Lloyd's London Syndicate 3 — Settlement Summary

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Lloyd's London Syndicate Class Action Settlement (Lincoln Adventures, LLC et al. v. Those Certain Underwriters at Lloyd's, et al.)

Summary

This is a long-running class action lawsuit filed in the U.S. District Court for the District of New Jersey alleging unlawful conduct by certain syndicates at Lloyd's of London in connection with insurance policies sold to U.S. policyholders. The case has produced multiple partial settlements over the years (2019, 2023, and now 2025), with the most recent settlement currently pending court approval. Class members who purchased insurance through certain Lloyd's syndicates during the eligible class period may be entitled to monetary compensation.

Announcements

2025 Partial Settlement Now Pending: A new partial class action settlement was stipulated on April 17, 2025, and the court entered an order preliminarily approving it and preliminarily certifying a settlement class on May 19, 2026. This is the third round of partial settlements in this litigation. Claim Forms must be submitted no later than **October 30, 2026**. Exclusion and objection deadlines are **October 2, 2026**.

Settlement Amount

The specific dollar amount of the 2025 partial settlement is not yet published on the settlement website. Prior rounds of partial settlements (2019 and 2023) have been separately administered. For the current 2025 settlement, per-claimant recovery amounts are also not yet available. Check the settlement website or the full Notice and Settlement Agreement documents for financial details as they are released.

Class Period

January 1, 1997 through April 15, 2025.

Filing Deadline

October 30, 2026. Claim Forms must be submitted online by this date, or if mailed, postmarked no later than October 30, 2026.

Who Qualifies

You may qualify as a class member if you purchased insurance through certain syndicates at Lloyd's of London during the class period of January 1, 1997 through April 15, 2025. The full definition of the settlement class is contained in the Notice and Settlement Agreement available through the settlement website and court documents. FRS staff should review the full Notice for precise class member eligibility criteria.

Who Is Excluded

Specific exclusions are not detailed on the publicly available pages of the settlement website. The full list of excluded parties (typically including defendants, their affiliates, and court personnel) is contained in the Settlement Agreement and Notice. Additionally, any class member who submits a valid and timely request for exclusion will be excluded from the settlement and will retain their right to sue independently.

How to File

- **Step 1:** Confirm eligibility — determine whether you purchased insurance through a qualifying Lloyd's of London syndicate during the class period (January 1, 1997 – April 15, 2025).
- **Step 2:** Obtain a Claim Form — visit the settlement website and navigate to the "File a Claim" page, or contact the settlement administrator by phone at **1-877-298-4134**.
- **Step 3:** Complete the Claim Form — provide all required information about your insurance purchase(s) through Lloyd's syndicates.
- **Step 4:** Submit the Claim Form — either online through the settlement website or by mail. If mailed, the Claim Form must be **postmarked no later than October 30, 2026**.
- **Step 5:** Retain a copy of your submission for your records.

Other Options:

- **Do Nothing:** You remain in the settlement but receive no money and give up your right to sue.
- **Exclude Yourself:** Submit a written exclusion request postmarked no later than **October 2, 2026**. This preserves your right to sue independently but forfeits any settlement benefit.
- **Object:** Submit a written objection to the Court postmarked no later than **October 2, 2026**. You remain in the settlement but express your opposition to its approval.

Defendants

The defendants are described as **"Those Certain Underwriters at Lloyd's, et al."** — specific syndicate entities operating within the Lloyd's of London insurance marketplace. The lawsuit, *Lincoln Adventures, LLC, et al. v. Those Certain Underwriters at Lloyd's, et al.*, Case No. 2:08-CV-00235-CCC-ESK (D.N.J.), alleges unlawful conduct related to the sale of insurance policies in the United States. The home page references a "Data Incident" in connection with the settlement, though the full nature of the alleged misconduct (whether antitrust, data privacy, or other claims) is not fully described in the available source pages. FRS staff should consult the Second Amended Class Action Complaint (filed February 12, 2016) for the detailed allegations.

Case History

- **2008:** Lawsuit filed in the U.S. District Court for the District of New Jersey (Case No. 2:08-CV-00235-CCC-ESK).
- **February 12, 2016:** Second Amended Class Action Complaint filed.
- **August 23, 2017:** Court issues Opinion and Order denying Defendants' Motion to Dismiss the Second Amended Class Action Complaint.
- **April 9, 2019:** First Stipulation of Partial Class Action Settlement filed.
- **April 19, 2019:** Plaintiffs move for preliminary approval of the 2019 partial settlement.
- **August 14, 2019:** Plaintiffs move for final approval of the 2019 partial settlement and for attorneys' fees.
- **2019:** Court grants final approval of the 2019 partial settlement (ECF No. 124–127); judgment entered.
- **November 1, 2022:** Plaintiffs move for distribution of net settlement funds from the 2019 settlement (ECF 231).
- **2022:** Court grants order approving distribution of net settlement fund from the 2019 settlement.
- **June 30, 2023:** Second Stipulation of Partial Class Action Settlement filed (2023 settlement).

- **2023:** Court enters order preliminarily approving the 2023 partial settlement and certifying a settlement class. Final approval motion and supporting declarations subsequently filed.
- **April 17, 2025:** Third Stipulation of Partial Class Action Settlement filed (current 2025 settlement).
- **May 19, 2026:** Court enters Order Preliminarily Approving the 2025 Proposed Partial Class Action Settlement and Preliminarily Certifying a Class for Settlement Purposes.
- **October 2, 2026:** Deadline for exclusion requests and objections.
- **October 30, 2026:** Claim filing deadline.

Source

Settlement website: **https://www.syndicateclassactionsettlement.com** (exact URL not provided in source content; this is the inferred settlement site based on page titles). Phone: 1-877-298-4134.

Reviewer Flags

- **First draft** — no prior version exists in the knowledge base for this settlement.
- **Home Page** provided: class period, filing deadline, exclusion/objection deadlines, options table (do nothing / exclude / object), phone number, case name and number, and the reference to a "Data Incident."
- **Court Documents Page** provided: the full chronological list of court filings across the 2019, 2023, and 2025 settlement rounds, enabling the Case History section to be constructed.
- **Contradiction / Flag — "Data Incident" reference:** The home page states that class members who do nothing "give up your rights to sue Lloyd's London about the claims in this lawsuit *or otherwise related to the Data Incident*." However, the lawsuit title and complaint history suggest this is a broader insurance-related case, not a data breach case. It is unclear whether "Data Incident" is a defined term within the current 2025 settlement agreement that covers a separate data-related claim, or whether this language was copied from a different settlement template in error. **FRS reviewers should confirm the nature of the "Data Incident" by reviewing the 2025 Stipulation of Partial Class Action Settlement and the 2025 Notice before relying on this characterization.**
- **Settlement Amount:** No dollar figure for the 2025 partial settlement is published on the source pages. FRS staff should monitor the settlement website and court documents for this information.
- **Preliminary Approval date (May 19, 2026):** This date is in 2026, which is after the 2025 stipulation date — this is consistent and not contradictory, but FRS staff should note that the preliminary approval order is very recent relative to the article creation date of 2026-09-22.
- **Settlement website URL:** The exact URL was not provided in the source content. FRS staff should confirm and update the Source field with the correct URL.

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