BBB NATIONAL PROGRAMS

INFORMATION AND RULES FOR
DISPUTES OVER COVERAGE
UNDER EXTENDED WARRANTY
PROVIDED BY
E2 CLASS ACTION SETTLEMENT

IMPORTANT INFORMATION

BBB National Programs ("BBB National Programs") is a nonprofit organization providing independent and impartial dispute resolution services to resolve disputes between a business and its customers.

Kia America, Inc. ("Kia") has agreed to participate in an arbitration process administered by BBB National Programs to resolve disputes arising from the Extended Warranty as provided by the class action settlement in the case of In re: Hyundai and Kia Engine Litigation II, Civil Action No. 8:18-cv-02223-JLS-JDE (C.D. Cal.), ("E2 Class Action Settlement" or the "Class Action Settlement").

You can find more information about the class action and settlement agreement at the following link: https://kiaengineclasssettlement.com/

Arbitration in this program is available only to settlement class members who have been denied extended warranty coverage in whole or in part by Kia under the E2 Class Action Settlement. The arbitrator’s authority is limited to deciding whether a claimant is entitled to the remedies under the terms of the Class Action Settlement, and the decision of the arbitrator is final and binding on both parties.

This document describes the arbitration process and includes the arbitration rules.

Attached you will find:

- A Summary of Eligibility and Remedies that provides an overview of arbitration eligibility and remedies that may be awarded by the arbitrator under the class action settlement. This summary also identifies documents that you need to submit in support of your claim. Please review the class action settlement for full details as to eligibility, remedies and required documentation.
- An arbitration request form with instructions.
Required notice to Kia before filing for arbitration

The Class Action Settlement requires that claimants must provide written notice to Kia prior to filing for arbitration. After receipt of written notice, Kia will have a 30-day good faith period in which Kia can confer with the claimant in an attempt to resolve the claim. If Kia notifies the Claimant it declines to engage in this conferral or the claim cannot be resolved during this period, Claimant shall be permitted to initiate arbitration proceedings through BBB National Programs within 30 days of Kia’s declination to engage in conferral or Kia notifying the Claimant that it stands by its final determination during the good faith period, whichever comes first.

You may submit the required notice by calling Kia at 1-888-952-4827 or 1-800-333-4KIA (4542), by email to KiaEngineSettlement@kiausa.com or by mail to:

Kia Engine Settlement Team
ATTN: Customer Care
111 Peters Canyon Road
Irvine, CA 92606

You should retain records of your timely mailing of notice as you may be requested to provide such records in the event Kia or its Settlement Administrators do not actually receive the written appeal at the mailing address provided.

How do I contact BBB National Programs?

You can reach BBB National programs by calling 1.800.246.2808 or through our website at https://bbbprograms.org/programs/all-programs/arbitration-under-class-action-settlements-program.

All documents, correspondence, notices and requests for records should be sent to BBB National Programs, Inc. at 1676 International Drive, Suite 550, McLean, VA 22102. Documents and case-related information also may be faxed to BBB National Programs at 703-247-9700.

Please include your case number on all documents submitted.

Beginning the process

You must complete the arbitration request form and submit it to BBB National Programs with any required documentation.
It is important that you submit complete information about your request for compensation or benefits as required by the class action settlement. Should you encounter difficulty obtaining information, please let us know.

**What is arbitration?**

Arbitration under this program is an informal process in which a settlement class member and Kia present their positions to an impartial third party, an arbitrator. The specific issues the arbitrator is asked to consider will be outlined in a document called the Agreement to Arbitrate, which will be drafted by BBB National Programs as described in the attached arbitration rules.

The arbitration will take place by written submission from the parties unless the arbitrator determines that a telephonic hearing is also needed to decide the case.

The arbitrator will review the written testimony and evidence, and oral testimony if there is a telephone hearing, and will issue a written decision that the arbitrator deems fair and falls within the arbitrator’s authority under the arbitration rules and the terms of the class action settlement. As noted above, the arbitrator’s decision is binding on both Kia and the settlement class member.

**Who is the arbitrator?**

Arbitrators are attorneys or other persons with arbitration experience who are interested in the fair and expeditious resolution of consumer disputes. They are trained and certified by BBB National Programs.

