

Did you borrow money and was the loan paid off early?

Legal settlements provide payments to people owed refunds on credit insurance.

Para una notificación en Español, llamar o visitar nuestro website.

Settlements have been proposed in class action lawsuits about credit insurance such as credit life, credit disability, GAP, and involuntary unemployment insurance that people paid for when they took out loans for cars and other purposes. The settlements will pay money to those who did not receive the credit insurance refunds they should have when the loan was paid off early.

The Superior Court of Muscogee County, Georgia will have hearings to decide whether to give final approval to the settlements so that payments can be made. The people included may submit claim forms to request a payment, exclude themselves from the settlements, object to them, or ask to speak at the hearings. Get detailed notices by calling toll free, or at the website below.

Who's INCLUDED?

The settlements include anyone who, at any time on or before November 17, 2006, bought a policy from one of the insurers below, paid full premiums at the start of the loan, and did not receive a refund of unearned premiums when the loan was paid off early while the policy was still in force. You are not included if you received benefits from your policy, were refunded any pre-paid premiums, already settled your claims with the defendants and signed a release, your loan was in default, or your debt was discharged in bankruptcy.

WHICH INSURERS?

The insurers involved are North Central Life, American General Assurance Company, Old Line Life Insurance Company, Sooner Life Insurance Company, USLIFE of Arizona, AG Bancassurance, AG Bancassurance Agency Services, American General Indemnity, United States Life Insurance Company, American Centennial Reinsurance Co., Wesco Insurance Reinsurance Co., American Centennial AGBA, Wesco AGBA, Balboa AGBA, General Fidelity Reinsurance AGAC, First Alliance Insurance Company, AI Life, AI Life of NY, AIG Life, AI Life Assurance Company of NY, USLife Corp., The United States Life Insurance Co. in the City of New York, USLIFE Credit Life Insurance Company, and All American Life Insurance Company. Check your policy and the detailed notices or call if you are not sure you are included.

WHAT DO THE SETTLEMENTS PROVIDE?

The settlements provide a full refund of any unearned premiums that you paid plus an additional 15%. Also, at least \$1.25 million will be donated to non-profit organizations approved by the Court. Additionally, the insurers will change their business practices to help customers obtain refunds on credit insurance when loans are paid off early. Settlement agreements, available at www.creditpremiumcase.com or by calling 1-800-896-5685, have the details about the proposed settlements.

HOW DO YOU ASK FOR A PAYMENT?

Call 1-800-598-3078 or go to www.creditpremiumcase.com for a claim form, then fill it out, sign it, and mail it postmarked by **May 24, 2007**, to the address on the form.

YOUR OTHER OPTIONS.

If you don't want a payment from these settlements, and you don't want to be legally bound by them, you must exclude yourself by **March 30, 2007** or you won't be able to sue, or continue to sue, the defendants about the claims in these cases ever again. If you ask to be excluded, you can't get a payment from these settlements. If you stay in the settlements, you may object to them by **March 30, 2007**. The detailed notices explain how to exclude yourself or object.

The Court will hold hearings in these cases, called *Desportes v. American General Assurance Company* (No. SU-04-CV-3637), and *Carter v. North*

Central Life Insurance Company (No. SU-06-CV-3764) on **April 24, 2007** to consider whether to approve the settlements, and a request by the lawyers for fees, costs and expenses of up to a total of \$6.7 million. They will also ask for \$7,500 each for certain people who were appointed to represent Class members. If the settlements are approved the defendants will be released from all liability for the claims. The settlement agreements explain this fully. You or your own lawyer may ask to appear and speak at the hearings, at your own cost, but you don't have to. For more information call toll free, visit the website below, or write to Credit Premium Claims, PO Box 1385, Minneapolis, MN 55440.

What kind of loans?

- ▶ AUTOMOBILES
- ▶ FURNITURE
- ▶ MOTORCYCLES
- ▶ R.V.'s AND MOTOR HOMES
- ▶ BOATS
- ▶ OTHER PERSONAL LOANS