

If you were injured in a collision and Allstate Fire and Casualty Insurance Company paid you the policy limit for uninsured or underinsured motorist coverage on one vehicle, but the policy also covered one or more other vehicles, a class action lawsuit may affect your rights.

A court has authorized this Notice. This is not a solicitation from a lawyer.

- A class action lawsuit known as *Brian Dorazio v. Allstate Fire and Casualty Insurance Company*, Case No. CV-23-00017-PHX-KML, is pending in the United States District Court for the District of Arizona against Allstate Fire and Casualty Insurance Company (“Allstate” or “Defendant”). Plaintiff’s legal claims in the lawsuit arise out of how Allstate paid underinsured or uninsured motorist (“UM/UIM”) claims. Plaintiff alleges Allstate failed to provide the required policy language and notice under Arizona law and, as a result, failed to pay up to the uninsured and underinsured policy limits for each additional vehicle covered by the policy. Allstate denies any wrongdoing. The Court has not decided who is right.
- The Class includes all insureds who provided written notice of intent to pursue a UM/UIM claim to Allstate no earlier than December 1, 2019, up through the date of certification of the Class, who (1) were covered by one or more Allstate policies issued in Arizona to the same purchaser covering multiple vehicles at the time of a covered loss and (2) received UM/UIM benefits in an amount equal to the limits of only one of the UM/UIM coverages under the applicable policy or policies.
- The Court has not decided who is right or wrong. There is no money available now, and there is no guarantee there will be. However, if you are a member of the Class described above, your legal rights are affected, and you have a choice to make now. These rights and options—and the deadlines to exercise them—are explained in this Notice. **Please read this Notice carefully.**

Your Legal Rights and Options		Deadline
Do NOTHING	Stay in this lawsuit. Await the outcome. Give up the right to sue separately. By doing nothing, you keep the possibility of getting money or benefits that may come from a trial or settlement. You will give up your right to sue Allstate separately about the same legal claims in this lawsuit. You will be bound by any future judgment in this lawsuit.	
EXCLUDE YOURSELF	Get out of this lawsuit. Get no benefits if any are available in the future. Keep your right to sue separately. If you ask to be excluded from this lawsuit and money or benefits are later awarded, you will not receive any money or benefits. You will keep any right to file your own lawsuit or be part of any other lawsuit against Allstate at your own expense and with your own lawyer about the same legal claims in this lawsuit.	Postmarked by February 26, 2026

- Plaintiff must prove their legal claims against Allstate in court. If you do not ask to be excluded from the lawsuit and money or benefits are obtained from Allstate, you will be notified about how to receive your benefits.

BASIC INFORMATION ABOUT THE LAWSUIT

1. What is this Notice about?

This Notice explains that the Court has allowed, or “certified,” a class action lawsuit that may affect you if you are an insured who provided written notice of intent to pursue a UM/UIM claim to Allstate no earlier than December 1, 2019, up through the date of certification of the class, who (1) were covered by one or more Allstate policies issued in Arizona to the same purchaser covering multiple vehicles at the time of a covered loss and (2) received UM/UIM benefits in an amount equal to the limits of only one of the UM/UIM coverages under the applicable policy or policies.

Judge Krissa M. Lanham of the United States District Court for the District of Arizona is overseeing this lawsuit. The lawsuit is known as *Brian Dorazio v. Allstate Fire and Casualty Insurance Company*, Case No. CV-23-00017-PHX-KML.

Questions? Go to www.AZUMInsuranceClaims5.com or call 1-877-730-8480.

2. What is the lawsuit about?

Plaintiff's legal claims arise out of how Allstate paid its insureds for UM/UIM motorist claims.

Plaintiff contends that Arizona law requires an insurer to (1) include policy language that disavows the possibility of stacking and (2) provide timely written notice to its insureds that they have the right to select one policy or coverage when they are making a UM/UIM claim. If the insurer does not include the required policy language and provide the required notice, insureds making a UM/UIM claim are entitled to recover up to the policy limits for each vehicle insured, that is, "stack" their insurance coverage. Plaintiff alleges Allstate failed to include the required policy language and provide the required notice to Class Members and was therefore required to stack their insureds' UM/UIM coverage. Plaintiff asserts legal claims against Allstate for breach of contract and bad faith.