A single arbitrator will be assigned to decide your claim. Your arbitrator will be neutral and will be selected in a manner to avoid any conflict of interest. Prior to the arbitration we will provide you with a biography with the arbitrator’s qualifications and background.

**What will happen at the hearing?**

For hearings conducted by document review -- the arbitrator will issue a decision based only on the written submissions of the parties. Initial positions will be exchanged between the parties for rebuttal comments prior to being sent to the arbitrator.

For hearings conducted by telephone conference call, both parties will have the opportunity to present their positions orally and may also submit written evidence to the arbitrator.
Suggestions for preparing your case:

Any written submissions should be clear, concise, and supported by relevant documentation.

Please submit to BBB National Programs a copy of all documents and testimony you wish the arbitrator to consider. Please include all documents that are required to support your claim under the terms of the class action settlement.

If you have relevant witnesses, please contact them and ask them to provide a written statement or oral testimony (for telephone hearings). You are responsible for your witnesses' submission of evidence.

Documentation and testimony from both parties should provide the arbitrator with all arguments and evidence you believe are relevant to the Extended Warranty benefit you are seeking under the settlement.

ARBITRATION RULES

1. DEFINITIONS

The following list defines key words as they are used in these Rules:

A. “Arbitration” means the process in which an impartial person hears and decides disputes between a Claimant and Kia regarding coverage under the Extended Warranty provided for in the E2 Class Action Settlement.
B. “BBB National Programs” means BBB National Programs, Inc., administrator of the Arbitration.
C. “Claimant” means a Class member or other person or entity eligible to make a claim for coverage under the Extended Warranty provided for in the E2 Class Action Settlement and whose claim has been denied by Kia.
D. “Class Action Settlement” means the agreement by the parties in resolution of In re: Hyundai and Kia Engine Litigation II, Civil Action No. 8:18-cv-02223-JLS-JDE (C.D. Cal.).
E. “Class Vehicles” means the following vehicle models that are originally equipped with or replaced with the respective corresponding genuine engine type within Original Equipment Manufacturer (“OEM”) specifications:
   • 2011, 2012, 2013, 2014, 2015, and 2016 model year Kia Optima Hybrid (HEV) vehicles with a Theta II 2.4-liter MPI engine;
   • 2017, 2018, 2019, and 2020 model year Kia Optima Hybrid (HEV/PHEV) vehicles with a Nu 2.0-liter GDI engine;
• 2011, 2012, and 2013 model year Kia Sorento vehicles with a Theta II 2.4-liter MPI engine;
• 2011, 2012, and 2013 model year Kia Sportage vehicles with a Theta II 2.4-liter MPI engine;
• 2010, 2011, 2012, and 2013 model year Kia Forte vehicles with a Theta II 2.4-liter MPI engine;
• 2010, 2011, 2012, and 2013 model year Kia Forte Koup vehicles with a Theta II 2.4-liter MPI engine;
• 2014, 2015, and 2016 model year Kia Forte Koup vehicles with a Nu 2.0-liter GDI engine;
• 2012, 2013, 2014, 2015, and 2016 model year Kia Soul vehicles with a Gamma 1.6-liter GDI engine; and

F. “Dispute Resolution Specialist” means the BBB National Programs staff person assigned to help you resolve your dispute.

G. “Exceptional Neglect” has the same meaning as defined in the Class Action Settlement, §1.F.

H. “Extended Warranty” or “15-Year/150,000-Mile Extended Warranty”, has the same meaning as defined in the Class Action Settlement, and refers to the extension of the existing Powertrain Limited Warranty to 15 years (from the date of original retail delivery or date of first use) or 150,000 miles, whichever comes first, to cover damage caused by a connecting rod bearing failure to the original or genuine replacement short block assembly, consisting of the engine block, crankshaft and bearings, connecting rods and bearings, and pistons, except in instances of Exceptional Neglect and KSDS Installation Neglect. The Extended Warranty shall also apply to any damage caused to the original or genuine replacement long block assembly (excluding accessory engine components) that is a result of a connecting rod bearing failure, except in instances of Exceptional Neglect and KSDS Installation Neglect. Subject to the other terms in the Class Action Settlement (e.g., exclusions to the Class such as vehicles previously branded or salvaged and commercial entities or their affiliates engaged in business of buying or selling used cars) and existing terms, limitations, and conditions of the Class Vehicles’ original Powertrain Limited Warranty, the Extended Warranty once obtained shall otherwise endure for the 15-year or 150,000-mile period, whichever comes first, irrespective of any change in ownership of the Class Vehicle. The Extended Warranty shall not apply or be available to commercial entities such as used car dealers, franchisees, or automobile auction houses, but will still be transferable to subsequent owners.
I. “Final Approval Date” means the date of the order issued by the Court granting final approval of the E2 Class Action Settlement.

