

24TH JUDICIAL DISTRICT COURT FOR THE PARISH OF JEFFERSON

STATE OF LOUISIANA

NO: 625-567

DIVISION: " M"

GERALDINE OUBRE AND LINDA GENTRY on their behalf,
as well as others, similarly situated

DIV. M
JUDGE
HENRY G. SULLIVAN, JR.

VERSUS

FILED: January 28, 2008

LOUISIANA CITIZENS FAIR PLAN

Colinda Quarrella
DEPUTY CLERK

THIS NOTICE MAY AFFECT YOUR RIGHTS
PLEASE READ CAREFULLY

TO: ALL MEMBERS OF THE CLASS IN THE ABOVE CAPTIONED LITIGATION

Your rights may be affected by a lawsuit pending in this court, civil action 625-567. You may be a member of the class of persons, as defined by the court and described below, whose rights might be affected by a class action which class was certified on July 11, 2006 by judgment of the this court. This Notice describes who is covered by the Class Definition, and describes the case. This Notice also describes your legal rights in connection with the Class Action, and the conclusion of this lawsuit. All members of the class who do not timely exclude themselves from the class shall be bound by the resulting court orders.

THE LITIGATION

Geraldine Oubre and Linda Gentry filed their *Petition for Damages and Recognition as a Class Action* on November 18, 2005 on behalf of themselves and others similarly situated claiming, among other things, that Louisiana Citizens Property Insurance Corporation violated La. R.S. 22:658(A)(3) in its handling of claims made by policy holders as a result of Hurricanes Katrina and Rita.

La.R.S. 22:658 (A)(3) requires an insurer (in this case, Louisiana Citizens Property Insurance Corporation) in the case of catastrophic loss, to initiate loss adjustment of a property damage claim **within thirty days after notification of loss by the claimant.** Failure to comply with these provisions shall subject the insurer (Louisiana Citizens Property Insurance Corporation) to the penalties provided in La. R.S. 22:1220 which are, in addition to any general or special damages to which a claimant is entitled for breach of the imposed duty, the claimant may be awarded penalties assessed against the insurer in an amount not to exceed two times the damages sustained or five thousand dollars, whichever is greater.

Plaintiff's timely moved for class certification by motion filed on December 21, 2005. On December 28, 2005, Carol Hurst Deutsch, John Macera, II and Sylvia Randolph were joined as plaintiffs in this litigation and Susan Hano was joined as a plaintiff on August 24, 2007.

CLASS ACTION RULING

Numerous pretrial proceedings occurred and thereafter, the court ruled on July 11, 2006 that this lawsuit may proceed as a class action on behalf of a class consisting of certain persons.

The court has named the following as representatives of the class: Geraldine Oubre, Linda Gentry, John Macera, II, Sylvia Randolph and Susan Hano. On July 26, 2006, the court appointed Wiley J. Beevers and Steven M. Mauterer as Class Counsel finding that their abilities, experience,

qualifications, professional time and financial resources were adequate to devote to this cause which would allow them to pursue this action vigorously on behalf of the class.

By the July 11, 2006 judgment of the court which was supplemented and amended on July 17, 2006, the class is limited and defined as:

“All present or past insureds of Louisiana Citizens Property Insurance Corporation a/k/a LOUISIANA CITIZENS FAIR PLAN, hereinafter referred to as “LCPIC”, who, on or after August 29, 2005, provided notification of loss resulting from Hurricanes Katrina and/or Rita to LCPIC, and whose loss adjustment was not initiated within thirty (30) days after notification of loss.”

ELECTION BY CLASS MEMBERS TO BE EXCLUDED FROM CLASS

If you fit the above definition of a class member, you have a choice whether or not to remain a member of the class on whose behalf this suit was maintained. Either choice will have consequences which you should understand before making your decision.

- At present, this class action covers no other claims or cause of action other than that clearly set forth in the class definition and effects no other pending litigation, individual and/or class action, brought in the Parish of Jefferson or any other parish which action is not in conflict with the class definition as set forth by the court.
- If you have filed your own separate claim as a result of Hurricanes Katrina or Rita against LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION which does not make a claim or allege that LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION failed to initiate loss adjustment within thirty (30) days after notification of loss, you MAY maintain your own separate lawsuit AND be a member of this class. To remain a member of the class you are not required to do anything at this time, but, if you settle your separate suit, you must not release or disclaim any interest in this class action in order to remain a class member.
- ANY PERSON WHO MAY BE A MEMBER OF THE CLASS MAY BE EXCLUDED FROM THE CLASS. If you want to be excluded from the class, you must send a written request for exclusion to Class Counsel, Wiley J. Beevers and Steven M. Mauterer, Post Office Box 37, Gretna, Louisiana 70053 by mail postmarked no later than **May 1, 2008** or sent by fax no later than midnight, **May 1, 2008** to (504) 362-1405. You must include in the request for exclusion (i) your name, address and telephone number; (ii) a statement that you want to be excluded from the class; and (iii) your signature affixed to the request. Please be sure to write the words “EXCLUSION REQUEST LOUISIANA CITIZENS LITIGATION” on the lower left-hand corner of the front of the envelope if you chose to mail your request or on any fax. A form you may use is attached. By making this election to be excluded, (1) you will not be eligible to continue as a class member, you will not be able to object to any settlement and you will not share in any settlement proceeds or judgment of the court which might become available for distribution to the class as a result of a settlement or judgment of this lawsuit; (2) you will not be bound by the dismissal of this lawsuit against LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION and (3) you may present any claims you have against LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION by hiring your own counsel to file your own lawsuit pursuant to applicable law.
- If you want to remain a member of the class, you are not required to do anything at this time. By remaining a class member, any claims against LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION for damages arising from their conduct as alleged by the class representatives will be determined in this case and cannot be presented in any other lawsuit.