3. What is Allstate's response?

Allstate denies that it did anything wrong. No court or other judicial entity has made any judgment or other determination of any wrongdoing by Allstate, or that any law has been violated.

You can read Allstate's Answer to the Complaint at AZUMInsuranceClaims5.com.

4. What is a class action?

In a class action, one or more people (called class representatives) sue on behalf of all people who have similar legal claims. Together, all these people are called a class or class members. One court resolves the issues for all class members, except for class members who timely exclude themselves (opt out) from the class.

5. Has the Court decided who is right?

The Court has not decided whether Plaintiff or Allstate is right. By establishing the Class and providing this Notice, the Court has not decided and is not suggesting that Plaintiff will win or lose this lawsuit. The parties have a chance to prove or disprove their legal claims and/or defenses. Plaintiff must prove their legal claims in court.

6. What is Plaintiff asking for?

Plaintiff is asking for money for the Class Members for Allstate's alleged wrongdoings. Plaintiff is also asking for injunctive relief or equitable relief (a legal term that means Plaintiff is asking Allstate to stop doing the alleged wrongdoings) as decided by the Court, and attorneys' fees and costs for Class Counsel.

7. Is there any money or benefit available now?

No money or benefits are available now. The Court has not decided whether Allstate did anything wrong, and Plaintiff and Allstate have not settled the lawsuit. There is no guarantee money or benefits will be obtained in the future. You will be notified if money or benefits become available.

WHO IS IN THE CLASS

8. Am I part of the Class?

You may be a member of the Class if you are an insured who provided written notice of intent to pursue a UM/UIM claim to Allstate no earlier than December 1, 2019, up through the date of certification of the Class, who (1) were covered by one or more Allstate policies issued in Arizona to the same purchaser covering multiple vehicles at the time of a covered loss and (2) received UM/UIM benefits in an amount equal to the limits of only one of the UM/UIM coverages under the applicable policy or policies.

Within the Class is a subclass, which includes all insureds who received a final denial of stacked UM/UIM coverages no earlier than December 1, 2020, up through the date of the certification of the Class, and were covered by one or more Allstate policies issued in Arizona to the same purchaser covering multiple vehicles at the time of a covered loss who received UM/UIM benefits in an amount equal to the limits of only one of the UM/UIM coverages under the applicable policy or policies.

Questions? Go to www.AZUMInsuranceClaims5.com or call 1-877-730-8480.

9. What if I am still not sure I am in the Class?

If you are still not sure whether you are included in the Class, you can get free help at AZUMInsuranceClaims5.com, by calling 1-877-730-8480, or by contacting the lawyers in this lawsuit at the contact information listed below in Question 14.

YOUR RIGHTS AND OPTIONS

10. What happens if I do nothing at all?

You do not have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit in the future. By doing nothing, you are staying in the Class. If Plaintiff obtains money or benefits in the future, you will be notified about how to get your share. If you do nothing now, you will not be able to sue or continue to sue Allstate—as part of any other lawsuit—about the same legal claims in this lawsuit. You will also be legally bound by the orders and judgments.

11. What happens if I ask to be excluded?

If you ask to be excluded from this lawsuit and money or benefits are later awarded, you will not receive any money or benefits. If you want to sue Allstate on your own regarding the same legal claims in this lawsuit, or already have your own lawsuit against Allstate regarding the same legal claims in this lawsuit and you want to continue with it, you need to ask to be excluded or removed from the Class, sometimes called “opting out” of the Class.

If you start your own lawsuit or continue with an existing lawsuit against Allstate regarding the same legal claims in this lawsuit after you exclude yourself, you will have to hire your own lawyer(s) for that lawsuit, and you will have to prove your legal claims. If you do exclude yourself so you can start or continue your own lawsuit against Allstate, you should talk to your own lawyer soon, because *your legal claims may be subject to a statute of limitations*, meaning that you may face a deadline after which you cannot sue.