J. “Kia” means Kia America, Inc.

K. “Knock Sensor Detection Software” (or “KSDS”) has the same meaning as defined in the Class Action Settlement, §I.P.

L. “KSDS Installation Neglect” has the same meaning as defined in the E2 Class Action Settlement, §I.Q.

M. “Notice Date” means June 7, 2023.

N. “Parties” means the Claimant and Kia.

O. “Qualifying Failure” has the same meaning as defined in the E2 Class Action Settlement, §I.CC

P. “Qualifying Fire” has the same meaning as defined in the E2 Class Action Settlement, §I.DD.

Q. “Qualifying Repair” has the same meaning as defined in the E2 Class Action Settlement, §I.EE.


S. “Settlement Class” or “Class” has the same meaning as that term is defined in the E2 Class Action Settlement, §I.E.

T. “We” and “Us” means BBB National Programs.

U. “You” means the Parties involved in the dispute being arbitrated.

2. SCOPE OF ARBITRATION

Arbitration is limited to disputes filed by or on behalf of a Claimant over coverage under the E2 Class Action Settlement Warranty Extension and pursuant to the terms therein.

Coverage under the Extended Warranty that was denied before the Notice Date is not appealable to BBB National Programs. Denials based on exclusions from the Class, e.g., salvaged or branded vehicles, claims for a non-Class Vehicle, etc. are not appealable to BBB National Programs. Any final determination approving a claim in full pursuant to the terms set forth in Settlement is not appealable or subject to BBB National Programs arbitration, e.g., a Claimant cannot appeal if they were approved for rental car reimbursements up to the maximum of $80/day because they believe they should have gotten $100/day. Refer to the Settlement Agreement for more information.

For Extended Warranty coverage denials based on KSDS Installation Neglect, arbitration shall resolve in Kia’s favor without the usual written submission process where Kia is able to attest that (i) notice of the KSDS update was sent to the Claimant, the Pamphlet was in the vehicle at the time Extended Warranty coverage was requested, or, for Claimants who are subsequent
owners and lessees of Kia Class vehicles, notice of the KSDS update was sent to the vehicle’s previous owner, (ii) KSDS was not installed within the timeframe described in the definition of Exceptional Neglect, and (iii) the Class Vehicle was not at a dealership since the applicable campaign or recall launched such that it should have received the KSDS update for the relevant timeframe. In each of these circumstances described in this provision, if Kia is not able to attest to the required information, the usual written submission process, with a telephone hearing to occur if the arbitrator determines it is needed, resumes.

For Extended Warranty claims that received a denial based upon a determination of Exceptional Neglect, Claimants may contest this determination by getting their Class Vehicle inspected by a third party at their own cost and submitting photographs, with contemporaneous writing in each photograph showing the date and Claimant’s name, of the following: (1) VIN plate; (2) the camshafts and rocker arms taken from the top of the engine after removal of the valve cover; (3) the crankshaft and connecting rods from the underside of the vehicle after removal of the engine oil pan; and (4) the inside of the engine oil pan. If all of these areas of the engine have no oil sludge accumulation, then the gaps in oil changes will not be dispositive.

3. **SETTLEMENT**

The Dispute Resolution Specialist may assist in efforts to resolve your dispute prior to arbitration if requested by the parties. If you and the Kia representative agree to a settlement, please inform your Dispute Resolution Specialist as soon as possible.

If both parties voluntarily decide to settle the dispute at any time before a decision is made by the arbitrator, the settlement will end the dispute and no decision will be made by the arbitrator. The Dispute Resolution Specialist will send each party a letter detailing the terms of the settlement.

4. **AGREEMENT TO ARBITRATE**

The Dispute Resolution Specialist shall prepare an Agreement to Arbitrate that lists the remedy sought by the Claimant.

The Agreement to Arbitrate shall include only the issues that fall within the scope of the Class Action Settlement and these *Rules*.

