

STATE OF MICHIGAN

COURT OF CLAIMS

GRANT BAUSERMAN and TEDDY BROE,
individually and on behalf of a class of similarly-
situated persons,

Plaintiff,

Case No. 2015-202-MM

HON. DOUGLAS B. SHAPIRO

v

STATE OF MICHIGAN UNEMPLOYMENT
INSURANCE AGENCY,

Defendant.

**ORDER GRANTING THE PARTIES' JOINT MOTION TO
AMEND THE NOTICE OF SETTLEMENT AND
PLAN OF ALLOCATION AND EXTENDING DATES OF
SETTLEMENT ADMINISTRATION AND FAIRNESS HEARING**

The parties having filed their Joint Motion to Amend the Notice of Settlement and Plan of Allocation and Extending Dates of Settlement Administration and Fairness Hearing and a status conference having been held on June 26, 2023 relative to said motion;

IT IS HEREBY ORDERED that the following amendments shall apply going forward:

1. The deadline to submit a registration form will be September 15, 2023;
2. The deadline for exclusion/opt-out will be September 15, 2023;
3. A fairness hearing shall held on January 29, 2024 at 10am in Judge Shapiro's courtroom;
4. The dates contained in Notice of Settlement shall be amended as follows (Amended Notice to Class attached as Exhibit 1):¹

¹ The Amended Notice shall be distributed to persons identified on the Class List.

	Original Date	New Date
Deadline or End Date for Filing Registration Forms.	4/5/23	9/15/23
Deadline for Submitting Claim Forms, opt outs, and objections.	4/14/23	9/15/23
Deadline or End Date for Claimant to Appeal Claim Administrator's Unfavorable Decision on Eligibility/Collections Challenge to Special Master Due.	5/19/23	Within a reasonable time after receipt but in any event no later than September 21, 2023
Deadline or End Date for Special Master Decision After Receiving Appeal of Unfavorable Eligibility or Collection Amount Determination.	5/26/23	Within a reasonable time after receipt but in any event no later than October 21, 2023
Deadline for Special Master to Decide Hardship Impact Claim Appeals.	6/14/23	Within a reasonable time after receipt but in any event no later than October 21, 2023
Filing Date for Motion for Fairness Hearing and Final Approval.	6/30/23	12/1/23
Fairness Hearing to hear objections and approve settlement before Judge Shapiro. Address: Michigan Court of Claims Hall of Justice, 925 W. Ottawa St, P.O. Box 30185 Lansing, MI 48909-7522 Phone: 517.373.0807 Email: CClerksOffice@courts.mi.gov	7/21/23 at 10a.m. Eastern Standard Time (In-Person)	1/29/24 at 10a.m. Eastern Standard Time (In Person)
Order of Final Approval Issued by Judge Shapiro.	7/28/23	2/5/24
Effective Date of Order. (Assuming No Appeal of Final Approval Order).	8/18/23	2/26/24
Issuance of Payments.	8/19/23 – 9/8/23	First Quarter of 2024

5. The Plan of Allocation shall be amended to reflect the changes to the timeline and is attached as Exhibit 2.

IT IS SO ORDERED.

Hon. Douglas B. Shapiro

Date:

Approved as to form:

By: /s/ Michael L. Pitt

Michael L. Pitt (P24429)

Jennifer L. Lord (P46912)

Kevin M. Carlson (P67704)

Attorneys for Plaintiff

117 W. Fourth Street, Suite 200

Royal Oak, MI 48067

(213) 398-9800

By: /s/ Debbie K. Taylor w/permission

Debbie K. Taylor (P59382)

Jason Hawkins (P71232)

Attorneys for Defendant

Michigan Department of Attorney General

Labor Division

3030 W. Grand Blvd., Ste. 9-600

Detroit, MI 48202

(313) 456-2200

Exhibit 1

NOTICE OF SETTLEMENT OF BAUSERMAN UIA FALSE FRAUD CLASS ACTION

The Court has Extended the Time for You to Secure Your Portion of this \$20 Million Dollar Class Action Settlement to Compensate You if You Experienced a Tax Refund Intercept or Garnishment or Other Wrongful Collection Activity After Being Erroneously Found to Have Committed Fraud in Connection with Your Receipt of Unemployment Benefits.

- **It is not too late to register and submit Hardship Claims and Questionnaires in this major Class Action Settlement.**¹
- The Court has extended the deadlines in this Class Action Settlement to maximize the number of eligible people who will be entitled to significant settlement payments.
- You may be eligible to receive a payment from a proposed \$20,000,000 Class Action Settlement.
- The Class Action Lawsuit was filed in September 2015 on behalf of unemployment benefit claimants who experienced a wrongful collection activity by the State of Michigan after being erroneously found to have committed fraud through an auto-adjudication process in connection with their receipt of unemployment benefits from October 1, 2013, to August 31, 2015.
- Eligible claimants under the Settlement Agreement will receive awards from a Compensation Fund for their economic losses and will be eligible for an additional award to compensate them for additional hardships related to the wrongful collection activity.
- For more information or to register and submit a claim visit www.UIAClassAction.com or call 1-833-438-5028 Monday through Friday, between 8:30 a.m. and 5:00 p.m. Central Standard Time.
- **Please read this notice carefully. Your legal rights will be affected, and you have a choice to make at this time.**

	Summary of Legal Rights	Deadline(s)
SUBMIT A REGISTRATION FORM	This is the only way for you to be eligible for an award from a Compensation Fund.	Registration Form submitted or postmarked on or before September 15, 2023
SUBMIT A CLAIM FORM	This is the only way the amount of your award will be determined.	Claim Form submitted or postmarked on or before September 15, 2023.

¹ If you have already registered AND submitted Hardship Claims and Questionnaires, nothing more is required of you unless you receive a call or email from Pitt, McGehee, Palmer, Bonanni & Rivers, P.C. or Analytics Consulting, LLC.

