

THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW MEXICO

**If you were insured under New Mexico insurance policies issued by State Farm that included U Coverage between January 1, 2010 and December 31, 2021, you may be entitled to benefits from a Settlement.**

*A Court has authorized this Notice. This is not a solicitation from a lawyer.*

A settlement has been reached in a class action lawsuit (the “Lawsuit”) against State Farm Mutual Automobile Insurance Company, State Farm Fire and Casualty Company, and State Farm General Insurance Company (collectively, “State Farm”) relating to allegations that State Farm violated New Mexico law with its sale of the underinsured motorist (“UIM”) component of Uninsured and Unknown Motorist Coverage (“U Coverage”). State Farm denies all of the legal claims and any and all wrongdoing.

The Plaintiff has asserted legal claims for: (1) negligence/negligent misrepresentation, (2) intentional misrepresentation, (3) violations of New Mexico’s Unfair Trade Practices Act, (4) violations of the New Mexico Unfair Insurance Practices Act, (5) policy reformation, (6) breach of the implied duty of good faith and fair dealing, (7) breach of implied contractual obligations, (8) injunctive relief, (9) declaratory judgment, and (10) punitive damages. The Lawsuit is titled *Schwartz v. State Farm Mutual Automobile Insurance Company, et al.*, United States District Court for the District of New Mexico, Case No. 18-CV- 000328-KWR-SCY.

The Settlement Class includes: all persons (and their heirs, executors, administrators, successors, and assigns) who, during the Class Period, were insured under New Mexico insurance policies issued by State Farm that included U Coverage. The Class Period is January 1, 2010 to December 31, 2021.

If you are a Settlement Class Member, you may be eligible for a Settlement Payment of amounts representing up to 21% of premiums you paid for minimum limits U Coverage purchased between 2010 and 2021 and 13% of premiums you paid for non-minimum limits U Coverage purchased between 2010 and 2021. Your Settlement Payment may be subject to a *pro rata* (a legal term meaning equal share) reduction if the total amount of timely and valid Settlement Payments made to all Settlement Class members exceeds the aggregate cap of \$20,925,000. In general, there will be no more than one Settlement Payment per household.

**This Notice may affect your rights. Please read it carefully.**

Your Legal Rights and Options		Deadline
<b>Submit a Claim Form</b>	The only way to get Settlement benefits is to submit a timely and valid Claim Form.	Postmarked or Submitted by: <b>July 2, 2026</b>
<b>Exclude Yourself</b>	Get no Settlement benefits. Keep your right to file your own lawsuit against State Farm about the legal claims in this Lawsuit.	Postmarked by: <b>May 18, 2026</b>
<b>Object</b>	Tell the Court why you do not like the Settlement. You will still be bound by the Settlement if the Court approves it. You may still file a Claim Form.	Filed by: <b>May 18, 2026</b>
<b>Do Nothing</b>	Get no Settlement benefits. Be bound by the Settlement.	

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

**Questions? Go to [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) or call 1-877-748-7791**

The Court in charge of this Lawsuit must still decide whether to approve the Settlement and the requested attorneys' fees and expenses. No Settlement benefits or payments will be provided unless the Court approves the Settlement and it becomes final.

## BASIC INFORMATION

### 1. Why is this Notice being provided?

A United States District Court authorized this Notice because you have the right to know about the proposed Settlement of this class action lawsuit and about all of your rights and options before the Court decides whether to grant final approval to the Settlement. This Notice explains the Lawsuit, the Settlement, your legal rights, what benefits are available, who is eligible for the benefits, and how to get them.

Federal Judge Kea W. Riggs of the United States District Court for the District of New Mexico is overseeing this class action. The Lawsuit is known as *Schwartz v. State Farm Mutual Automobile Insurance Company, et al.*, United States District Court for the District of New Mexico, Case No. 18-CV-00328-KWR-SCY. The person who filed this Lawsuit is called the "Plaintiff" or "Class Representative" and the companies sued, State Farm Mutual Automobile Insurance Company, State Farm Fire and Casualty Company, and State Farm General Insurance Company are called the "Defendants."

