

Vega v. Metropolitan
Settlement Administrator
PO Box 4196
Portland, OR 97208-4196

Court-Approved Legal Notice

Did you have an automobile insurance policy with or were insured by Metropolitan aka Farmers Direct in October 2010 to January 2022 that included UM/UIM coverage?

LEARN MORE

Scan this QR code to visit the Settlement Website.



Para español, visita el sitio web.

Lawsuit Background

You may be eligible for a cash payment and/or benefits from a \$1.2 million class action settlement against Metropolitan Direct, Economy Premier Assurance, and Farmers Property & Casualty (“Defendant”) for allegations that Defendant failed to properly advise Plaintiff and other New Mexico insureds that any amounts payable on an underinsured motorist claim are required by law to be reduced, or “offset”, by amounts the insured received from the insurer of the driver who was at fault for the auto accident.

Defendant denies the allegations in the lawsuit but has agreed to settle the lawsuit, *Margaret Vega v. Metropolitan Direct Property and Casualty Insurance Company, Case No. 22-cv-616-JB-SCY*

Who is included in the Settlement Class?

If you 1) had an *underinsured* motorist claim subject to a policy issued by Defendant between October 1, 2010 and January 31, 2022 that was reduced or “offset” by the amount paid by the at-fault driver in an accident between October 1, 2010 and March 31, 2022, or 2) purchased a New Mexico automobile insurance policy containing

UM/UIM motorist coverage between October 1, 2010 through January 22, 2022. Records show you are a Settlement Class Member.

What Does the Settlement Provide?

Submit your Claim online or by mail postmarked by **May 26, 2026**, for the following benefits:

Cash Payment:

Receive up to \$25,000 if you submitted an *underinsured* motorist coverage claim under a policy in effect between October 1, 2010 through January 31, 2022 that was reduced, or “offset,” by the amount you received from the insurer of the at-fault driver.

OR

Do Nothing. If you do not submit a claim related to an accident, but you purchased a New Mexico automobile insurance policy with UM/UIM coverage from Defendant, you will automatically receive a check in the mail. The amount of that check will be based upon a portion of the total UM/UIM premiums you paid during the period, the number of class members, and the amount of the Settlement Fund available

after paying accident claims, attorneys’ fees, Incentive Award, and costs of Settlement Administration.

Your cash payment may be subject to a pro rata (a legal term meaning equal share) increase or decrease based on the total of all valid Claims.

Other Options

Opt-Out postmarked by April 27, 2026.

Submit an opt-out if you do not want to be legally bound by the Settlement. The Court will exclude class members who request to opt-out.

Object by May 11, 2026. You may object to the Settlement if you do not opt-out. The Long Form Notice on the Settlement Website explains how to opt-out or object.

Final Approval Hearing on July 1, 2026.

The Court will decide whether to approve the Settlement, Class Counsel’s attorneys’ fees and gross receipt tax, and any objections. You or your lawyer may ask to appear at the hearing, but it is not required.

This notice is a summary. Learn more at www.MetroplolitanUIMSettlement.com, or call toll-free 1-877-239-5487.

METROPOLITAN AKA FARMERS DIRECT UIM Settlement

Submit your Claim Form by May 26, 2026

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