EXCLUDE YOURSELF BY OPTING OUT OF THE CLASS OR OBJECT TO THE SETTLEMENT	If you exclude yourself, you will receive no payment. This is the only option that allows you to keep your right to bring your own lawsuit against the State of Michigan for the same claims. You can also ask to speak to the Court at the Final Approval Hearing on January __, 2024 , about the fairness of the Settlement, with or without your own attorney.	Opt Out Form submitted or postmarked on or before September 15, 2023 .
DO NOTHING	Receive no payment. Give up rights to bring your own lawsuit if you are a Class Member.	No filings are required of you.

- Your rights and options as a Class Member – and the deadlines to exercise your rights – are explained in this Notice.
- The Court still will have to decide whether to approve the Settlement. Payments to Class Members will be made if the Court approves the Settlement, and after any possible appeals are resolved.

1. **The Bauserman UIA False Fraud Lawsuit Settlement.** A settlement has been reached in a class action lawsuit that was filed in the Michigan Court of Claims in September 2015 on behalf of unemployment benefit claimants who experienced a tax refund intercept or garnishment or other wrongful collection activity after being erroneously found to have committed fraud through an auto-adjudication process in connection with their receipt of unemployment benefits. The lawsuit is entitled *Bauserman v The Michigan Unemployment Insurance Agency*, Michigan Court of Claims case no. 2015-202-MM. The defendant in the case is Michigan’s Unemployment Insurance Agency (“Agency”)

This notice explains the settlement of this lawsuit and your legal right to participate in the settlement or to exclude yourself from the settlement.

2. **Class Membership.** You are a member of the Class and eligible to participate in the settlement of this case if you satisfy **all** criteria listed below:
 - 1) You received an initial Determination or Re-Determination of Intentional Misrepresentation issued by the Agency between October 1, 2013, and August 31, 2015; and
 - 2) The Determination or Re-determination was issued through the Agency’s auto-adjudication process; and
 - 3) You suffered your first wrongful collection (income tax refund intercept, garnishment, or other seizure of money) on or after March 9, 2015; and

4) You do not exclude yourself from the Settlement.

You must meet each of these criteria to be considered a Class Member. Only Class Members may participate in this Settlement. Class Counsel and the Claims Administrator will assist you in determining if you are eligible to participate in this settlement.

3. **Bauserman UIA False Fraud Settlement Package (“Package”):** The Package of important legal documents is available for your review and can be downloaded or printed at www.UIAClassAction.com. These documents are very important and will greatly assist you in making decisions about your legal rights and the best course of action for you. The Package is available to you even if you are later found to be ineligible to participate in the settlement. Some documents, such as registration forms, can be completed online. If you are unable to access these documents online, the Claims Administrator will deliver to you hard copies of the documents via US mail or via email attachment. The Claims Administrator’s contact information can be found below.
4. **Background of Bauserman Lawsuit.** The lawsuit alleges that from October 2013 through August 2015, MiDAS, a UIA computer algorithm, auto-adjudicated a finding of fraud without human oversight. Thousands of UIA claimants were falsely accused of engaging in fraud. The Auditor General of the State of Michigan conducted an audit of the MiDAS computer program and discovered that allegations of fraud based on auto-adjudication were wrong more than 90% of the time. The Agency has since abandoned the review of claims solely through the auto-adjudication process.

In August of 2017, the State of Michigan set aside \$21 million for refunds for claimants who were falsely accused of fraud and suffered economic losses because of the accusation. Full or partial refunds were issued to many claimants participating in the refund program.

5. **The Settlement and Legal Proceedings.** The parties worked for months with a neutral mediator, Megan Norris, to arrive at the settlement. In the end, the mediator recommended that the case settle for \$20 million. The parties accepted the mediator’s recommendation. Class Representatives Grant Bauserman and Teddy Broe and Class Counsel formally agreed to the Settlement on November 14, 2022.

On January 18, 2023, Honorable Douglas B. Shapiro of the Michigan Court of Claims certified this case as a Class Action Settlement and Preliminarily Approved the terms of the Settlement, appointed Megan Norris as Special Master, appointed a Claims Administrator, approved the Plan of Allocation, and approved Class Counsel’s request for attorney fees and administrative costs. The Court has established a timeline for final resolution of all claims. Documents concerning these legal proceedings are part of the Package and available at www.UIAClassAction.com. The Settlement will resolve all timely filed claims of eligible Class Members. The Court will retain jurisdiction over the entire settlement process through final disbursements.

6. **Untimely Claims are NOT part of the Settlement.** In 2019, the Michigan Supreme Court reviewed the *Bauserman* case and determined that based on the September 9, 2015, lawsuit filing

date, if you suffered a first wrongful collection **on or after** March 9, 2015, your claim is timely. Thus, based on the Court's ruling, you may be considered a Class Member who may participate in the Settlement only if the Agency first collected money from you on or after March 9, 2015. In other words, if you suffered your first wrongful collection **on or after** March 9, 2015, and meet other participation requirements, you are Class Member and you are entitled to participate in the Settlement. If, however, you suffered your first wrongful collection before March 9, 2015, your claim is untimely, and you are not part of the Class and you cannot participate in the Settlement. Class Counsel and the Claims Administrator will be able to assist you in determining the date of your first wrongful collection and all other eligibility criteria.

