

October 22, 2020

[REDACTED]  
[REDACTED]  
[REDACTED]

**State Farm Claims**  
PO Box 52250  
Phoenix AZ 85072-2250

RE: Our Insured: [REDACTED]  
Claim Number: 11-11K9 [REDACTED]  
Date of Loss: September 11, 2020

Dear [REDACTED]:

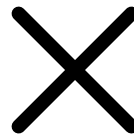
As we previously advised you, pursuant to a March 6, 2002 ruling by the Superior Court of Muscogee County, State of Georgia in *Mabry v. State Farm®*, State Farm has assessed whether your vehicle has sustained a loss in value in addition to the cost to repair your vehicle. We have made that assessment using the "17c formula" authorized by the Mabry trial court.

That "17c formula" assessment is as follows:

NADA Value:	\$19,925.00
10% of NADA Value:	\$1,992.50
Damage Modifier:	10%
Mileage Modifier:	21%

Assessment Result:

**\$41.84**



**UNFAIR**

For your further information, Section 10 of the March 6, 2002 ruling by the Mabry trial court provides, in pertinent parts, that "State Farm's use of the 17c formula is pursuant to the order of the Court and the use of that formula is approved by the Court for the purpose of settling claims of the Settlement Class and for the purpose of assessing the future Georgia claims for diminished value. The Court hereby orders State Farm to continue the use of the 17c formula in its assessment of diminished value losses sustained by State Farm policyholders making first party claims under the collision, comprehensive and uninsured motorist coverages of their Georgia insurance policies subsequent to November 30, 2001, unless a change in the law or regulation permits".

Enclosed for your reference is a copy of Section 10 in its entirety.

If you have additional questions, or if you have additional related information you would like us to consider, please contact us at (844) 292-8615 Ext. 5188845061.

As a State Farm policyholder, you can enjoy the benefits of online registration. Benefits include checking the status of your claim online; managing your insurance information and accounts;

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and staying connected to State Farm. Just go to **statefarm.com**® to get registered. All you need to complete the process is your State Farm policy or account number, your email address, and about five minutes. If you are already registered, thank you!

Sincerely,

Julie Zeller  
Claim Specialist  
(844) 292-8615 Ext. 5188845061  
Fax: (855) 666-0964

State Farm Mutual Automobile Insurance Company

Enclosure: Section 10 copy

March 6, 2002 ruling by the Superior Court of Muscogee County, State of Georgia in Mabry v. State Farm Section 10

"The mandatory injunctions issued in the Court's Orders of December 1, 2000, May 2, 2001, and June 12, 2001 are dissolved. The 17(c) formula included in the June 12, 2001 order is an acceptable methodology for assessing diminished value claims. State Farm's use of the 17(c) formula is pursuant to order of the Court and the use of that formula is approved by the Court for the purpose of settling claims of the Settlement Class and for the purposes of assessing the future Georgia claims for diminished value. The Court hereby orders State Farm to continue the use of the 17(c) formula in its assessment of diminished value losses sustained by State Farm policyholders making first party claims under the collision, comprehensive and uninsured motorist coverages of their Georgia insurance policies subsequent to November 30, 2001, unless a change in Georgia law or regulation permits a discontinuance of that practice or the claim is pursuant to a policy accepted by the Georgia Insurance Commissioner and in compliance with Georgia law that excludes or limits the scope of diminished value coverage, that State Farm does not have to assess for diminished value claims resulting in total losses, claims limited to glass replacement, claims relating to non-owned or temporary substitute vehicles (as those terms are defined in State Farm's Georgia automobile policies), claims identified as closed without payment by State Farm and claims confined to emergency roadside assistance or towing. State Farm cannot be found to have acted in bad faith by virtue of applying the 17(c) formula to assess diminished value claims. In the event any Georgia policyholder reports a loss or makes a property damage claim after November 30, 2001 and asserts that State Farm's application of the 17(c) formula constitutes bad faith pursuant to O.C.G.A. Sec 33-4-7, State Farm shall present a copy of this order to the policyholder and/or to the appropriate court, if applicable. If such presentation does not end or resolve the dispute regarding bad faith, State Farm may apply for and, in the appropriate circumstances, this Court shall issue a show cause order to the policyholder so as to effectuate the terms and conditions of this settlement. Neither plaintiffs' counsel nor class members shall challenge in the future State Farm's use of the 17(c) formula, as State Farm as heretofore applied it, to assess claims for diminished value and offer diminished value payments to Georgia policyholders, though class members with respect to claims reported after November 30, 2001, are not prohibited from disputing the amount resulting from State Farm's use of the 17(c) formula in connection with their individual future claims."