

Reynolds vs. Hartford Financial Services Group

Stoll Berne attorney [Steve Larson](#) represented consumers that had purchased automobile insurance policies from Hartford in a class action alleging that Hartford failed to inform policyholders 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 Hartford. On appeal, the Ninth Circuit reversed the trial court, sending the case back to trial. The Ninth Circuit's opinion can be found at *Reynolds vs. Hartford Financial Services Group*, 435 F.3d 1081 (9th Cr. 2006). Shortly after the Ninth Circuit's ruling, the case settled on a claims made basis, in which each class member had to file a claim in order to obtain any recovery. The participation rate by class members was outstanding, perhaps because all class members purchased their insurance through an AARP affinity program. Over 75% of the class members filed claims, resulting in 340,000 class members receiving checks. The total settlement value was in excess of \$85 million.

Case Team



Steve Larson
Attorney