### 2. What is this lawsuit about?

Plaintiff alleges that State Farm violated New Mexico law with the sale of the underinsured motorist component ("UIM") of Uninsured and Unknown Motorist Coverage ("U Coverage") because State Farm did not explain at the time of sale the offset procedures required under New Mexico law when a UIM claim is adjusted (the "Lawsuit"). The Plaintiff asserted various legal claims: (1) negligence / negligent misrepresentation, (2) intentional misrepresentation, (3) violations of New Mexico's Unfair Trade Practices Act, (4) violations of the New Mexico Unfair Insurance Practices Act, (5) policy reformation, (6) breach of the implied duty of good faith and fair dealing, (7) breach of implied contractual obligations, (8) injunctive relief, (9) declaratory judgment, and (10) punitive damages.

State Farm denies any wrongdoing, and no court or other entity has made any judgment or other determination of any wrongdoing, or that any law has been violated. State Farm denies these and all other legal claims made in the Lawsuit. By entering into the Settlement, State Farm is not admitting any wrongdoing.

### 3. Why is the lawsuit a class action?

In a class action, one or more people called Class Representatives sue on behalf of all people who have similar legal claims. Together all these people are called a Settlement Class or Settlement Class Members. One court resolves the issues for all Settlement Class Members, except for those Settlement Class Members who timely exclude themselves from the Settlement Class.

The proposed Class Representative in this Lawsuit is the Plaintiff, Dana Schwartz.

### 4. Why is there a Settlement?

Plaintiff and State Farm do not agree about the legal claims made in this Lawsuit. The Lawsuit has not gone to trial, and the Court has not decided in favor of Plaintiff or State Farm. Instead, Plaintiff and State Farm have agreed to settle the Lawsuit. Plaintiff and the attorneys for the Settlement Class

(“Class Counsel”) and State Farm and their lawyers believe the Settlement is best for all Settlement Class Members because of the Settlement benefits available and the risks and uncertainty associated with continuing the Lawsuit.

## WHO IS INCLUDED IN THE SETTLEMENT?

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

The Settlement Class includes: all persons (and their heirs, executors, administrators, successors, and assigns) who, during the Class Period, were insured under New Mexico insurance policies issued by State Farm that included U Coverage.

The Class Period is January 1, 2010 to December 31, 2021.

You may be a Settlement Class Member if you received a Notice of Settlement. If the Settlement Administrator emailed or mailed you a notification, you are likely a Settlement Class Member.

### 6. Are there exceptions to being included in the Settlement?

Yes. Excluded from the Settlement Class are: 1) any claimant who has separately filed suit against State Farm up to the Notice Date, the subject of which suit includes the reduction or denial of benefits on the basis of a *Schmick* Offset; 2) any individual who has settled a claim for alleging reduced or denied benefits on the basis of a *Schmick* Offset and signed a final release prior to the Notice Date; and 3) the Judges presiding over this Lawsuit.

### 7. What if I am still not sure whether I am part of the Settlement?

If you are still not sure whether you are a Settlement Class Member, you may go to the Settlement Website at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com), call the Settlement Administrator’s toll-free number at 1-877-748-7791, or call Class Counsel at (505) 850-5854.

## THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

### 8. What does the Settlement provide?

If you are a Settlement Class Member, you may be eligible for a Settlement Payment in an amount representing up to 21% of premiums you paid for minimum limits U Coverage purchased between 2010 to 2021 and 13% of premiums you paid for non-minimum limits U Coverage purchased between 2010 to 2021.

Your payment may be subject to a *pro rata* (a legal term meaning equal share) reduction if the aggregate cap of all timely and valid Settlement Payments exceeds \$20,925,000. In general, there will be one Settlement Payment per household.