The Agreement to Arbitrate shall be sent to the parties along with the notice setting the initial deadline by which parties should submit their initial written positions, documentation, and any
other evidence. If the Agreement to Arbitrate does not correctly describe the dispute you wish to address at the arbitration, immediately inform your Dispute Resolution Specialist.

5. SELECTING YOUR ARBITRATOR

BBB National Programs maintains a pool of arbitrators who have been trained and certified by BBB National Programs. Arbitrators do not necessarily have mechanical or legal expertise.

BBB National Programs shall select the arbitrator in a procedure designed to avoid any conflict of interest and provide the parties with a neutral arbitrator. If a known financial, competitive, professional, family, or social relationship exists with any party (even if the arbitrator believes the relationship is so minor that it will have no effect on the decision), it shall be revealed to the parties and either party may request an alternative arbitrator.

If the arbitrator believes he or she cannot make an impartial decision in your case, he or she shall refuse to serve as an arbitrator. BBB National Programs reserves the right to reject an arbitrator for any reason(s) it believes will affect the credibility of the program.

6. COMMUNICATING WITH THE ARBITRATOR

You or anyone representing you shall not communicate in any way with the arbitrator about the dispute.

All communication with the arbitrator must be sent through the Dispute Resolution Specialist.

Violation of this rule compromises the impartiality of the arbitration process and may result in your case being discontinued.

7. REPRESENTATION & COSTS

You may present your own case or have someone represent you at your own expense (including Class Counsel representing the Plaintiffs in the Class Action Settlement).

If your representative is a lawyer, you must give the lawyer’s name, address and telephone number to BBB National Programs at least 10 days before the telephonic hearing, if one is scheduled. Your Dispute Resolution Specialist will notify the other party to give it an opportunity to obtain a lawyer.
The expense for each arbitration by BBB National Programs shall be borne by Kia unless the arbitrator finds that your claims were brought in bad faith. Bad faith includes, but is not limited to, situations where (i) the Class Vehicle experienced an engine fire or engine failure outside of the 15-year/150,000-mile period, (ii) you seek reimbursement for repairs and repair-related expenses that took place outside of the 15-year/150,000-mile period, (iii) you previously released claims in a prior settlement agreement with Kia, (iv) you seek compensation for amounts that were already paid for by insurance, or (v) document(s) submitted to the arbitrator are determined to be fraudulent. Kia will not bear the costs of your attorneys’ fees by Class Counsel or other counsel, if any, selected by you.

8. **HEARING FORMAT**

Most hearings will be conducted by document review.

Hearings may also be conducted by telephone if the arbitrator determines that one is needed. We will set a date and time for the telephone hearing and will send you notice of that date at least 10 days in advance of the hearing.

If an emergency prevents you from attending the hearing, call BBB National Programs at 1.800.246.2808 prior to the scheduled hearing time. We will decide if it can be rescheduled.

We reserve the right to make a final determination as to the time and date for the hearing.

9. **PROCEDURES FOR DOCUMENT REVIEW HEARINGS**

For hearings conducted by document review, the arbitrator will issue a decision based on written information that the parties have provided. We will send a notice setting an **initial deadline** for the parties to submit their initial written positions, documentation, and any other evidence they wish the arbitrator to consider. We will exchange both parties’ initial written submissions and provide the parties with an opportunity to submit responses. We will send a notice setting a **final deadline** for responses to the initial submissions. You will be sent notice of final deadline at least 10 days in advance of the deadline date. After the final deadline date, no further information will be accepted or provided to the arbitrator.

10. **PROCEDURES FOR TELEPHONE HEARINGS**

*Oath of participants*
The parties and witnesses shall be placed under oath. Attorney representatives are not required to be placed under oath.

**Presentation of case**

Each party will be given an opportunity to make a presentation of its case and hear the other party’s presentation. Parties may present witnesses and evidence in support of their case, and shall have the opportunity to explain or rebut information presented by the other party. Parties may also question the other parties, their witnesses and their evidence. After everyone has presented his or her case, each party will be given an opportunity to make a closing statement.

You may present your case without being restricted by courtroom rules of evidence. However, you should be sure your evidence is relevant to the case.

The arbitrator may limit a party’s presentation if the arbitrator believes it is repetitious or irrelevant.

No new or additional evidence may be submitted after the hearing unless requested by the arbitrator.