7. **The Claims Administrator.** The Court has approved Analytics Consulting LLC as the Class Action Claims Administrator. The Claims Administrator is responsible for determining Class Member eligibility and it will evaluate claims for an award from the Settlement Pools established in the Plan of Allocation ("POA"). Contact information for Analytics Consulting LLC is Analytics Consulting LLC, PO Box 2008, Chanhassen, MN 55317-2008, Phone: 833-438-5028, Fax: 952.404.5750, Email: info@UIAClassAction.com. Website: www.UIAClassAction.com.
8. **Status of the Settlement Funds.** The Settlement Funds have been paid in full by the State of Michigan. The settlement funds have been transferred to Analytics Consulting LLC. In addition to being the Court approved Claims Administrator, the Court has appointed Analytics Consulting LLC as the Administrator of a Qualified Settlement Fund ("QSF"). The settlement funds will be held in trust by the QSF Administrator. The settlement funds have been deposited with Huntington National Bank. Huntington Bank will hold the funds in a secure interest-bearing account until disbursement is authorized by the Court. The net interest will become part of the settlement funds to be distributed to eligible Class Members receiving awards. It is anticipated that disbursements will not occur before the first quarter of 2024.
9. **Registration for Participation in the Settlement.** The first step for participation in the Settlement is for you to timely complete and submit the Registration Form to the Claims Administrator. Your Registration Form must be received by the Claims Administrator no later than September 15, 2023. Registration Forms are part of the Package and can be completed online or by printing the Form from the Settlement Website (www.UIAClassAction.com) and mailing, faxing, or emailing the completed form. You may also call Analytics Consulting, LLC at 1-833-438-5028 to register.
10. **The Class List.** A Class List of eligible Class Members has been prepared by the Agency with assistance from Class Counsel and Special Master Megan Norris. If you are on the Class List, you will be automatically eligible to participate in the Settlement according to the rules set forth in the Plan of Allocation. After the Claims Administrator receives your Registration Form, you will be notified if you are on the Class List. If you are on the Class List, you will be provided information from the UIA about your economic losses. If you are not on the Class List and believe that you are eligible to participate in the Settlement, the Claims Administrator will advise you how you can establish your eligibility. You will be notified by the Claims Administrator or Class Counsel of

your eligibility and your right to appeal that determination if you wish to challenge an unfavorable decision about your eligibility.

If you disagree with the economic loss information reported by the UIA on the Class List, you will have a meaningful opportunity to dispute any information you believe to be inaccurate.

11. **The Plan of Allocation (“POA”).** Eligible Class Members will receive awards from the settlement funds in accordance with the Court approved POA. To receive an award from the Settlement, eligible Class Members must submit a Claim Form which is available at www.UIAClassAction.com. The POA establishes that the Net Compensation Fund is to be divided into two Pools to compensate eligible Class Members for their losses. The first Pool (“Economic Loss Pool” or “ELP”) will compensate eligible Class Members for their economic losses caused by a wrongful Agency collection. The payments from the ELP are expected to be at least 100% of the funds seized by the UIA. The second Pool (“Hardship Impact Pool” or “HIP”) will compensate eligible Class Members for the extraordinary impacts caused by a wrongful Agency collection. The POA is part of the Package and is available for your review at www.UIAClassAction.com.

If you are satisfied with the information about you on the Class List, your award will be issued to you based on the Class List information. Your award from the ELP will consider any refunds you received from the UIA. It is anticipated that you will receive 100% or more of your net economic losses from the ELP.

The HIP awards will be based on a point system that is described in the POA. Points will be awarded to you if the wrongful collection was a contributing factor to certain adverse events such as bankruptcy, eviction, foreclosure, repossession of personal property, credit rating decline, mental health treatment, mental health impact, loan declinations, job loss, divorce, impairment of family relationships or other similar adverse life events.

In order to receive an award from the HIP, you will be required to complete a Hardship Claim Form and Supplemental Hardship Claim Questionnaire and provide supporting documentation (if available). The requirement to complete a Hardship Claim Form and Supplemental Questionnaire to receive an HIP award is in addition to the original Registration and Economic Claim Form.

12. **Attorney Fees and Administrative Costs:** The Court has approved attorney fees in the amount of \$6,487,111.88, reimbursement of past costs in the amount of \$38,664.36 and anticipated future administrative costs of \$500,000. Funds not used for future administrative costs will be returned to the Settlement Pools for distribution to eligible Class Members. The Court awarded attorney fees and administrative costs will be held in the QSF and will not be paid to Class Counsel until the Court has entered its order of final approval of the settlement. The Court order approving attorney fees and administrative costs is part of the Package and available for your review at www.UIAClassaction.com.

13. **Creation of Net Settlement Fund and Pools:** Approved attorney fees and administrative costs will be deducted from the Gross Settlement amount of \$20 million creating a Net Settlement Fund. The Court has approved \$8 million to be held for the Economic Loss Pool and \$4 million to be held for the Hardship Impact Fund. Earned interest will be added to the Settlement Pools.
14. **Legal Rights of a Class Member:** If you meet the definition of a Class member you have certain legal rights including the right to exclude yourself from the Class Action (also known as Opting Out). You have the right to hire a lawyer at your own expense to intervene in the Class Action. You are entitled to receive contact information about the Class Representatives, Class Counsel, Counsel for the Agency and the Court:

Class Representatives

Grant Bauserman who may be contacted through Class Counsel
Teddy Broe who may be contacted through Class Counsel

Class Counsel

Michael L. Pitt, Beth M. Rivers, Jennifer L. Lord, Kevin M. Carlson, Bayan M. Jaber
Pitt McGehee Palmer Bonanni & Rivers PC
117 W. Fourth Street, Suite 200
Royal Oak, MI 48067
Phone: 248.398.9800
Fax: 248.268.7996
Email: mpitt@pittlawpc.com; brivers@pittlawpc.com; jlord@pittlawpc.com;
kcarlson@pittlawpc.com; bjaber@pittlawpc.com
Website: www.pittlawpc.com

Counsel for the UIA:

Debbie Taylor, Jason Hawkins
Michigan Department of Attorney General
3030 W. Grand Blvd, Ste. 9-600
Detroit, Michigan, 48202
Phone: 313.456.0063
Email: taylord8@michigan.gov; hawkinsj@michigan.gov

The Court:

Honorable Douglas B. Shapiro
Michigan Court of Claims
Hall of Justice
925 W. Ottawa St, P.O. Box 30185
Lansing, MI 48909-7522
Phone: 517.373.0807
Email: CClerksOffice@courts.mi.gov
Bauserman et al v Unemployment Insurance Agency Case No: 2015-000202-MM

15. **Exclusion or Opt Out Rights:** You may exclude yourself from this Class Action Settlement by submitting a timely letter signed by you stating your wish to be excluded. Your right to exclude yourself from the Class Action Settlement is often described as your “Opt Out” right. Your Opt Out letter should be addressed to Class Counsel and Counsel for the Agency and sent via US mail, hand delivered, overnight mail service, emailed, or submitted online at www.UIAClassAction.com with an electronic signature and received no later than September 15, 2023. If sent by US mail, the envelope should clearly show it was deposited with the US Postal Service no later than September 15, 2023.
16. **Legal Consequences of Opting Out.** If you Opt Out/exclude yourself from the class action, you will not be able to participate in the Settlement or file a Registration Form or an Objection. You should consult with an attorney of your choice before making the decision to exclude yourself from the Class Action Settlement. Your ability to successfully bring your own lawsuit against the Agency, due to the passage of time, is very limited and you should make an informed decision as to your best course of action. Do not contact the Court for legal advice. Do not send your Opt Out letter to the Court.

