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Attorneys for Plaintiff and the Class

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

JOE S. YEARBY, on behalf of himself and all
others similarly situated,

Plaintiff,

v.

AMERICAN NATIONAL INSURANCE
COMPANY,

Defendant.

Case No. 3:20-cv-09222-EMC

**DECLARATION OF GINA INTREPIDO-
BOWDEN REGARDING SETTLEMENT
ADMINISTRATION**

1
2 I, Gina Intrepido-Bowden, hereby declare as follows:

3 **INTRODUCTION**

4 1. I am a Vice President at JND Legal Administration LLC (“JND”). This Declaration
5 is based upon my personal knowledge, as well as upon information provided to me by experienced
6 JND employees and if called upon to do so, I could and would testify competently thereto.

7 2. JND is serving as the Settlement Administrator in the above-captioned matter
8 (“Action”) for the purposes of administering the Joint Stipulation and Settlement Agreement
9 (“Settlement Agreement”) as ordered by the Court in its Preliminary Approval Order (“Order”)
10 (Dkt. 89), dated August 11, 2023.

11 3. I previously submitted five (5) Declarations to this Court. I submitted the
12 Declaration Regarding the Proposed Settlement Notice Plan (Dkt. 82-4) on June 26, 2023, the
13 Declaration Regarding Settlement Administration Expenses (Dkt. 90-3) on August 25, 2023, the
14 Declaration Regarding Proof of Notice Mailing (Dkt. 92) on September 11, 2023, the Declaration
15 of Gina Intrepido-Bowden Regarding Settlement Administration on October 13, 2023 (Dkt. 95-2),
16 the Declaration Regarding Post-Distribution Accounting on April 30, 2024 (Dkt. 106-1), and the
17 Declaration Regarding Settlement Administration on December 23, 2024 (Dkt. 107-1).

18 4. I am submitting this Declaration to provide an update on disbursements from the
19 Net Settlement Fund and the feasibility of additional disbursements.

20 **INITIAL DISTRIBUTION**

21 5. On November 3, 2023, the Court entered an Order Approving Class Action
22 Settlement (“Final Approval Order”) (Dkt. 100) and an Order Granting Plaintiffs’ Motion for
23 Attorneys’ Fees, Reimbursement of Litigation Expenses, and Service Award (the “Fee Order”)
24 (Dkt. 101).

25 6. On November 29, 2023, JND received the distribution model from Class Counsel.
26 This included the calculated distribution amount for each policy.
27
28

8. During the Initial Distribution, approximately 2,482 Settlement Class Members cashed their checks.

9. On February 5, 2025, the Court approved a second distribution of remaining funds from the Net Settlement Fund to Settlement Class Members who participated in the first distribution and whose second distributions would be greater than or equal to \$10. Dkt. 109.

10. On January 24, 2025, JND calculated the Net Settlement Fund for the second distribution as \$459,454.55.

11. On February 7, 2025, JND mailed 2,102 redistribution settlement checks, worth an aggregate total of \$459,454.55 to eligible Settlement Class Members. As a result of 3 eligible Settlement Class Members receiving their initial payments, an additional 3 second distribution checks were issued for \$239.65.

12. Between April 2, 2025 and July 23, 2025, JND reissued a total of 52 checks, worth and aggregate amount of \$17,371.87. Checks were reissued at the request of Class Counsel, Settlement Class Members, or if a new valid address was identified for an undeliverable check.

a. 1,884 checks worth an aggregate amount of \$427,401.44 were cashed by eligible Settlement Class Members, and

b. 221 checks totaling \$32,292.76 were not yet timely cashed. All but 3 checks recently reissued and have been voided as of June 2, 2025.

14. As of August 5, 2025, the balance of the Settlement Fund is \$75,137.72. An estimated \$35,734.67 will be available once the \$37,000 in Settlement Administration Expenses, an estimated \$1,000 for the tax reserve and the 3 remaining checks (\$1,403.05) are subtracted from this balance.

1 15. JND has conferred with Class Counsel, and believes that it is not feasible,
2 economical, or practical to redistribute the residual funds remaining in the Settlement Fund, on a
3 pro rata basis, to Settlement Class Members, due to the estimated administration costs and the small
4 balance of funds that remains. Of the \$35,734.67 remaining in the Settlement Fund, approximately
5 \$30,000 would be necessary for administrative costs, leaving only \$5,734.67 for distribution to
6 eligible Settlement Class Members, resulting in an average payment of \$3.04 per Settlement Class
7 Member. A *cy pres* distribution would be the most economical way of distributing the remaining
8 funds.

9
10 I declare under penalty of perjury under the laws of the United States of America that the
11 foregoing is true and correct.

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16 Executed on August 8, 2025, at Stone Harbor, NJ.

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19 _____
20 Gina Intrepido-Bowden
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