**Submission of documents and taped/recorded evidence**

Parties should submit any written documents or evidence they wish to rely on to the Dispute Resolution Specialist at least three days before the hearing. If submitted timely, we will make every effort to provide this information to the other party and the arbitrator before the hearing.

If you have a witness who cannot attend the hearing, you may present that person’s written statement to the arbitrator. You must submit a copy to the Dispute Resolution Specialist to share with the other party and the arbitrator.

Please inform the Dispute Resolution Specialist at least five days prior to the hearing if you will submit any taped or digitally recorded evidence for the hearing. The Dispute Resolution Specialist will make arrangements for this information to be provided to the other party and the arbitrator.

Before the arbitrator makes a decision, a party may ask the arbitrator for a reasonable number of days to respond to a written statement, document or taped/recorded evidence presented by
the other party that was not shared prior to the telephone hearing. The arbitrator may grant the request at his or her discretion.

**Failure to appear at telephonic hearing**

If one party does not attend a hearing after receiving proper notice, the arbitrator will proceed with the hearing and receive evidence from the other party. The party who did not attend the hearing will be given the opportunity to present a position in writing within the time limits set by the Dispute Resolution Specialist. If that party's position is received in a timely manner, the Dispute Resolution Specialist will send a copy to the other party for comments before providing it to the arbitrator. If the absent party does not submit a response within the set time limits, the arbitrator may make a decision without that party's position.

11. **RECORD OF HEARING**

BBB National Programs will maintain basic file information including documents and other evidence presented by the Parties. Copies of these materials and official arbitration forms relating to your case will be given to you upon request. A reasonable copying fee may be charged.

12. **ARBITRATOR REQUEST FOR NEW OR ADDITIONAL EVIDENCE**

The arbitrator may request new or additional evidence at any time before a decision is made. The arbitrator will specify a deadline for submission of that evidence to BBB National Programs. The arbitrator may also request that new/additional evidence be presented at a telephone hearing, if necessary.

New or additional evidence requested by the arbitrator must be received by BBB National Programs within the time period specified by the arbitrator. The Dispute Resolution Specialist will send a copy of any new/additional evidence submitted by one party to the other party with a request for a response within a specified time period. Both the new/additional evidence and any timely response shall be submitted by the Dispute Resolution Specialist to the arbitrator.

When the arbitrator is satisfied that all testimony and evidence have been presented, your hearing will be closed.

13. **TIME LIMITS**
We shall make every effort to obtain a decision in your case within 60 days from the time your claim is filed.

14. **THE DECISION**

When the arbitrator has reached a decision in your case, all parties will receive a written decision accompanied by the arbitrator’s reasons for the decision. We will not read a decision to a party over the phone.

A. **Scope of Decision**

A decision shall be one that the arbitrator considers fair and falls within the arbitrator’s authority under these *Rules* and the terms of the Class Action Settlement.

The arbitrator shall have the ability to make the final determination regarding the amount to be paid to any Claimant who elects this process. The arbitrator, however, will be limited to deciding disputes over the actual Claims submitted by the Claimant that were denied, i.e., the arbitrator may not determine the Claimant may qualify for a Settlement Benefit they did not previously apply for. With the exception of the photographs submitted to contest a denial based on Exceptional Neglect, the arbitrator may not consider supporting documents from the Claimant that were both (1) not submitted previously to Kia prior to initiating arbitration proceedings and (2) are suspected of being fraudulent.

The arbitrator’s decision shall be binding on both parties.

B. **Relief That May Be Awarded**

The arbitrator may award to the Claimant any compensation or benefits to which the Claimant is entitled under the terms of the Extended Warranty provided by the E2 Class Action Settlement and the Agreement to Arbitrate.

If the decision requires that Kia provide compensation or benefits to the Claimant, performance shall be required as set forth in the Class Action Settlement.

C. **Clarifying the Decision**

You may request that the arbitrator clarify a decision if you do not understand what action is required by the decision, or if you and the other party disagree about what action is required by the decision.
You may not ask the arbitrator to clarify the reasons for a decision. A request for clarification will not be accepted if it attempts only to challenge the conclusions of the arbitrator or reargue your case.

A request for clarification must be in writing and received by BBB National Programs before the time performance is required under the decision.

