

# Exhibit C

**If You Purchased Automotive Vehicle Insurance from Allstate between July 1, 2016 and September 30, 2022, You May Be Eligible for a Payment from a Class Action Settlement.**

*Para una notificación en Español, visitar [www.AllstateCaliforniaAutoRatingSettlement.com](http://www.AllstateCaliforniaAutoRatingSettlement.com).*

A \$25,000,000 Settlement has been reached in a class action lawsuit alleging that Allstate Insurance Company and Allstate Indemnity Company (“Allstate”)<sup>1</sup> used optimization/elasticity of demand (a method of taking into account an individual’s or class’s willingness to pay a higher premium relative to other individuals or classes) as a rating factor when setting insurance rates, and that this method violated California law. Allstate denies the allegations in the lawsuit and denies that it did anything wrong. The Court has not decided who is right. Those included in the Settlement Class have legal rights and options, such as receiving Settlement benefits or excluding themselves from or objecting to the Settlement.

**WHO IS INCLUDED?** Allstate’s records indicate that you are a Settlement Class Member. The Settlement Class includes all current and former Allstate California auto insurance Primary Policy Holders whose total premiums were calculated, at any time on or after July 1, 2016, based on Allstate’s selection of a rating factor relativity exceeding both the Current and Indicated rating factor relativities for certain coverages in connection with the Years Licensed and/or Multipolicy rating factors. Specifically, those Primary Policy Holders include (a) any Primary Policy Holder whose premiums were determined based on licensure for 29 or more years and had Comprehensive coverage, (b) any Primary Policy Holder whose premiums were determined based on licensure of 34 or more years and had Collision coverage, and (c) any Primary Policy Holder who in addition to their auto Policy had a condo, life, and/or mobile home Policy and did not have a renters policy. The Policy or policies held by such multipolicy Primary Policy Holders (group (c)) in addition to their auto Policy are the following: Condo; Mobilehome; Life; Owner + Life; Condo + Life; Mobilehome + Life; Condo + PUP; Mobilehome + PUP; Life + PUP; Owner, Life + PUP; Condo, Life + PUP; Mobilehome, Life + PUP.

“Primary Policy Holder” means each person who has an ownership interest in and financial responsibility for a Policy or Policies during the Class Period. There is one Primary Policy Holder for each Policy issued by Allstate, also known as the first named insured on each Policy issued by Allstate. Other persons insured (i.e., additional named insureds) under a Policy are not Primary Policy Holders.

“Policy” means any private passenger auto insurance Policy issued by Allstate in the state of California.

“Class Period” means the period from July 1, 2016, through September 30, 2022.

**SETTLEMENT BENEFITS.** Allstate will pay \$25 million to a Settlement Fund to make payments or give Policy credits to eligible Settlement Class Members as well as to pay Class Counsel’s attorneys’ fees, costs, notice and administration expenses, and Service Awards. The maximum estimated amounts for the deductions from the \$25 million Settlement Fund are as follows: Class Counsel’s attorneys’ fees (\$ [REDACTED]), costs (\$ [REDACTED]), notice and administration expenses (\$ [REDACTED]) and Service Award (\$5,000). After these fees and costs are deducted from the Settlement Fund, the remaining funds (approximately \$ [REDACTED]) will be divided by the total number of Settlement Class Members (approximately 1,293,698) to calculate the payment amount for each Settlement Class Member. All Settlement Class Members will receive an equal payment

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<sup>1</sup> Although not named as a Defendant in the Action, during the time period covered by the Settlement Allstate Northbrook Indemnity Company issued private passenger auto insurance policies that are covered by the terms of the Settlement and therefore is also a party to the Settlement. Allstate Northbrook Indemnity Company is included in the definition of “Allstate” as used herein.

amount (estimated at \$ [REDACTED]). If the Settlement is approved, payments or Policy credits will *automatically* be made to Settlement Class Members identified in Allstate's records. If you received this notice by email or mail, you do not need to do anything to receive a payment or Policy credit. However, if you are a former Allstate customer you may elect to receive a digital payment, instead of a check, online at [www.AllstateCaliforniaAutoRatingSettlement.com](http://www.AllstateCaliforniaAutoRatingSettlement.com) or by scanning the QR code included below on this notice.

The Settlement also includes additional non-monetary relief which constrains Allstate's ability to implement price optimization in California.

**OTHER OPTIONS.** If you do not want to be legally bound by the Settlement, you must exclude yourself by [REDACTED]. If you do not timely exclude yourself, you will release any claims you have and will not be able to sue Allstate for any claim relating to the lawsuit per the Settlement Agreement and Release as follows:

“As of the Effective Date, Plaintiff and each Settlement Class Member, each on behalf of itself and on behalf of its respective heirs, assigns, beneficiaries and successors (“Releasing Parties”), shall automatically be deemed to have fully and irrevocably released and forever discharged Allstate and each of its present and former parents, subsidiaries, divisions, affiliates, predecessors, successors and assigns, and the present and former directors, officers, employees, agents, insurers, members, attorneys, advisors, consultants, representatives, partners, joint venturers, independent contractors, wholesalers, resellers, distributors, retailers, predecessors, successors and assigns of each of them (“Released Parties”), of and from any claims that were or could have been alleged based on the facts pleaded in the Complaint dated November 5, 2015 and/or any subsequent amended complaint filed in conjunction with the Court's approval of the Settlement (“Released Claims”).”

If you stay in the Settlement, you may object to it by [REDACTED].

If you wish to exclude yourself from the Settlement Class, you must send a letter to the Settlement Administrator including your full name and current address and statement that you wish to exclude yourself from the Settlement Class in *Stevenson v. Allstate Insurance Co., et al.*, Case No. 4:15-cv-04788-YGR (N.D. Cal.).

To be effective you must submit the above information to the following address **postmarked no later than** [REDACTED]:

[Insert address]

This is a firm deadline for requesting exclusion from the proposed Settlement. You cannot ask to be excluded on the phone, by email, or at the website.

The Court will hold a hearing on [REDACTED] to consider whether to approve the Settlement and a request by Class Counsel for attorneys' fees of up to [REDACTED]% of the Settlement Fund plus Class Counsel's costs and expenses, and Service Award to the Class Representative in the amount of \$5,000. You may appear at the hearing, but you are not required to attend. You may also hire your own attorney, at your own expense, to appear or speak for you at the hearing.

For more information regarding the Settlement and a copy of the Judgment (once it is available), visit the [Settlement Website](#).