If you disagree with the amount of your Settlement Payment, you may appeal by mailing a request for a Neutral Evaluation on Appeal to the Settlement Administrator at:

Schwartz v. State Farm  
Settlement Administrator  
PO Box 4359  
Portland, OR 97208-4359

**Questions? Go to [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) or call 1-877-748-7791**

The Neutral Evaluation form is available at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com). Your request for a Neutral Evaluation must be postmarked within 30 days of the date the Settlement Payment was mailed to you or 30 days from the date of the postmark on the letter to you stating that no payment would be made.

### **9. What am I giving up to receive Settlement benefits or stay in the Settlement Class?**

Unless you exclude yourself, you will remain in the Settlement Class. If the Settlement is approved and becomes final, all of the Court's orders will apply to you and legally bind you. You will not be able to sue, continue to sue, or be part of any other lawsuit against State Farm and Released Parties about the legal issues in this Lawsuit that are released by this Settlement. The specific rights you are giving up are called "Released Claims."

### **10. What are the Released Claims?**

Section 9 of the Settlement Agreement describes the Release, Released Claims, and the Released Parties and Section 8 describes the Covenants Not to Sue, all in necessary legal terminology, so please read these sections carefully. The Settlement Agreement is available at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) or in the public court records on file in this Lawsuit. For questions regarding Releases and what they mean, you can also contact one of the lawyers listed in Question 14 for free, or you can talk to your own lawyer at your own expense.

## **HOW TO GET BENEFITS FROM THE SETTLEMENT**

### **11. How do I submit a Claim Form for Settlement benefits?**

To receive Settlement benefits, you must complete and submit a timely and valid Claim Form to the Settlement Administrator, postmarked or submitted online on or before **July 2, 2026**. Claim Forms may be submitted online at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com), or printed from the Settlement Website and mailed to the Settlement Administrator at the address on the Claim Form. Claim Forms are also available by calling 1-877-748-7791 or by writing to:

Schwartz v. State Farm  
Settlement Administrator  
PO Box 4359  
Portland, OR 97208-4359

### **12. What happens if my contact information changes after I submit a Claim Form?**

If you change your mailing address or email address after you submit a Claim Form, it is your responsibility to inform the Settlement Administrator of your updated information. You may notify the Settlement Administrator of any changes by writing to:

Schwartz v. State Farm  
Settlement Administrator  
PO Box 4359  
Portland, OR 97208-4359

### **13. When will I receive my Settlement benefits?**

If you submit a timely and valid Claim Form, Settlement Payments will be provided by the Settlement Administrator after the Settlement is approved by the Court and becomes final, including the end of

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any dates to appeal the final approval of the Settlement. The timing of the payments under the Settlement will also depend on whether the submitted Claim Forms exceed the Settlement cap, and whether a *pro rata* (a legal term meaning equal share) reduction of your Settlement Payment must be calculated.

It may take time for the Settlement to be approved and become final. Please be patient and check [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) for updates.

## THE LAWYERS REPRESENTING YOU

### 14. Do I have a lawyer in this Lawsuit?

Yes, the Court has appointed Paul Dominguez of The Dominguez Law Firm, LLC, (2025 Rio Grande Blvd. NW, Albuquerque, NM 87104), Ryan Villa of The Law Office of Ryan J. Villa (5501 Eagle Rock Ave NE Suite C2, Albuquerque, NM 87113), and Justin Pizzonia of Pizzonia Law, LLC (P.O. Box 90124, Albuquerque, NM 87199) as Class Counsel to represent you and the Settlement Class for the purposes of this Settlement. You may hire your own lawyer at your own cost and expense if you want someone other than Class Counsel to represent you in this Lawsuit.

### 15. How will Class Counsel be paid?

Class Counsel will file a motion asking the Court to award them attorneys' fees, costs, and expenses up to \$4,250,000 to be paid directly by State Farm. Class Counsel will also ask the Court to approve a \$25,000 service award to the named Plaintiff for participating in this Lawsuit and for the efforts in achieving the Settlement. If awarded by the Court, State Farm will pay fees, costs, expenses, and the service award directly. The attorneys' fees, costs and service awards will not be deducted from the aggregate cap discussed in Question 8. The Court may award less than these amounts.

