

Re: **STATE ATTORNEYS GENERAL--STATE FARM
COMPENSATION PROGRAM FOR VEHICLE TITLE BRANDING**
VIN: _____
Make: _____ Model: _____ Year: _____
N.A.D.A. Retail Value: _____

[Registered Owner]
[Address]
[City,] [State] [Zip]

[Date]

Dear Consumer:

We are writing to you--the current registered owner of the above referenced vehicle--to alert you to money you may receive as a result of an agreement reached between Attorney General [AG name of consumer's state of residence], the Attorneys General of ___ other states and State Farm Mutual Automobile Insurance Company ("State Farm").

According to State Farm's records, some time after June 1, 1997 but before you acquired your vehicle, as part of an insurance claim settlement, State Farm designated your vehicle as a total loss. In nearly every state, the law requires that, under these circumstances, a new title be issued for such vehicle bearing a brand indicating it is a "salvage" (or in some states "damaged," "junk," "rebuilt," "flood," "non-highway," or "recovered theft") vehicle. After a review of its own records, State Farm is unable to confirm that a "salvage" or "branded" title was obtained for your vehicle.

In that regard, State Farm has voluntarily agreed to notify your state DMV so that it may issue a branded title. In addition, in connection with the rebranding of your vehicle, State Farm has also agreed to provide compensation to eligible consumers according to the enclosed *Compensation Claim Chart* enclosed with this letter.

To be eligible for compensation, you must meet the following criteria: (i) you are the current registered owner of the above referenced vehicle, (ii) you were not the owner at the time the vehicle was determined to be a total loss, (iii) you were unaware at the time you acquired the vehicle that it had been declared a total loss, and (iv) you complete and sign the enclosed *Claim Form*.

Under the agreement, Rust Consulting has been designated to be the Administrator of this compensation program. So that your claim can be processed, please return the completed and signed *Claim Form* by _____, 2005, to the designated Administrator. A postage-paid envelope is provided for your convenience. Once all the responses are processed and accepted, a check will be mailed to you. It is anticipated that you will receive your check by _____. By completing and signing the *Claim Form*, you are agreeing that upon cashing the check you will be releasing State Farm from any liability with respect to the branding of the title.

Exhibit A

Please be advised that State Farm will notify your state Department of Motor Vehicles or equivalent agency that the vehicle needs a branded title, regardless of whether you choose to complete the enclosed *Claim Form*.

You should be aware that a vehicle that has been declared a total loss and which needs a branded title cannot be resold without full disclosure to the new purchaser that the vehicle was a total loss and needs a "salvage" vehicle title, or some other type of brand. Any attempt to resell such a vehicle without disclosing this information could be a violation of the law.

If you have any questions regarding this letter or *Claim Form*, please call the Administrator at the following toll-free number _____.

Sincerely,

[The Attorney General of consumer's home state or other appropriate signature on behalf of that office]

[For State Farm]