

FILED
April 17, 2026,
ANA C. VISCOMI, J.S.C.

REGINA THOMPSON, on behalf of herself
and others similarly situated,

Plaintiff,

vs.

TRAVELERS INDEMNITY COMPANY,
ST. PAUL PROTECTIVE INSURANCE
COMPANY, and ABC Corporation (1-100),

Defendants.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION: MIDDLESEX COUNTY

DOCKET NO.: MID-L-002108-23

CIVIL ACTION

**FINAL ORDER APPROVING SETTLEMENT AND JUDGMENT OF DISMISSAL
WITH PREJUDICE**

The Court preliminarily approved the Class Settlement in this case on December 15, 2025. Since that time, the Parties have completed the Notice process and now seek final approval of the Settlement Agreement (“Agreement”). Through a Motion For Final Approval of Class Settlement and Motion for Fees and Costs, they seek, among other things, that the Court: (1) grant final certification of the settlement Class; (2) approve the Agreement as fair, reasonable, and adequate; (3) rule that the Notice process was reasonable and the best practicable under the circumstances; and (4) grant Plaintiffs’ unopposed request for attorneys' fees, and Class Representative awards. A hearing was held on the Motions on April 17, 2026. For the reasons stated below, the Motions are granted.

On April 17, 2026, the matter of the Court's final approval of the Agreement submitted on November 4, 2025 by the Motion for Order Preliminarily Approving Settlement, Approving Notice to Class Members, and Setting Date for Settlement Fairness Hearing, came before the

Court for consideration. Appearing on behalf of Plaintiffs and the Settlement Class were James A. Barry, DeNittis Osefchen & Prince, P.C., 5 Greentree Centre, 525 Route 73 North, Suite 410, Marlton, NJ 08053; Michael A. Galpern, Javerbaum Wurgaft Hicks Khan Wickstrom & Sinins, P.C., 1000 Haddonfield-Berlin Road, Suite 203, Voorhees, NJ 08053; and James C. Shah, Miller Shah LLP, 2 Hudson Place, Suite 100, Hoboken, NJ 07030. Appearing on behalf of Defendants were Steven M. Levy, DENTONS US LLP, 233 South Wacker Drive, Suite 5900, Chicago, Illinois 60606 and Erika Lopes-McLeman, DENTONS US LLP, 101 JFK Parkway, Short Hills, NJ 07078.

WHEREAS, the Class Representatives, Regina Thompson, Courtney Thorson and Michael Lucci, Jr., on behalf of themselves and the proposed Settlement Class, and Defendants, The Travelers Companies, Travelers Indemnity Co. and St. Paul Protective Insurance Co. (collectively, “Defendants,” as defined in the Agreement), have executed and filed the Agreement with the Court on November 4, 2025; and

WHEREAS, all capitalized terms used herein shall have the same meaning as set forth in the Agreement and are hereby incorporated by reference; and

WHEREAS, the Court, on December 15, 2025, entered the Order Re: Preliminary Approval of Settlement and Approval of Notice of Pendency of Settlement of Class Action to Class Members (“Preliminary Approval Order”), preliminarily approving the Proposed Settlement and conditionally certifying this Action, for settlement purposes only, as a class action; and

WHEREAS, Regina Thompson, Courtney Thorson and Michael Lucci, Jr. were approved in the Preliminary Approval Order as the Class Representatives; and

WHEREAS, the Court, as part of its Preliminary Approval Order, directed that a plan for disseminating notice of the Settlement (“Notice Plan”) be implemented, and scheduled a hearing to be held on April 17, 2026, to determine whether the Proposed Settlement should be approved as fair, reasonable and adequate; and

WHEREAS, Defendants and Class Counsel have satisfactorily demonstrated to the Court that the Notice Plan was followed; and

WHEREAS, a Final Settlement Hearing was held on April 17, 2026, at which all interested persons were given an opportunity to be heard, and all objections to the Proposed Settlement, if any, were duly considered;

NOW, THEREFORE, the Court, having read and considered all submissions made in connection with the Proposed Settlement, and having reviewed and considered the files and records herein, finds and concludes as follows:

1. The Complaint filed in this Action alleges generally that Defendants wrongfully failed to pay full Personal Injury Protection (“PIP”) coverage in New Jersey automobile insurance policies (the “Policies”) by reducing PIP benefits by PIP deductibles and co-payments.