Class Counsel's application for attorneys' fees, expenses, and service awards will be made available on the Settlement Website at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) before the deadline for you to object to the Settlement.

## OPTING-OUT FROM THE SETTLEMENT

If you are a Settlement Class Member and want to keep any right you may have to sue or continue to sue State Farm or the Released Parties on your own based on the legal claims in this Lawsuit or released by the Released Claims, then you must take steps to get out of the Settlement. This is called excluding yourself from – or “opting out” of – the Settlement.

### 16. How do I get out of the Settlement?

To opt-out of the Settlement, you must mail a written request for exclusion, which includes the following:

- 1) Your name, address, telephone number, and email address (if any);
- 2) Your personal physical signature; and
- 3) A statement that you want to be excluded from the Settlement Class, such as “I hereby request to be excluded from the Settlement Class in *Schwartz v. State Farm Mutual Automobile Insurance Company, et al.* United States District Court of the District of New Mexico Case No. 1:19-CV-00328-KWR-SCY.”

The exclusion request must be **postmarked** and sent to the Settlement Administrator at the following address by **May 18, 2026**:

**Questions? Go to [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) or call 1-877-748-7791**

Schwartz v. State Farm  
Settlement Administrator  
PO Box 4359  
Portland, OR 97208-4359

**You cannot exclude yourself by telephone or by email.**

“Mass” or “class” requests for exclusion filed by third parties on behalf of a “mass” or “class” of Settlement Class members or multiple Settlement Class members where the opt-out has not been signed by each and every individual Settlement Class member will not be allowed.

**17. If I opt-out can I still get anything from the Settlement?**

No. If you exclude yourself, you will not be able to receive Settlement benefits, and you will not be bound by the Settlement or any judgments in this Lawsuit. You can only get Settlement benefits if you stay in the Settlement and, submit a timely and valid Claim Form.

**18. If I do not exclude myself, can I sue the Defendants for the same thing later?**

No. Unless you exclude yourself, you give up any right to sue State Farm and Released Parties for the legal claims this Settlement resolves relating to the Lawsuit. You must exclude yourself from this Lawsuit to start or continue with your own lawsuit or be part of any other lawsuit against the State Farm or any of the Released Parties. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately.

## OBJECT TO THE SETTLEMENT

**19. How do I tell the Court that I do not like the Settlement?**

If you are a Settlement Class Member, you can tell the Court you do not agree with all or any part of the Settlement or requested attorneys’ fees and expenses. You can also give reasons why you think the Court should not approve the Settlement or attorneys’ fees and expenses.

To object, you must file your timely written objection with the Court as provided below by **May 18, 2026**, and send by U.S. mail to Class Counsel, and State Farm’s Counsel postmarked by **May 18, 2026**, stating you object to the Settlement in *Schwartz v. State Farm Mutual Automobile Insurance Company, et al.*, United States District Court for the District of New Mexico, Case No. 18-CV-00328-KWR-SCY.

To file an objection, you cannot exclude yourself from the Settlement Class. Your objection must include:

- 1) Your full name, address, telephone number, and e-mail address (if any);
- 2) Information identifying you as a Settlement Class Member;
- 3) A written statement of all grounds for the objection, accompanied by any legal support you would like to submit;
- 4) The identity of all lawyers (if any) representing you as the objector;
- 5) The identity of all of your lawyers (if any) who will appear at the Final Fairness Hearing;
- 6) A list of all persons who will be called to testify at the Final Fairness Hearing in support of the objection;
- 7) A list, by case name, court, and docket number, of all other cases in which you (directly or through a lawyer) have filed an objection to any proposed class action settlement within the last three (3) years;

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- 8) A list, by case name, court, and docket number, of all other cases in which your lawyer (on behalf of any person or entity) has filed an objection to any proposed class action settlement within the last three (3) years;
- 9) A list, by case number, court, and docket number, of all other cases in which you have been a named plaintiff in any class action or served as a lead plaintiff or class representative.
- 10) A statement confirming whether you intend to personally appear and/or testify at the Final Fairness Hearing; and
- 11) Your signature or the signature of your duly authorized lawyer or other duly authorized representative (along with documentation setting forth such representation).

