

Nationwide Automobile Insurance Class Action

Over a span of five years, [Steve Larson](#) represented consumers who had purchased automobile insurance from Nationwide and alleged that the insurer had failed to adequately inform policy holders that they had been charged higher premiums because of their credit scores, as required by the Fair Credit Reporting Act. The trial court granted summary judgment in favor of Nationwide. However, while the Nationwide appeal was pending, the Ninth Circuit issued an opinion in favor of consumers in similar circumstances in *Reynolds v. Hartford Financial Services Group*, 435 F. 3d 1081 (9th Cir. 2006). In 2006, before oral argument in the Nationwide appeal, and prior to the settlement in *Reynolds v. Hartford Financial Services Group*, Nationwide agreed to settle the claims of 65,000 class members for \$19.25 million. The class members did not have to file claims, and were simply mailed checks.

Case Team



Steve Larson
Attorney