2. As part of the Preliminary Approval Order, the Court certified the Settlement Class, for settlement purposes only, defined as follows: all individuals (and their heirs, executors, administrators, successors and assigns) who, during the Class Period, were policyholders or insureds under New Jersey automobile insurance policies issued by Defendants which included PIP coverage, where the individual was paid under PIP coverage and (a) for claims which Defendants’ computerized records reflect PIP policy limits available, where PIP benefits were paid in an amount within \$3,000, inclusive of their policy limits; or (b) for claims which Defendants’ computerized records do not reflect PIP policy limits available, where PIP benefits

were paid. Excluded from the Class are: all present or former officers and/or directors of Defendants, Class Counsel and their resident relatives, the Judge in the Action and resident relatives thereof, and Defendants' counsel of record in the Action and their resident relatives.

3. The Court hereby affirms this definition of the Settlement Class for purposes of this Final Judgment.

4. For purposes of Settlement, the Named Plaintiffs possess standing and the proposed Settlement Class is adequately defined. The Settlement Class is adequately defined because the class definition is clear and precise, is based on objective criteria, and, because it only includes insureds who also suffered redressable harm, it is not overbroad.

5. For purposes of Settlement, the Class is sufficiently numerous, there are questions of law and fact common to the Settlement Class (including whether Defendants wrongfully reduced PIP benefits by amounts of PIP deductibles and co-payments) and Plaintiffs' claims are typical of the Settlement Class. In addition, both Plaintiffs and Class Counsel are adequate representatives of the Settlement Class and have fairly and adequately protected and will continue to protect the interests of the Settlement Class. Thus, the requirements to certify a class prescribed by the New Jersey Rules of Civil Procedure are satisfied as to the Settlement Class for purposes of Settlement.

6. For purposes of Settlement, the Settlement Class is certifiable under the New Jersey Rules of Civil procedure because common issues predominate over individual issues and class treatment is superior to other alternatives for adjudicating the claims at issue.

7. The Named Plaintiffs and Defendants have entered into the Agreement which has been filed with the Court. The Agreement provides for the Settlement of this Action with Defendants on behalf of the Named Plaintiffs and the Settlement Class Members, subject to

approval by the Court of its terms. The Court scheduled a hearing to consider the approval of the Settlement and directed that the Class Notice be disseminated in accordance with the terms of the Preliminary Approval Order.

8. In accordance with the terms of the Settlement and the Preliminary Approval Order, the Parties implemented the Notice Plan approved by the Court. Defendants' counsel and Class Counsel have confirmed to the Court that the Parties complied with the Notice Plan.

9. The Court hereby finds that the Notice Plan and the Class Notice constituted the best notice practicable under the circumstances, and constituted valid, due and sufficient notice to members of the Settlement Class.

10. The Named Plaintiffs and Defendants have applied to the Court for final approval of the terms of the Proposed Settlement and for the entry of this Final Judgment. Pursuant to the Class Notice, a hearing was held before this Court, on April 17, 2026, to determine whether the Proposed Settlement of the Action should be finally approved as fair, reasonable, and adequate, and whether the Final Judgment approving the Settlement and dismissing all claims in the Action on the merits, with prejudice and without leave to amend should be entered.

11. The Court hereby finds that approval of the Agreement and the Settlement embodied therein will result in substantial savings of time and money to the Court and the litigants and will further the interests of justice.

12. The Court hereby finds that the Proposed Settlement is the result of good faith arm's length negotiations by the Parties thereto, and is fair, reasonable, and adequate.