To object, you must file your timely written objection with the Court by **May 18, 2026**, and send it by U.S. mail to Class Counsel and State Farm’s Counsel postmarked by **May 18, 2026**, at the following addresses:

<b>Court</b>	<b>Class Counsel</b>	<b>State Farm’s Counsel</b>
US District Court District of New Mexico Pete V. Domenici U.S. Courthouse 333 Lomas Blvd NW, Suite 270 Albuquerque, NM 87102	Paul Dominguez THE DOMINGUEZ LAW FIRM, LLC 2025 Rio Grande Blvd, NW Albuquerque, NM 87104	James Gaughan RILEY SAFER HOLMES & CANCELA, LLP 1 S. Dearborn Street Suite 2200 Chicago, IL 60603

Your filing with the Court must include the following caption: *Schwartz v. State Farm Mutual Automobile Insurance Company, et al.* United States District Court of the District of New Mexico Case No. 1:19-CV-00328-KWR-SCY. If you fail to comply with the requirements for objecting, you waive and forfeit any and all rights you may have to appear separately and/or to object to the Settlement Agreement and will be bound by all the terms of the Settlement Agreement and by all proceedings, orders and judgments in the Lawsuit.

**20. What is the difference between objecting and asking to be excluded?**

Objecting is simply telling the Court you do not like something about the Settlement or requested attorneys’ fees and expenses. You can object only if you stay in the Settlement Class (that is, do not exclude yourself). Requesting exclusion is telling the Court you do not want to be part of the Settlement Class or the Settlement. If you exclude yourself, you cannot object to the Settlement.

**THE FINAL FAIRNESS HEARING**

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

The Court will hold a Final Fairness Hearing on **June 8, 2026, at 9:00 a.m.** before Judge Kea W. Riggs, United States District Court, Pete V. Domenici U.S. Courthouse, 333 Lomas Blvd NW, Suite 670, Albuquerque, NM 87102.

At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate and decide whether to approve: the Settlement, Class Counsel’s application for attorneys’ fees, costs and expenses, and the service award to Plaintiff. If there are objections that were filed by the deadline the Court will consider them. If you file a timely objection, and you (or your lawyer) ask to speak at the hearing, the Court may hear objections at the hearing.

Note: The date and time of the Final Fairness Hearing are subject to change. The Court may also decide to hold the hearing via video conference or by telephone. Any change will be posted at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com).

## **22. Do I have to attend the Final Fairness Hearing?**

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend at your own expense. If you send an objection, you do not have to come to Court to speak about it. As long as you file your written objection on time the Court will consider it.

## **23. May I speak at the Final Fairness Hearing?**

If you want to appear, or if you want your own lawyer instead of Class Counsel to speak for you at the Final Fairness Hearing, you must follow all of the procedures for objecting to the Settlement listed in Question 19 above – and specifically include a statement whether you and your lawyer will appear at the Final Fairness Hearing.

## **IF YOU DO NOTHING**

### **24. What happens if I do nothing at all?**

If you are a Settlement Class Member and you do nothing, you will not receive any Settlement benefits. You will give up your rights explained in the “Excluding Yourself from the Settlement” section of this Notice, including your right to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against State Farm or any of the Released Parties about the legal issues in this Lawsuit that are released by the Settlement Agreement relating to the Lawsuit.

## **GETTING MORE INFORMATION**

### **25. How do I get more information?**

This Notice summarizes the Settlement. Complete details are provided in the Settlement Agreement. The Settlement Agreement and other related documents are available at [www.SchwartzUIMClassSettlement.com](http://www.SchwartzUIMClassSettlement.com) or by writing to:

Schwartz v. State Farm  
Settlement Administrator  
PO Box 4359  
Portland, OR 97208-4359

**PLEASE DO NOT TELEPHONE THE COURT OR THE COURT’S  
CLERK OFFICE REGARDING THIS NOTICE.**