12. How do I ask the Court to exclude me from the Class?

To exclude yourself from the Class, you must mail a written request for exclusion, which includes the following:

- a) Your full name, address, and email (if any)
- b) The name and number of this case: *Brian Dorazio v. Allstate Fire and Casualty Insurance Company*, Case No. CV-23-00017-PHX-KML
- c) Your personal physical signature
- d) A clear statement that you want to be excluded from the Class, such as “I hereby request to be excluded from the Class in *Brian Dorazio v. Allstate Fire and Casualty Insurance Company*.”

The exclusion request must be **mailed** to the Notice Administrator at the following address, **postmarked by February 26, 2026**:

Brian Dorazio v. Allstate Fire and Casualty Insurance Company
Notice Administrator
P.O. Box 2777
Portland, OR 97208-2777

You cannot opt out (exclude yourself) by telephone or email.

“Mass” or “class” requests for exclusion filed by third parties on behalf of a “mass” or “class” of Class Members or multiple Class Members will not be allowed.

13. What happens if I exclude myself from the Class?

If you exclude yourself from the Class, you won’t get any money or benefits if they become available in the future. You will not be bound by any judgments the Court makes in this lawsuit. By excluding yourself, you will retain any right you may have to sue Allstate about the legal claims alleged in this lawsuit at your own expense.

Questions? Go to www.AZUMInsuranceClaims5.com or call 1-877-730-8480.

THE LAWYERS REPRESENTING YOU

14. Do I have a lawyer in this case?

Yes, the Court has appointed the following lawyers and law firm as “Class Counsel” to represent you and the Class:

Robert Carey
John DeStefano
Michella Kras
Hagens Berman Sobol Shapiro LLP
11 W. Jefferson Street, Suite 1000
Phoenix, AZ 85003

You may contact Class Counsel by writing to the address above, sending an email to stacking@HBSSLaw.com, or calling 1-602-840-5900.

These lawyers will not request any payment directly from you, but if the suit results in recovery on behalf of any Class Members, these lawyers may request to be paid a portion of the recovery that would otherwise be paid to you. You may hire your own lawyer at your own cost and expense if you want someone other than Class Counsel to represent you in this lawsuit.

15. Should I get my own lawyer?

You do not need to hire your own lawyer because Class Counsel is working on your behalf, but, if you want your own lawyer, you can hire your own lawyer at your own expense. For example, if you hire your own lawyer, you can ask them to appear in Court for you if you want someone other than Class Counsel to speak for you.

16. How will the lawyers be paid?

If Class Counsel gets money or benefits for the class, they may ask the Court for an award of attorneys’ fees and expenses. You will not have to personally pay these attorneys’ fees and expenses. If the Court grants Class Counsel’s request, the attorneys’ fees and expenses will either be deducted from any money obtained for the Class or paid separately by Allstate.

THE LITIGATION

17. How and when will the Court decide who is right?

Class Counsel will have to prove Plaintiff’s legal claims in court, which may result in a trial. A trial has not been scheduled. During a trial, a jury and the Judge will hear all of the evidence to help them reach a decision about whether Plaintiff or Allstate are right about the legal claims in the lawsuit. There is no guarantee that Plaintiff will win or that they will get any money for the Class.

18. Do I have to attend the trial?

Plaintiff’s position is that you do not need to attend the trial if one takes place. Allstate’s position is that attendance may be necessary to determine Class Members’ individual damages. Class Counsel will present the case for Plaintiff and the Class, and lawyers for Allstate will present on their behalf. You or your own lawyer may attend at your own expense.

19. Will I get money after the trial?

If Plaintiff obtains money or benefits as a result of the lawsuit and you remain in the Class, you will be notified about how to participate to receive money or benefits. It is unknown how long this will take.

Questions? Go to www.AZUMInsuranceClaims5.com or call 1-877-730-8480.

GETTING MORE INFORMATION**20. How do I get more information?**

This Notice contains a summary of the lawsuit and the proceedings. You can get additional information by visiting AZUMInsuranceClaims5.com, calling 1-877-730-8480, or writing to the Notice Administrator at the following address:

Brian Dorazio v. Allstate Fire and Casualty Insurance Company
Notice Administrator
P.O. Box 2777
Portland, OR 97208-2777

PLEASE DO NOT CONTACT THE COURT REGARDING THIS NOTICE.

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