NOW, THEREFORE, GOOD CAUSE APPEARING THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED THAT:

13. The Court possesses jurisdiction over the subject matter of this Action, the Named Plaintiffs, the Settlement Class Members, Defendants, the Releasing Parties and the Released Parties.

14. One (1) Settlement Class Members has filed a request for exclusion. All remaining Settlement Class Members are therefore bound by this Final Judgment and by the Agreement and the Settlement embodied therein, including the Releases.

15. All provisions and terms of the Settlement are hereby found to be fair, reasonable and adequate as to the Settlement Class Members and the Named Plaintiffs, are in compliance with due process and New Jersey law, and all provisions and terms of the Settlement are hereby finally approved in all respects.

16. The Parties are hereby directed to consummate the Settlement in accordance with all its terms.

17. The Class Claims in this Action, as well as the Action itself, are dismissed in their entirety, on the merits, with prejudice and without leave to amend, and all members of the Settlement Class, and all Releasing Parties, shall be forever barred and permanently enjoined, from asserting, either directly or indirectly, individually or in a representative capacity or on behalf of or as part of a class, and whether under State or Federal statutory or common law, any Released Claim against any of the Released Parties.

18. As of the Effective Date, by operation of the entry of the Final Judgment, the Releasing Parties shall be deemed to have fully released, waived, relinquished and discharged, to the fullest extent permitted by law, all Released Claims that the Releasing Parties may have against all the Released Parties.

19. “Released Claims” means and includes any and all known and Unknown Claims, rights, demands, allegations, actions, suits or causes of action of whatever kind or nature, whether ex contractu or ex delicto, debts, liens, liabilities, agreements, interests, penalties, costs, expenses, attorneys’ fees, losses or damages (whether actual, consequential or treble) statutory, common law or equitable, including but not limited to claims for breach of contract, violation of any and all New Jersey PIP coverage statutes, and any similar New Jersey laws, violation of the New Jersey Consumer Fraud Act, and any similar New Jersey laws, violations of the New Jersey Truth in Consumer Contract and Warranty Act, and any other similar New Jersey laws, negligence, violations of any New Jersey Unfair Insurance Practices Act, or any similar New Jersey laws, violation of any New Jersey Unfair Trade Practices Act, or any similar new Jersey laws, breach of the covenant of good faith and fair dealing, bad faith or extra-contractual claims, injunctive and declaratory relief, and claims for punitive or exemplary damages, or prejudgment or post judgment interest, arising from or relating in any way to the allegations in the Thorson Lawsuit or the Action, and based on any legal theory whatsoever to the fullest extent of the law and res judicata and/or claim preclusion protections.

20. “Released Parties” means Defendants, as defined in the Settlement Agreement, and any of their past, present or future parents, subsidiaries, affiliates, related entities, officers, stockholders, attorneys, insurers, reinsurers, excess insurers, directors, agents, employees and/or independent contractors, and/or any other predecessors, successors, assigns, divisions, or legal representatives thereof.

21. “Releasing Parties” means the Named Plaintiffs and the Settlement Class Members who do not otherwise timely opt-out of the Settlement Class, and their heirs, predecessors, successors, assigns, family members, personal representatives, attorneys, officers,

stockholders, shareholders, principals, owners, agents, fiduciaries, spouses, children, dependents, parents, creditors, judgment creditors, representatives, employees, employers, executors, administrators, conservators, receivers, subrogees, trusts, trustees, members, servants, independent contractors, lessors, lessees, legally authorized representatives, insurers or reinsurers, and on behalf of anyone else who or which could or might assert any claim under or through any of the foregoing.

22. “Unknown Claims” means claims arising out of new facts or facts found hereafter to be other than or different from the facts now believed to be true, relating to any matter covered by the Settlement Agreement, as to any of the Released Claims.

23. It is hereby determined that the Class Notice and method of distribution thereof constituted the best notice practicable under the circumstances to all members of the Settlement Class and is therefore finally approved as reasonable. Due and adequate notice of the pendency of this Action and of the Settlement has been provided to all the Settlement Class Members, and this Court hereby finds that the Class Notice complied fully with the requirements of due process, the New Jersey Rules of Civil Procedure and all other applicable laws.