RIGHTS AND OBLIGATIONS OF CLASS MEMBERS

If you remain a member of the class:

- The Names Class Representatives and Class Counsel will act as your representatives and counsel throughout the remainder of these proceedings. If you desire, you may appear through your own attorney at your own expense.
- Your participation in any recovery, which may be obtained from the defendants through trial or settlement, will depend on the results of this lawsuit. If no recovery is obtained for the class, you will be bound by that result also.
- You may be required to take any further action as the Court deems necessary, as a condition to participating in any recovery through settlement or trial, such as to present evidence, proof of claims, to respond to questionnaires and to present evidence regarding the steps taken by you to inform Louisiana Citizens Property Insurance Corporation of your loss and the steps taken by Louisiana Citizens Property Insurance Corporation in initiating the adjustment of that loss.
- You will be entitled to notice of any ruling reducing the size of the class and also to notice of, and an opportunity to be heard respecting, any proposed settlement or dismissal of the class claims.

FURTHER PROCEEDINGS

As noted, the essential allegations against the defendant is denied by them. Because of the substantial discovery and other pretrial proceedings that remain to be done, trial on the merits of the case is not likely to occur before January 1, 2009. You may communicate with Class Counsel if you have evidence you believe would be helpful to establishment of the class claims, and you may be asked by the parties to provide information relevant to the case.

ADDITIONAL INFORMATION

Any questions you have about the matters contained in this notice (and any corrections or changes of name, address, or telephone number) should NOT be made to the court but should be directed in writing to Class Counsel, Wiley J. Beevers and Steven M. Mauterer, Post Office Box 37, Gretna, Louisiana 70053.

You may, of course, seek the advice and guidance of your own attorney at your own expense if you desire. The pleadings and other records in this litigation may be examined and copied at any time during regular office hours at the office of the Clerk of Court, 24th Judicial District Court for the Parish of Jefferson, in Gretna, Louisiana.

NOTICE OF ATTORNEYS OF RECORD

Copies of all documents filed with the Clerk of Court for the 24th Judicial District Court should be sent to Class Counsel as indicated below:

Wiley J. Beevers, Esquire
Steven M. Mauterer, Esquire
P.O. Box 37
Gretna, Louisiana 70053

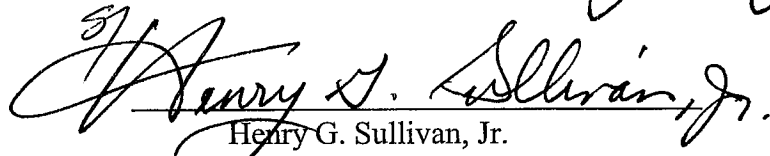
and to LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION by sending copies as indicated below:

John W. Waters, Esquire
Gregory J. McDonald, Esquire
Bienvenu, Foster, Ryan & O'Bannon
1010 Common St., Suite 2200
New Orleans, LA 70112

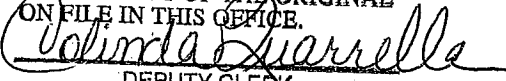
REMINDER AS TO TIME LIMIT

If you wish to be excluded from the class on whose behalf this action is being maintained, you must send a written request for exclusion to Class Counsel, Wiley J. Beevers and Steven M. Mauterer, Post Office Box 37, Gretna, Louisiana 70053 by mail, postmarked before May 1, 2008 or sent by fax no later than midnight on May 1, 2008 to (504) 362-1405.

The above notice is approved for publication this 28 day of January, 2008.


Henry G. Sullivan, Jr.
District Judge, Division "M"

A TRUE COPY OF THE ORIGINAL
ON FILE IN THIS OFFICE.


DEPUTY CLERK
24TH JUDICIAL DISTRICT COURT
PARISH OF JEFFERSON, LA.

To: Wiley J. Beevers and Steven M. Mauterer
Class Counsel
Post Office Box 37
Gretna, Louisiana 70053

Re: Oubre v. L.a Citizens
Civil Action 625-567
24th Judicial District Court

ELECTION TO OPT OUT OF CLASS ACTION

I, _____ want to be
(fill in your name)

excluded from the class action of Oubre v. La. Citizens, Civil Action 625-567, 24th Judicial

District Court.

(sign your name here)

(please print your name)

(please print your address)

(please print your telephone number)

This form must be mailed or faxed to on or before May 1, 2008 to:

Wiley J. Beevers and Steven M. Mauterer
Class Counsel
Post Office Box 37
Gretna, Louisiana 70053
Fax: (504) 362-1405

"EXCLUSION REQUEST LOUISIANA CITIZENS LITIGATION"