

Class Action Lawsuit Settlement Affects African-American, Hispanic Or Latino Allstate Policyholders



(NAPSA)—A nationwide Settlement has been proposed in a class action alleging that Allstate violated Federal Civil Rights laws in connection with its use of credit report information to price personal lines insurance policies. Allstate denies it did anything wrong and the Court made no determination that Allstate did anything wrong.

Before any Settlement benefits are provided, a Hearing will be held by the United States District Court for the Western District of Texas on December 18, 2006 to decide whether or not to approve the Settlement. More information on the Settlement can be obtained by calling (866) 817-6514, going to the Web site at www.creditusesettlement.com, or writing to DeHoyos Settlement, P.O. Box 9000 #6428, Merrick, NY 11566-9000.

The Settlement Class affects people that meet several criteria:

- Black/African American or of Hispanic or Latino origin; who are
- Currently or formerly insured under an Allstate homeowners, automobile, condominium or renters insurance policy, and were charged more than the lowest premium based on their credit information; or
- Applied for an insurance policy from one Allstate insurer but were issued a policy by another Allstate insurer based on their credit information;

- Received a notice with their insurance policy that 1) Allstate used credit information in determining the outcome of their rates and/or policy; 2) explained that they did not qualify for lower rates or a specific policy based on their credit information; 3) advised them of their rights under the Fair Credit Reporting Act.

If the Settlement is approved, Allstate will: 1) implement a new insurance scoring formula; 2) provide information to Class Members who complete request forms explaining how to obtain a policy that is priced using this new insurance scoring formula; 3) make this new insurance formula publicly available; 4) make a credit education program available designed to benefit Class Members; 5) implement an “appeals” program for customers to appeal insurance scores in extraordinary circumstances; 6) increase the percentage of its multicultural national media spend; 7) make one-time monetary payments to eligible Class Members who complete request forms.

Class Members have the right to object to the Settlement. The objection deadline is November 6, 2006. In order to object or to get more information on the Settlement, you may call (866) 817-6514, visit www.creditusesettlement.com, or write to DeHoyos Settlement, P.O. Box 9000 #6428, Merrick, NY 11566-9000.