24. Within 30 days after all Defendants’ obligations under this Settlement are effectuated, Class Counsel and/or other attorneys for the Named Plaintiffs in this Action, or any Settlement Class Member or their counsel, shall destroy all Proprietary Information provided by Defendants to Class Counsel or anyone they employed or retained in this Action, either in discovery or in connection with this Agreement. Class Counsel shall deliver a letter to Defendants’ counsel certifying their compliance with this Paragraph. Further, neither Class Counsel, nor anyone employed with, retained by, or otherwise associated with Class Counsel, nor any other attorney or Person who shall have access to this information, shall use any of this

Proprietary Information in any other litigation or proceeding, current or future, or for any other purpose whatsoever.

25. The Agreement, the Settlement and this Final Judgment are not to be deemed admissions of liability or fault by Defendants, or a finding of the validity of any claims in the Action or of any wrongdoing or violation of law by Defendants. The Agreement and Settlement are not a concession by the Parties and, to the extent permitted by law, neither this Final Judgment nor the Settlement, nor any of its terms or provisions, nor any of the negotiations or proceedings connected with it, shall be utilized or offered as evidence or received in evidence in any pending or future civil, criminal, or administrative action or proceeding, for any purpose including to establish any liability or admission by any of the Released Parties, except in any proceedings brought to enforce the Agreement or the Final Judgment or otherwise with the written consent of Defendants at their sole discretion; however, Defendants may use the Agreement or the Exhibits thereto, and the Settlement, and/or any related document, in any action that may be brought against them in order to support a defense or counterclaim based on principles of res judicata, collateral estoppel, release, good faith settlement, judgment bar or reduction, or any other theory of claim preclusion or issue preclusion relating to the Released Claims set out in the Agreement.

26. Only to the extent that it is otherwise not violative of any applicable rules governing the practice of law, Class Counsel agree that any representation, encouragement, solicitation or other assistance, including, but not limited to, referral to other counsel, of any Opt Out or any other person seeking to litigate with any of the Released Parties over any of the Released Claims or to represent any form of opt-out class, could place Class Counsel in an untenable conflict of interest with the Class. Accordingly, Class Counsel and their respective

firms shall not (only to the extent that it is otherwise not violative of any applicable rules governing the practice of law) represent, encourage, solicit or otherwise assist, in any way whatsoever (including, but not limited to referrals to other counsel) any Opt Out or any form of opt-out class, except that referring such person to the Notice or suggesting to any such person the option of obtaining separate counsel, without specifically identifying options for such counsel, shall be permitted.

27. The Court has considered the request for a Class Representative award, and hereby approves and awards the three Class Representatives an amount of \$ 2,500, each, to be paid by Defendants.

28. The Court has considered Class Counsel's request for an Attorneys' Fees award for the prosecution of this action, and hereby makes an Attorneys' Fees award in the amount of \$ 275,000, to be paid by Defendants.

29. The Court hereby appoints Carolyn Karbasian, Esq. to serve as the Neutral Evaluator in this matter.

30. This Final Judgment is a final order in the Action within the meaning and for the purposes of the New Jersey Rules of Civil Procedure as to all claims among Defendants on the one hand, and the Named Plaintiffs/Class Representatives and all Settlement Class Members, on the other, and there is no just reason to delay enforcement or appeal.

31. The Clerk of this Court is directed to enter a judgment of dismissal with prejudice and without leave to amend and to close this case.

32. Without in any way affecting the finality of this Final Judgment, this Court shall retain continuing jurisdiction over this Action for purposes of enforcing this Final Judgment, the Agreement and the Settlement

IT IS SO ORDERED.

DATED: April 17, 2026

/s/ Ana C. Viscomi
Honorable Ana C. Viscomi

On this date, pursuant to R. 1:6-2, the Court's Statement of Reasons has been set forth on the record.