Legal Consequence of Remaining in the Class. If you do not Opt Out of the Class Action Settlement you will not be able to bring your own lawsuit for damages for harm caused by the wrongful collection. If you are a Class Member and do not Opt Out, you will be bound by the Settlement. As a member of the Class, you will be able to submit a claim for compensation from the Economic Loss Pool and the Hardship Impact Pool. The final awards will be the only compensation you will receive because of the harm caused to you by the UIA’s wrongful collection.

17. **The Fairness Hearing and Your Right to Object to the Settlement.** The Court has scheduled a Fairness hearing to take place on January ____, 2024, at 10:00 AM at the Michigan Court of Claims Hall of Justice, 925 W. Ottawa St, P.O. Box 30185 Lansing, MI 48909-7522, Phone: 517.373.0807, Email: CClerksOffice@courts.mi.gov

At the Fairness Hearing, the court will review the entire Settlement and consider any timely Objections. Disbursements to claimants and payment of attorney fees will occur in early 2024 after the Court has entered its order of final approval of the case.

If you do not Opt Out of the Class Action Settlement but disagree with the amount of the Settlement, the terms of the Settlement Agreement, the Plan of Allocation, or the award of attorney fees and administrative costs, you may file your Objection with the Court. If you Opt Out of the Class Action Settlement you may not file an Objection. The Court will review all timely objections at a Fairness Hearing. If you file a timely objection with the Court, you may be entitled to appear at the Fairness Hearing to address the Court regarding your objections. Class Counsel will not be permitted to represent you at the Fairness Hearing. You may hire an attorney at your own expense to present your objections to the Court.

Only timely written Objections will be considered by the Court. Your Objection letter should be addressed to Court using the Court's contact information listed above. Your Objection can be delivered to the Court via US mail, hand delivered, or by overnight mail service and received by the Court by September 15, 2023. If sent by US mail, the envelope should clearly show it was deposited with the US Postal Service no later than September 15, 2023. A copy of your Objection filed with the Court should be delivered to Class Counsel and Counsel for the UIA via US mail, hand-delivery, overnight mail service through the www.UIAClassAction.com website portal. Late Objections will not be considered by the Court.

Your Objection letter must be dated, refer to the *Bauserman* Class Action, contain your complete contact information, and must describe which part of the settlement you are objecting to. You must state the reasons why you disagree with the part of the settlement you are objecting to.

18. **Timeline of Key Events.** The Court has approved the Timeline printed below. Please take careful note of these important dates. Please check the Class Action website regularly for changes in the Timeline or to receive updates about the progress of the case.

Table of Important Dates

Filing of Motion for Preliminary Approval before Judge Shapiro	Completed
Hearing on Motion for Preliminary Approval before Judge Shapiro	Completed
Preliminary Approval Order issued by Judge Shapiro	Completed
Mailing of Notice By or Before 2/1/23 and Posting on Website/Registration Window, Time for Registrations, Opt-Outs and Objections and Claims Opens Up	Completed
Deadline or End Date for Filing Registration Forms	9/15/23
Deadline for Submitting Claim Forms, opt outs, and objections	9/15/23
Deadline or End Date for Claimant to Appeal Claim Administrator's Unfavorable Decision on Eligibility/Collections Challenge to Special Master Due	Within a reasonable time after receipt but in any event no later than 9/21/23
Deadline or End Date for Special Master Decision After Receiving Appeal of Unfavorable Eligibility or Collection Amount Determination	Within a reasonable time after receipt but in any event no later than October 21, 2023.
Deadline for Special Master to Decide Hardship Impact Claim Appeals	Within a reasonable time after receipt but in any event no later than October 21, 2023

Filing Date for Motion for Fairness Hearing and Final Approval	12/1/23
<p>Fairness Hearing to hear objections and approve settlement before Judge Shapiro</p> <p>Address: Michigan Court of Claims Hall of Justice, 925 W. Ottawa St, P.O. Box 30185 Lansing, MI 48909-7522 Phone: 517.373.0807 Email: CClerksOffice@courts.mi.gov</p>	<p>1/__/24 at 10a.m. Eastern Standard Time (In Person)</p>
Order of Final Approval Issued by Judge Shapiro	2/7/24
Effective Date of Order. (Assuming No Appeal of Final Approval Order)	2/19/24
Issuance of Payments	First Quarter 2024

Exhibit 2

Bauserman Plan of Allocation

Relevant Background

1. On September 9, 2015, Plaintiff Grant Bauserman filed this class action lawsuit on behalf of himself and other claimants who applied for unemployment benefits and were erroneously determined by the State of Michigan ("SOM") Unemployment Insurance Agency ("UIA" or "Agency") of securing benefits through fraud. Specifically, Plaintiff alleged that the Agency's use of a computer program known as the Michigan Integrated Data Automated System (MIDAS) violated his due process rights under Article 1, Section 17 of the Michigan Constitution because claimants were determined to have engaged in fraud based solely on a computer-based algorithm.
2. In the first appeal, the Michigan Supreme Court issued a decision in 2019 holding that while the complaint was timely filed under the Court of Claims Act, only those individuals that had money taken by the Agency for the *first time* within six months of the filing of Plaintiffs' original complaint (on or after March 9, 2015) could maintain a claim against the Agency. *Bauserman et al v. Unemployment Agency*, 503 Mich. 169 (2019) (*Bauserman I*).
3. In the second appeal, the Michigan Supreme Court issued a decision on July 26, 2022, holding that the Plaintiffs had properly alleged a constitutional tort claim entitling them to a damage remedy for a violation of their due process rights. *Bauserman et al v. Unemployment Agency*, 509 Mich. 673 (2022) (*Bauserman II*).
4. In July of 2021, while the litigation was pending before the Michigan Supreme Court, the Parties engaged the services of Megan P. Norris, an experienced and well-respected mediator. The Agency provided the Mediator with substantial information from its databases including the potential class members with timely claims, the amount of their losses, the manner in which the Agency collected payments from the identified class members, and the amount of Agency refund, if any.
5. On September 27, 2022, Mediator Norris recommended to the Parties that payment by the State of Michigan of \$20 million represented a fair and reasonable resolution of this case and encouraged the Parties to accept her recommendation. The Parties accepted the Mediator's recommendation, and a term sheet was executed on September 27, 2022.

