

If you had a total loss claim **FOR A LEASED VEHICLE**, you may be a Settlement Class Member in a class action against Esurance Property and Casualty Insurance Company (“Esurance”).

Why am I getting this Notice? You have been identified as someone who may be a “Settlement Class Member” because you may be a California policyholder insured by Esurance and may have submitted a covered total loss vehicle damage claim with respect to a covered leased vehicle during the period of September 17, 2015, through September 22, 2022.

What is this lawsuit about? The Settlement resolves a lawsuit claiming that Esurance breached its auto insurance policies by failing to pay sales tax and title transfer fees and/or license plate registration transfer fees to customers who submitted California first-party total loss auto claims on leased vehicles.

What are the Settlement Terms? Esurance will pay eligible Settlement Class Members who submit a claim (1) unpaid state sales tax using California’s average of 8% based on the actual cash value as previously adjusted of the total loss vehicle at the time of loss; or (2) if Sales Tax was paid in an amount less than the amounts set forth above to any Settlement Class Member, Defendant will pay the difference between what was already paid and the amounts set forth above; and (3) where fees were not paid, Defendant will pay fees based on the average California fees amount of \$150.00; or (4) if fees were not paid in full, Defendant will pay the difference between what was already paid and the average California fees amount of \$150.00. Esurance will not contest an application for payment of attorneys’ fees and costs of up to \$125,000 and \$5,000 as a Service Award to the Class Representative.

How do I receive payment? To receive a payment, you must complete and mail the attached Claim Form (no stamp needed) or submit a Claim Form online at WilliamsTotalLossInsuranceSettlement.com. Claim Forms must be postmarked or submitted online by **February 20, 2023**.

Do I have any other options? If you are a Settlement Class Member and had a leased vehicle total loss claim and fail to submit a Claim Form, you will not be eligible to get a settlement payment and your rights will be affected. If you don’t want to be legally bound by the Settlement, pursuant to which you will be giving a release of any claims asserted in the lawsuit, you must exclude yourself from it by **January 20, 2023**. If you stay in the Settlement, you may object to it or ask for permission for you or your own lawyer to appear and speak at the hearing. Objections and requests to appear must be received by **January 20, 2023**. More details are available at WilliamsTotalLossInsuranceSettlement.com.