

A class action settlement involving bodily injury claims under Grange auto policies will provide payments to those who qualify

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A settlement has been reached with Grange Mutual Casualty Company and its related property and casualty insurance companies, including Intergriety Mutual (together called Grange), in a lawsuit against them. The settlement provides for payments to people who submit valid claim forms, and you may be eligible.

The Circuit Court of Miller County, Arkansas will have a hearing to decide whether to give final approval to the settlement so that payments can be made. Those included may ask for a payment, exclude themselves from the settlement, object to it, or ask to speak at the hearing. For a detailed notice call 1-888-299-1145 or go to www.GoodingSettlement.com.

WHAT'S THIS ABOUT?

The case involves computer programs called COLOSSUS, COA and InjuryIQ which are used to assist in the determination of some payments for bodily injuries under the uninsured or underinsured motorists (UM/UIM) portions of auto policies. The lawsuit claims that Grange was among a group of insurers that used COLOSSUS, COA, or InjuryIQ to underpay UM/UIM bodily injury claims, and that Grange conspired with the other insurers in the group. Grange denies the allegations. A list of the Grange insurers is available below.

WHO'S INCLUDED?

Grange's records indicate you may be included in the settlement if you received this in the mail. Generally, the settlement includes everyone: (1) who submitted a bodily injury claim under the UM/UIM provisions of a Grange auto policy from January 1, 1999 through December 12, 2007; (2) who received a payment from Grange for the UM/UIM bodily injury claim; and (3) the COLOSSUS software was consulted by Grange in the resolution of the UM/UIM bodily injury claim. See the Detailed Notice for any exceptions to Class Membership.

The settlement includes these Grange property and casualty insurers: Grange Indemnity Insurance Company, Grange Insurance Company of Michigan, Grange Mutual Casualty Company, Grange Property & Casualty Insurance Company, Integrity Mutual Insurance Company, and Trustgard Insurance Company.

WHAT DOES THE SETTLEMENT PROVIDE?

Money is available for eligible people who were paid for UM/UIM bodily injury claims by Grange. Also, Grange has agreed not to use COLOSSUS or the computer programs Claims Outcome Advisor (COA™) and InjuryIQ™ to assist in the determination of certain portions of UM/UIM payments for 5 years.

A Settlement Agreement, available at the website or by calling toll free 1-888-299-1145, describes all of the details about the proposed settlement. The settlement does not mean that Grange did anything wrong, and the Court has not decided that Grange did anything wrong.

HOW MUCH COULD YOU GET?

As part of the settlement, cash payments will be paid to eligible Class

members who timely file a completed claim form. Cash payments will be based on that portion of the previous Grange UM/UIM claim payment called "general damages". General damages are things like pain and suffering, impairment, disfigurement or other similar losses. If you are an eligible class member, your payment will be based on the following formula: The amount of general damages previously paid by Grange for your UM/UIM Bodily Injury Claim will be divided by .87. The result of that calculation will then be decreased by the amount of general damages previously paid. The amount remaining will be the amount of the supplemental payment.

You may not be entitled to payment or your payment may be less than the formula calculation if the total amount previously paid to you or others for bodily injury claims plus the amount you would get under the settlement would exceed the policy limits for a single claimant or for payments to all claimants. See the Detailed Notice on the website for more information about payments to Class members.

HOW DO YOU ASK FOR A PAYMENT?

Complete the enclosed claim form and mail it postmarked by **April 03, 2008**, to the address on the form. You may also get a claim form by calling 1-888-299-1145 or going to www.GoodingSettlement.com.

If you do not timely submit a properly completed, signed and notarized form, you will not be entitled to any possible additional payment.

WHAT ARE YOUR OTHER OPTIONS?

If you don't want a payment from this settlement, and you don't want to be legally bound by it, you must exclude yourself by **February 19, 2008**. If you ask to be excluded, you can't get a payment from this settlement. If you stay in the settlement, you may object to it by **February 19, 2008**. The Detailed Notice explains how to exclude yourself or object.

The Court will hold a hearing in this case (Gooding v. Grange Indemnity Insurance Company, et al.) on **March 04, 2008** to consider whether to approve the settlement, and a request by the lawyers representing Class members for attorneys' fees, costs and expenses of \$3,160,801, to be paid by Grange. The lawyers for the Class will also request that an amount be awarded to Class Representative, Craig Gooding, for serving as Class Representative; such a fee will be deducted from any fees awarded to the lawyers and will not reduce any amounts available to Class Members. You or your own lawyer may ask to appear and speak at the hearing, at your own cost, but you don't have to. If the settlement is approved, it will release Grange from liability for claims alleged in the case. The settlement agreement at www.GoodingSettlement.com explains this fully.

To learn more, call toll free, visit the website or write to Gooding Settlement, PO Box 5270, Portland, OR 97208-5270.

1-888-299-1145

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