Preliminary Approval Order

6. On November 14, 2022, SOM and the Agency entered into a Settlement Agreement ("Agreement") with the Class Representatives, Mr. Grant Bauserman and Mr. Teddy Broe, whereby the SOM agreed to a certified Settlement Class and a final settlement amount of \$20 million to cover all Class Representatives and Class member claims, administrative and litigation costs, and attorney fee obligations. In exchange for this payment, the SOM will receive a release of claims from each Class Member who receives compensation from Settlement Funds or will otherwise have their claims barred by entry of a Final Judgment. The parties agreed that payments to Eligible Class Members would be subject to the terms of a Plan of Allocation ("POA").

7. On December 16, 2022, Class Counsel filed a Motion for Preliminary Approval of the Settlement Agreement, Certification of a Settlement Class, Notice of Rights to Class Members, Plan of Allocation, approval of Claims Administrator, appointment of Megan Norris as Special Master and approval of litigation and administrative fees and attorney fees.
8. The Court conducted a hearing on the Motion for Preliminary Approval on January 11, 2023. On January 18, 2023, the Court entered its order preliminarily approving the Agreement as fair and reasonable, certified a Settlement Class, approved the Plan of Allocation, approved the Notice to Class members, appointed attorney Megan Norris as Special Master, approved attorney fees and administrative costs and authorized payment for a Claims administrator. Administrative and litigation costs and attorney fees will be deducted from the Compensation Fund to create a Net Compensation Fund available for distribution to Eligible Class Members.
9. As a result of the Court's Preliminary Approval Order, a Net Compensation Fund of approximately \$12 million has been created to be distributed to Eligible Class Members who elect to make a Claim pursuant to the Court approved POA.

The POA Establishes Two Compensation Pools

10. The POA establishes the Net Compensation Fund, which is to be divided into two Pools to compensate Eligible Class Members for their losses. The first Pool ("Economic Loss Pool" or "ELP") will compensate Eligible Class Members for their economic losses caused by a wrongful Agency Collection to be paid to each Claimant on a *pro rata* basis. Each claimant is expected to receive a payment equal to at least 100% of the value of property seized by the UIA. The second Pool ("Hardship Impact Pool" or "HIP") will compensate Eligible Class Members for the extraordinary impacts caused by a wrongful Agency Collection. Approximately 66.666% or \$8 million of the Net Compensation Funds will be set aside in separate Pool for the ELP. Approximately 33.334% or \$4 million of the Net Settlement Funds will be set aside in a separate Pool for the HIP.

Objectives of the POA

11. The objective of the Plan of Allocation is to equitably distribute the Net Compensation proceeds to those Eligible Settlement Class Members who have experienced an economic loss because of the wrongful Collection by the Agency and/or can establish that the impact of the wrongful Collection has caused a Hardship as defined in the POA. The POA has been designed to ensure that individuals who experience the same level of economic losses receive equal *pro rata* shares from the ELP. The POA has also been designed to ensure that Eligible Class Members experiencing greater hardships than their peers receive a higher award. The calculations made pursuant to the POA are not intended to be estimates of, nor indicative of, the amounts that Eligible Class Members might have been able to recover after a trial. The computations under the POA are only a method to weigh the claims of Eligible Claimants against one another for the purposes of making *pro rata* allocations of the Net Settlement Fund.

Role of Class List

12. The Agreement provides that the SOM and UIA will be obligated to establish a Class List for each individual in the Settlement Class. The Class List will contain: 1) first, last, and middle name; 2) date of birth; 3) mailing address; 4) email address (if available); 5) verification that the initial determination of fraud was the result of an auto-adjudication; 6) the date and type of Collection; 7) the amount of the Collection; 8) the date and amount of any Refund; and any other field of information the Parties determine is necessary to effectuate the Class Settlement.
13. Class Members who appear on the Class List will be deemed Eligible. Class Members who believe that they have been erroneously left off the Class List may establish Eligibility in accordance with the terms of the POA.

Registration and Claim Process

14. Only Eligible Class Members will be permitted to make a Claim for compensation. To be Eligible, a Class Member must either be on the Class List or establish that they received an initial Determination or Re-Determination of Intentional Misrepresentation issued by the Agency between October 1, 2013, and August 31, 2015, issued initially through the Agency's auto-adjudication process, and suffered a first Collection on or after March 9, 2015, and who does not opt-out of the Settlement.
15. "Collection" is a term defined in the Agreement. It means *a first* economic loss experienced by an Eligible Class Member on or after March 9, 2015 because of a) State of Michigan tax refund intercept; b) elective payment made by a Class Member; c) Garnishment payment; d) payments from the Interstate Reciprocal Overpayment Recovery Act (IRORA); e) Recoupment Transfer Credit (meaning funds recouped from current benefit payments to offset prior overpayment debt); and f) other economic losses experienced by a Class Member because of a State of Michigan seizure.
16. Class Members who wish to make a Claim will be required to Register and may do so by completing a Registration Form online at www.UIAClassAction.com ("Website") or by submitting a completed form and timely transmitting it to the Court Appointed Claims Administrator, Analytics Consulting, LLC, by US Mail, fax, through a mobile phone application or as an email attachment. The Registration Form must be received by the Claims Administrator by September 15, 2023. If the Registration is sent by US Mail, it must be postmarked no later than September 15, 2023.

