the Settlement Class Member (or his or her Legally Authorized Representative), even if the Settlement Class Member is represented by counsel. The right to object to the proposed Settlement or to intervene must be exercised individually by a Settlement Class Member and his or her, and not as a member of a group, class, or subclass, except that such objections and motions to intervene may be submitted by a Settlement Class Member's Legally Authorized Representative.
- 42. Class Counsel shall file their motion for final approval and petition for an award of attorneys' fees and costs and related papers no later than ten (10) days before the Final Approval Hearing.
- 43. The Court preliminarily enjoins all Settlement Class Members and their Legally Authorized Representatives, unless and until they have submitted a timely request for exclusion from the Settlement Class, (i) from filing, commencing, prosecuting, intervening in, or participating as plaintiff, claimant, or class member in any other lawsuit or administrative,

regulatory, arbitration, or other proceeding in any jurisdiction based on the Released Claims; (ii) from filing, commencing, or prosecuting a lawsuit or administrative, regulatory, arbitration, or other proceeding as a class action on behalf of any Settlement Class Members (including by seeking to amend a pending complaint to include class allegations or seeking class certification in a pending action), based on the Released Claims; and (iii) from attempting to effect an optout of a group, class, or subclass of individuals in any lawsuit or administrative, regulatory, arbitration, or other proceeding based on the Released Claims.

- 44. The Court directs the Settlement Administrator to rent a post office box to be used for receiving objections, notices of intention to appear, and any other settlement-related communications. Only the Settlement Administrator, the Court, the Clerk of the Court, and their designated agents shall have access to this post office box, except as otherwise expressly provided in this Agreement. The Settlement Administrator shall promptly (within one business day of receipt) furnish Class Counsel and Counsel for Farm Bureau copies of any and all objections, motions to intervene, notices of intention to appear, and other communications that come into its possession (except as otherwise expressly provided in the Settlement Agreement).
- 45. The Court orders that the preliminary certification of the Settlement Class and the preliminary approval of the proposed Settlement, and all actions associated with them, are undertaken on the condition that the certification and designations shall be automatically vacated if the Settlement Agreement is terminated or is disapproved in whole or in part by the Court, any appellate court, or any other court of review, or if the Settlement Agreement is revoked pursuant to Paragraph 39 of the Settlement Agreement, or if the Settlement does not become Final in any way. If the Settlement does not become Final, the Parties will return to their respective positions in the litigation prior to the filing of the Motion for Preliminary Approval Order, as provided in

the Settlement Agreement.

46. The Court further orders that the Settlement Agreement and the fact that it was

entered into shall not be offered, received, or construed as an admission or as evidence for any

purpose, including but not limited to an admission by any Party of liability or non-liability or of

any misrepresentation or omission in any statement or written document approved or made by any

Party, or of the certifiability of a litigation class, or otherwise be used by any Person for any

purpose whatsoever, other than an action to enforce the Settlement Agreement, in the Actions or

any other proceeding, as further provided in the Settlement Agreement.

47. The Court stays all proceedings in the Action until further order of Court, except

that the Parties may conduct such limited proceedings as may be necessary to implement the

proposed settlement or to effectuate the terms of the Settlement Agreement.

48. The Fairness Hearing shall be held via zoom at 10:30 am on March 31, 2025, for

the purposes of determining (a) whether the Settlement is fair, reasonable, and adequate and should

be finally approved by the Court; (b) the merit of any objections to the Settlement; (c) the requested

Attorneys' Fees and Expenses Award to Class Counsel; (d) the requested Service Awards to

Plaintiff; and (e) entry of the Final Approval Order and Judgment approving the Settlement.

49. The Court may, for good cause, extend any deadlines set forth in this Order without

further notice to the Settlement Class

Dated: January 31, 2025

District Court Judge

Kevin R. McManaman

# **EXHIBIT G**

Action	Deadline
Preliminary Approval Hearing	November 15, 2024
Amended Preliminary Approval Order entered	To be determined by Court
Farm Bureau provides Class List to Settlement	January 23, 2025
Administrator	
Deadline for Settlement Administrator to mail out the	February 7, 2025
Short Form Notice and Claim Form and E-mail Notice	
Deadline for Settlement Administrator to send out	Date suggested by the Settlement
second email and postcard notice	Administrator
Deadline for Settlement Administrator to send out third	Date suggested by the Settlement
email notice	Administrator
Deadline for Class Members to opt-out of the	Thirty (30) days prior to the Final
Agreement	Approval Hearing
Deadline for Class Members to object to Agreement	Thirty (30) days prior to the Final
	Approval Hearing
Deadline for Parties to file any briefs in response to any	Ten (10) days before Final
objection	Approval Hearing
Final Approval Hearing	At least (90) days after the
	Preliminary Approval Order
Farm Bureau to pay Class Counsel's Fees and Costs and	The Effective Date (the 10 <sup>th</sup> day
Class Representative Fees	after the entry of the Final
	Judgment, as long as no appeals
	are filed)
Deadline for Class Members to file claims ("Claims	Thirty (30) days after the Final
Deadline")	Approval Hearing
Farm Bureau to send the Settlement Fund to the	No later than sixty (60) days from
Settlement Administrator to pay the full amount of the	the Effective Date.
Settlement Class Member Payments	
Payments to Class Members	Within 90 days of the Effective
	Date