An appropriate request for clarification of the decision will be sent to the other party for response. We will send your clarification request and any response to the arbitrator, who may either clarify the decision or let the decision stand as written. Before making a decision on the clarification request, the arbitrator may request a telephone conference with all parties.

D. Correcting the Decision or Reasons for Decision

You may request correction of the decision or reasons for decision only if the decision or reasons contain a mistake of fact, contain a miscalculation of figures, or exceed the arbitrator’s authority – as defined below.

A mistake of fact is not a conclusion of the arbitrator with which you disagree; it is a true error in an objective fact such as a date, time, place or name, and may justify correction only if it concerns the essence of the decision.

A miscalculation of figures is not a dollar figure you consider to be unfair; it is an arithmetic error.

The arbitrator has exceeded his or her authority if the award does not fall within the arbitrator’s authority under these Rules or the terms of the Class Action Settlement.

A request for correction of a decision must be in writing and received by BBB National Programs before the time performance is required by the decision.

If your written statement to us is an appropriate request for correction, it will be handled in the same manner as a clarification request.

E. Decision is Impossible to Perform or to Perform on Time

If any party believes the arbitrator’s decision cannot be performed within the established time limit or at all, that party should immediately inform us in writing. We will process your submission in the same manner as a request for clarification.
The arbitrator may request additional evidence or do anything necessary to confirm or deny the claim of impossibility of performance. If the arbitrator confirms such impossibility, the original decision may then be changed to include any remedy falling within the scope of these Rules.

If Kia has exceeded the time for performance specified in the decision, the Claimant should notify us in writing. We will immediately contact Kia and attempt to determine the reasons for its noncompliance.

**F. Mathematical Errors/Correction**

BBB National Programs reserves the right to correct obvious mathematical errors in the decision and/or obvious errors in the description of any person, thing or monetary amount.

**G. Suspending the Time to Perform**

If a party submits to us a written statement relating to clarification, correction or impossibility of performing the decision, the time for performance of the decision shall be suspended until the issue is resolved.

**H. After decision is Issued**

BBB National Programs will send the arbitrator’s decision to the Claimant and Kia. Once the decision has been issued:

a) The parties will be bound to abide by the decision and comply with its terms.

b) If Kia fails to perform according to the arbitrator’s decision, the Claimant should notify BBB National Programs, who will then notify Class Counsel and Kia’s Counsel.

**15. TIMELY OBJECTIONS**

Any failure to follow these Rules that may significantly affect the independence, impartiality or fairness of the arbitration process should be brought to the attention of BBB National Programs at the earliest opportunity.

Any party raising such objections should attempt to document the specific harm cause by the failure to follow these Rules. We may request that party put its objection in writing. We will make a final decision on the appropriate action to be taken if we determine a failure to follow
these Rules has significantly affected the independence, impartiality or fairness of the arbitration process.

16. CONFIDENTIALITY OF RECORDS

It is our policy that records of the dispute resolution process are private and confidential.

BBB National Programs will not release the results of an individual case to any person or group that is not a party to the arbitration unless all parties agree or unless such release is required by state law or regulation or pertinent to judicial or governmental administrative proceedings. This provision shall not apply to Class Counsel, as the Class Action Settlement requires Kia, upon request, to provide Class Counsel with copies of all communications concerning any arbitration review.

BBB National Programs may use information in our records to conduct general research, which may lead to the publication of aggregate data but will not result in the reporting or publication of any personal information provided to us by a party.

17. LEGAL PROCEEDINGS/EXCLUSIONS OF LIABILITY

In submitting to arbitration under these Rules, the parties agree that the arbitrator shall not be subpoenaed by either party in any subsequent legal proceeding.

The parties further agree that BBB National Programs (including its employees) and/or the arbitrator shall not be liable for any act or omission in connection with any Arbitration.

18. INTERPRETATION OF RULES/RIGHTS TO DISCONTINUE ARBITRATION

BBB National Programs reserves the right, consistent with applicable state or federal law and the Class Action Settlement, to make the final decision on procedural questions, the scope of the issues to be arbitrated, eligibility of a claim for arbitration, and any other questions concerning the application and interpretation of these Rules.

BBB National Programs at all times reserves the right to discontinue or decline administration of arbitration for any case(s) due to the behavior of a party or a conflict with the Class Action Settlement or any state or federal law or regulation.