Contact information for the Claims Administrator is:

Bauserman v Michigan Unemployment Insurance Agency
c/o Analytics Consulting LLC
P.O. Box 2008
Chanhassen, MN 55317-2008

Phone: 833-438-5028
Fax: 952-404-5750
Email: info@UIAClassaction.com

17. Upon receipt of an executed Registration Form, the Claims administrator will notify the Class Member if they are on the Class List. If the Claimant is on the Class List, the Claims Administrator will provide the Eligible Class Member with the data compiled by the UIA relating solely to their Claim.

Class Members who appear on the Class List are automatically determined to be Eligible. No further action is required to pursue a claim from the ELP. If a Claimant disputes the monetary value of the Economic Loss payment, they may appeal to the Claims Administrator and Special Master. The Claimant may make a further claim for additional compensation against the HIP by following the procedures set forth in this POA.

Eligibility and Dispute Resolution Protocol

18. Class Members who do not appear on the Class List but believe that they meet the definition of an Eligible Class Member are required to submit a Registration Form. The Class Member who believes they have been erroneously excluded from the Class List must present evidence to the Claims Administrator supporting their claim for Eligibility. The Claims Administrator is authorized to determine that a Class Member's is eligible if the evidence presented is clear and convincing. "Clear and convincing evidence" means that the Eligible Class member has produced a document that directly or indirectly supports the claim for Eligibility and the submitted document was made or generated contemporaneously with the wrongful collection. Eligibility can be established by demonstrating with clear and convincing evidence of receiving an initial Determination or Re-Determination of Intentional Misrepresentation issued by the Agency between October 1, 2013, and August 31, 2015, issued initially through the Agency's auto-adjudication process and that the first collection occurred on or after March 9, 2015.
19. After reviewing the supplemental information supplied by the Claimant, the Claims Administrator will issue either a Favorable or an Unfavorable Eligibility Notice. The Claims administrator will provide the Class member with the eligibility determination via mail, email, or text message.
20. If the Class Member receives an Unfavorable Notice from the Claims Administrator, the Class Member may appeal to Special Master Norris by filing an Appeal of the Unfavorable Notice. The Special Master's decision is final and binding on the Class Member.
21. Class Members who dispute the accuracy of the collection amount must demonstrate to the Claims Administrator that the collection information on the Class List is erroneous. The Claims Administrator is authorized to correct the information on the Class List if the evidence supporting the Class Member's contention is clear and convincing. "Clear and convincing evidence" means that the Eligible Class member has produced a document that directly or indirectly supports the claim for an information correction and was made or generated contemporaneously with the wrongful collection.

22. Class Counsel and the Claims Administrator will have access to the Agency larger database which may contain additional information which may assist the Claimant in establishing Eligibility or successfully disputing information contained on the Class List. The Agreement establishes an Agency Liaison who will assist Class Counsel and the Claims Administrator in securing additional information from the Agency databases. Claimants will have reasonable access to the larger Agency databases through Class Counsel and the Claims Administrator.

Economic Loss Pool

23. Eligible Class Members will recover losses based on the Net Collection amount reflected on the Class List or established by the Claimant with clear and convincing evidence. The Net Collection loss is calculated by subtracting from the Collection amount refunds paid to the Class Member by the SOM. If the refund exceeds the Collection Loss, the Class Member will not be required to return any excess refund. In claims involving an excess refund, the Collection Loss for the Class Member will be recorded as Zero.
24. After all Eligibility and Class List Disputes are final, the Claims administrator shall determine the aggregate total of all Net Collections of all Eligible Class Members and determine the percentage of the aggregate claims against the \$8 million ELP. Claimants are expected to receive a payment equaling at least 100% of their economic loss.

Hardship Impact Pool

25. Only Eligible Class members may be considered for an HIP award. Class Counsel, with the assistance of the Claims Administrator, will administer the evaluation process for HIP awards. Class Counsel may request that the Claims Administrator assist in the evaluation process. Class Counsel are authorized to hire subject matter experts to assist in the evaluation of bankruptcy or other types of claims requiring specialized knowledge. HIP awards will be based on a point system. Each Claim will receive a range of points from zero (0) to ten (10). After all Claims have been assessed, Class Counsel will aggregate all awarded points and divide the total number of aggregated points into the available funds in the HIP. This calculation will establish the value of a point. HIP Claimant awards will be based on the product of the number of awarded points and the value of each point.
26. To be eligible for a Hardship Award from the HIP, the Class member must, in addition to their original registration, also complete and submit a Hardship Claim Form and Supplemental Hardship Questionnaire. Each Eligible Class Member pursuing a HIP Claim shall complete a Claim Form supplied by the Claims Administrator and the appropriate Supplemental Hardship Questionnaire which may be found as an Appendix to the POA. In the absence of extraordinary circumstances, certain categories of harm have a maximum number of points which may be awarded. The Hardship Impact categories and the maximum number of points for each category are set forth below:

Hardship Impact Categories

1. Bankruptcy maximum points 10
2. Eviction, maximum points 10
3. Foreclosure, maximum points 10
4. Repossession of a vehicle or other property, maximum points 7
5. Credit rating declines, maximum points 1
6. Loan declinations, maximum points 1
7. Mental health impact and treatment, maximum points 10
8. Job loss including failure to hire, maximum points 10
9. Divorce, maximum points 5
10. Impairment of family relationships, maximum points 2
11. Other, maximum points 10

In addition to completing the appropriate Supplemental Hardship Questionnaire, the HIP Claimant must supply the required documentary evidence and may include a 2-page written narrative further explaining how the wrongful collection adversely impacted them. In evaluating HIP Claims, Class Counsel shall consider the totality of the Claimant's circumstances.

Class Counsel, after a preliminary review of the HIP claim, will communicate with the Claimant about any deficiencies which must be cured for the Claim to be fully considered. A Preliminary Deficiency Notice will be issued to the HIP Claimant. The HIP Claimant shall have an opportunity to collect documents or provide additional information supporting the hardship impact claim. Class Counsel, by issuing a Final Deficiency Notice, shall notify the HIP Claimant whether the deficiencies have or have not been corrected.

HIP Claimants may submit evidence supporting more than one Hardship Impact Category. Class Counsel will award the HIP Claimant with the highest single Hardship Impact Category.

If the HIP Class Member is dissatisfied with the HIP award, the HIP Class Member may appeal to Special Master Norris by filing an Appeal. The Special Master's decision is final and binding on the Class Member.

Final Awards

The Claims Administrator shall issue Final Awards to Eligible Class members by September 30, 2023. No appeals of Final Awards will be permitted. All Final Awards will be reviewed by the Court at a Fairness Hearing scheduled for January ____, 2024. If the Court enters final approval of the settlement, and there are no appeals of the Court's final approval order, disbursements will take place in early 2024.

All dates found in the POA and Notice are subject to change. Date changes will be published on the UIAClassaction.com website. You should consult the website regularly to stay informed of any schedule changes.

Questionnaire Direction Sheet

If you are interested in potentially receiving an award based on a Hardship you experienced in relation to the UIA's wrongful fraud determination and collection activity, you may fill out a Hardship Questionnaire. A team of evaluators consisting of Class Counsel and the Claims Administrator will review your hardship claim and award you an allocation of points accordingly. Please fill out the form for the category you feel would render you the highest award. While you may fill out more than one form, you will only be awarded the highest point allocation for which you are eligible. For example, a claimant who experienced a Bankruptcy (10 point maximum) as well as a Loan Declination (1 point maximum) and fills out both of those forms, will receive only the higher award of the two categories.

These forms can be accessed online at www.UIAClassAction.com. A request to obtain the forms in hard copy can be made to the Claims Administrator online at www.UIAClassAction.com, via email at info@UIAClassAction.com, or by telephone at 1-833- 438-5028 Monday through Friday, 8:30 a.m. to 5:00 p.m. Central Standard Time.

The deadline to submit a Hardship Questionnaire to Class Counsel is September 15, 2023.

Bankruptcy

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a bankruptcy to which the UIA's wrongful fraud determination and collection activity contributed and/or because the UIA filed an adversary proceeding in your bankruptcy. To potentially receive a payment based on bankruptcy, please provide the following information.

Preliminary Information

Date of UIA
wrongful fraud
determination:

Date UIA
wrongful
collection
activity:

Date filed for
bankruptcy:

Court:

Case number:

Date closed:

Outcome:

Attorney1:

Specific Information

Question #1: Other than the amount the UIA alleged you owe, what debts or liabilities were included in your bankruptcy?

Response:

¹ Please be advised, evaluators are authorized to contact your bankruptcy attorney for verification of the information provided or for additional information.

Question #2: Was your UIA "debt" discharged as part of the bankruptcy?

Response: _____

Question #3: Did the UIA file an adversary proceeding to recover any debt as part of the wrongful fraud determination?

Additional Information

Please provide a brief explanation of how the UIA's wrongful collection activity was a contributing factor to your bankruptcy²:

² Please do NOT provide additional documentation. If evaluators need additional documentation, they will request it specifically.

Please provide a brief explanation of any other factors related to the impact of the UIA collection on your bankruptcy that you believe support your claim for a hardship allocation based on the bankruptcy:

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Eviction

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced an eviction to which UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing an eviction, please provide the following information.

Preliminary Information

Date of UIA's
wrongful fraud
determination:

Date of UIA's
wrongful
collection
activity:

Address of the
residence where
you were evicted:

How long did you
occupy the
property:

Monthly rent
payment:

Specific Information

Question #1: What reason(s) were you given for your eviction?

Response:

Question #2: Where did you stay after the eviction?

Response:

Additional Information

Please provide a brief explanation of how the UIA's wrongful fraud determination and collection activity contributed to your eviction.

Please provide a brief explanation of any other factors related to the impact of the UIA's wrongful fraud determination on your eviction that you believe support your claim for a hardship allocation based on the eviction.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Foreclosure

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a foreclosure to which the UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing a foreclosure, please provide the following information.

Preliminary Information

Date of UIA's
wrongful fraud
determination: _____

Date of UIA's
wrongful
collection
activity: _____

Address of the
residence or
commercial
property: _____

How long did you
live at the
address: _____

Monthly mortgage
payment(s): _____ Mortgage lender(s): _____

Date when
foreclosure
proceedings
began: _____

Amount of
delinquency at
time of
foreclosure: _____

Specific Information

Question #1: Were you able to resolve the foreclosure through loan workout, modification, or other mitigating measure?

Response:

Question #2: What was the outcome/disposition of the foreclosure proceedings?

Response:

Additional Information

Please provide a brief explanation of how the UIA's wrongful fraud determination and collection activity contributed to the foreclosure.

Please provide a brief explanation of any other factors related to the impact of the UIA collection on your foreclosure that you believe support your claim for a hardship allocation based on the foreclosure.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Repossession of a Vehicle or Other Property

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a repossession to which the UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing a repossession, please provide the following information.

Preliminary Information

Date of UIA
wrongful fraud
determination:

Date of UIA
wrongful
collection:

Make/model,
year, description
of repossessed
property:

Purchase price:

Amount financed:

Amount of monthly
payment:

Amount of
delinquency at
time of
repossession:

Date of
repossession:

How long did you
have the vehicle or
property:

Specific Information

Question #1: Were you able to resolve the repossession through loan workout, modification, or other mitigating measures? If so, please describe.

Response:

Question #2: What was the outcome/disposition of the repossession?

Response:

Additional Information

Please provide a brief explanation of how the UIA's wrongful fraud determination and collection activity contributed to the repossession.

Please provide a brief explanation of any other factors related to the impact of the UIA's wrongful fraud determination and collection on the repossession that you believe support your claim for a hardship allocation based on the repossession.

I certify under penalty Of perjury under the laws Of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Credit Rating Decline

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a decline in your credit rating to which the UIA's wrongful fraud determination and collection was a contributing factor. To potentially receive a payment based on experiencing a decline in your credit rating, please provide the following information.

Preliminary Information

Date of UIA
wrongful fraud
determination: _____

Date of UIA
wrongful
collection activity _____

Your credit rating
prior to the UIA's
wrongful fraud
determination
and collection
activity: _____

The date your
credit rating began
to decline: _____

Your current credit
rating: _____

The amount of
delinquency at the
time collections
began: _____

The length of time
the collections
actions persisted: _____

Additional Information

Please provide a brief explanation of how the UIA's wrongful collection activity contributed to the decline in your credit rating.

Please provide a brief explanation of any other factors related to the impact of the UIA collection on your credit score that you believe support your claim for a hardship allocation based on the decline.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Loan Declination

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a rejection of your loan application to which the UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing a loan rejection, please provide the following information.

Preliminary Information

Date of UIA
wrongful fraud
determination: _____

Date of UIA
wrongful
collection
activity: _____

The date you
applied for the
loan(s): _____

The bank/
financial
institution from
whom you
applied for the
loan: _____

Type of loan sought: _____	Amount you sought to borrow: _____
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Specific Information

Question #1: What was the reason provided by the bank or financial institution explaining why it rejected your loan application?

Response:

Additional Information

Please provide a brief explanation of how the UIA's wrongful fraud determination and collection activity contributed to the loan declination.

Please provide a brief explanation of any other factors related to the effect of the UIA collection on your in/ability to obtain the loan that you believe support your claim for a hardship allocation based on the rejection.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Mental Health

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a negative impact to your mental health to which the UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing adverse mental health, please provide the following information.

Preliminary Information

Date of UIA's
wrongful fraud
determination: _____

Date of UIA's
wrongful
collection
activity: _____

Start date of your
mental health
issues: _____

Specific Information

Question #1: Please describe the nature of the mental health difficulties you've experienced.

Response: _____

Question #2: Have you been professionally diagnosed with a mental health illness?¹

Response: _____

If YES, please
identify the _____

¹ You do not have to have been formally diagnosed to qualify for this hardship category.

diagnosing
physician:

If YES, please
identify the
diagnosis(es):

Question #3: Have you sought treatment with a clinician, psychiatrist, counselor, therapist, other
mental health professional, or spiritual advisor for your mental health difficulties?²⁻

Response:

If YES, please
identify the
provider(s) and
when you
sought
treatment
from each
provider:

Question #5: Were you institutionalized in relation to your mental health difficulties?³⁻

Response:

If YES, please
identify the
institution(s):

² You do not have to have sought professional treatment to qualify for this hardship category.

³ You do not have to have been institutionalized to qualify for this hardship category.

Additional Information

Please provide a brief explanation of how the UIA's wrongful fraud determination and collection activity contributed to your mental health difficulties.

Please provide a brief explanation of any other factors related to the effect of the UIA collection on your mental health.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Job Loss or Failure to Hire

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a job loss or failure to hire to which the UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing adverse employment consequences, please provide the following information.

Preliminary Information

Date of UIA's
wrongful fraud
determination: _____

Date of UIA
wrongful
collection
activity: _____

Specific Information

Question #1: Were you employed at the time of the UIA's wrongful fraud determination and collection activity? If YES, please provide (a) the name of the employer and (b) explain the effect that the UIA's activity had on your employment. If NO, proceed to Question #2. _____

Response: (a)

(b)

Question #2: Did the UIA interfere with your ability to secure employment?

Response: _____

Question #3: Please explain how or whether the UIA's wrongful fraud determination and collection activity affected your ability to (re)acquire gainful employment.

Response:

Additional Information

Please provide a brief explanation of how the UIA's wrongful fraud determination and collection activity was a contributing factor to your employment status.

Please provide a brief explanation of any other factors related to the effect of the UIA collection on your employability.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Divorce

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a divorce to which the UIA's wrongful determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing a divorce, please provide the following information.

Preliminary Information

Date of UIA
wrongful fraud
determination:

Date of UIA
wrongful
collection
activity:

Specific Information

Question #1: Please explain how the UIA's wrongful fraud determination and collection activity contributed to your divorce. Please be sure to include (a) the dates of UIA wrongful fraud determination and collection, (b) the general onset date of marital strife related to the collection, and (c) the date of divorce.

Please provide a brief explanation of any other factors related to the impact of the UIA's wrongful fraud determination and collection on your marriage that you believe support your claim for a hardship allocation based on the divorce.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Impairment of Family Relationship(s)

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced the impairment of a family relationship(s) to which the UIA's wrongful fraud determination and collection activity was a contributing factor. To potentially receive a payment based on experiencing adverse familial consequences, please provide the following information.

Preliminary Information

Date of UIA
wrongful fraud
determination: _____

Date of UIA
wrongful
collection
activity: _____

Specific Information

Question #1: Please explain how the UIA's wrongful fraud determination and collection action contributed to the impairment of your family relationship(s). Please be sure to include (a) the dates of UIA wrongful fraud determination and collection, (b) the general onset date of familial strife related to the collection, and (c) the present state of the relationship.

Response:

Please provide a brief explanation of any other factors related to the impact of the UIA's wrongful fraud determination and collection on the familial relationship that you believe support your claim for a hardship allocation based on the impairment.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____

Other Hardship (Unspecified)

The purpose of this supplemental hardship questionnaire is to provide you with the opportunity to submit a claim for payment from the Hardship Impact Pool because you experienced a Hardship (other than bankruptcy, credit rating decline, divorce, eviction, foreclosure, impairment of family relationship, job loss or failure to hire, loan rejection, mental health, repossession of a vehicle or other property) to which the UIA's wrongful fraud determination and collection activity_ was a contributing factor. To potentially receive a payment based on experiencing this Hardship, you must provide the following information.

Additional Information

Please provide a narrative (not to exceed two pages) explaining how the UIA's wrongful fraud determination and collection activity contributed to a hardship to your life.

I certify under penalty of perjury under the laws of the United States and Michigan that the foregoing is true and accurate.

Claimant Signature: _____