

**PLEASE READ THIS NOTICE CAREFULLY. THIS NOTICE IS GIVEN UNDER
CALIFORNIA LAW AND HAS BEEN APPROVED BY ORDER OF THE COURT
DATED AUGUST 3, 2026.**

A class action lawsuit may affect your legal rights if you purchased a California automobile insurance policy underwritten by Integon National Insurance Company (a “National General” branded company) that was rescinded on or after May 14, 2015 based on an alleged failure to disclose a household member on your insurance application. **Please read this notice carefully.**

The case — *Cobos, et al. v. National General Insurance Company et al.*, Case No. CIVDS1914609 — is currently pending before the Honorable Judge Joseph T. Ortiz in the Superior Court of California, San Bernardino County.

In a class action, one or more people sue on behalf of all people who have similar claims. Together, all of these people are called a Class and the individuals are called Class Members. One court resolves the issues for all Class Members, except for those who exclude themselves (opt-out) from the Class.

NATURE OF THE ACTION

Individuals who purchased a California automobile policy underwritten by Integon National Insurance Company that was rescinded on or after May 14, 2015 based on an alleged failure to disclose household members on an insurance application (referred to as “Plaintiffs”) have sued National General Insurance Company, Integon National Insurance Company, and National General Management Corp. (referred to as “Defendants”). Plaintiffs allege that Defendants improperly rescinded policies and denied collision claims for each Class Member. Plaintiffs assert breach of contract and bad faith causes of action under California law and seek damages in the form of recovery of either the insured’s vehicle repair costs or the fair market value of the insured’s vehicle, as well as punitive damages. Defendants deny these allegations and dispute liability. The case is currently set for trial on March 1, 2027.

OPTIONS

At this time, you may either do nothing and remain a member of the Class or request exclusion (“opt-out”) of the Class.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS LAWSUIT:

**OPTION 1:
Remain a
Member of the
Class**

If you elect Option 1, **you do not need to do anything at this time.** It will cost you nothing to remain a member of the Class, and if the judge or jury orders any recovery, you will receive a share of it. However, if Defendants prevail, you will not be able to pursue a separate claim against Defendants arising out of these claims.

	Any judgment obtained on the common issues in this action, whether favorable or not, will bind all Class Members who do not opt-out (exclude themselves) from this proceeding. You may receive a later notice advising you of the outcome of this case and your right to participate in any recovery, if any recovery is ordered. As a member of the Class, you will not be responsible for Class Counsels' attorneys' fees or costs except that the Court may award fees and costs to Class Counsel out of any recovery achieved on behalf of the Class. You may, if you so desire, enter an appearance on your own.
OPTION 2: Opt-Out from the Class	If you elect Option 2 and wish to opt-out (exclude yourself) from this proceeding, you must take affirmative steps to do so. You must mail a written notice stating your desire to do so, postmarked by no later than October 5, 2026, to the following address: Cobos et al. v. National General Insurance Company et al. Litigation Attn: Opt-Outs P.O. Box 58220 Philadelphia, PA 19102 By electing to be excluded, (1) you will not share in any potential recovery that might be obtained by the Class as a result of trial or settlement of this lawsuit; (2) you will not be bound by any decision in this lawsuit favorable to Defendants; and, (3) you may be free to present any claims you have against the Defendants by filing your own lawsuit, at your own cost, and to seek different or additional damages than those being sought by the class. To be valid, each request to opt-out of the Class must (i) state the name, address, email address, and telephone number of the person seeking exclusion; and, (ii) clearly state that the person requests exclusion from the Class in <i>Cobos et al. v. National General Insurance Company et al.</i> Any such request must be signed by the person requesting exclusion. Class Counsel will then notify the Court of any such opt-out requests. Opt-out requests shall not be effective unless they include the above-noted required information and are made within the time period stated above.

THE CLASS DEFINITION

The Court has certified this case as a class action on behalf of all individuals who satisfy the following criteria:

- (1) the individual was a named insured on a California automobile insurance policy that was underwritten by Integon National Insurance Company;

- (2) the individual or another named insured on that individual's policy was involved in an automobile accident while driving an insured vehicle;
- (3) a post-accident claim was made under the policy for losses from that accident;
- (4) the individual had his or her insurance policy rescinded between May 14, 2015, and the present;
- (5) the individual had his or her insurance policy rescinded after a claim was made under the policy;
- (6) the individual had his or her insurance policy rescinded solely for failure to disclose household members on the insurance application; and,
- (7) the individual suffered losses because of the policy rescission.

The Court also defined a Renewal Sub-class as, "All Class Members whose automobile insurance policies renewed during the Class Period."

CLASS COUNSEL

The Court has also appointed the following individuals and law firms to function as counsel for the Class ("Class Counsel"):

The Law Offices of Justin H. King
Jonathan King
Justin King
8301 Utica Avenue, Suite 101
Rancho Cucamonga, CA 92730
NationalGeneralLawsuit@justinkinglaw.com

Shernoff Bidart Echeverria LLP
Michael Bidart
Ricardo Echeverria
Jerry Flanagan
600 South Indian Hill Blvd.
Claremont, CA 91711
NationalGeneralLawsuit@shernoff.com

You have the right to retain your own attorney (although you are not required to do so). If you retain your own attorney, you will be responsible for his or her fees and costs.

MORE INFORMATION

This Notice contains only a summary of the litigation. The operative Complaint, the Court's class certification order, and other relevant documents related to this lawsuit can be accessed at www.NationalGeneralLitigation.com. Please check this site for updates on the status of this action and any further dates set by the Court. If you have any questions, please call the Class Notice Administrator at (888) 886-4340. You may also write to Class Counsel at the addresses provided above. **INQUIRIES SHOULD NOT BE DIRECTED TO THE COURT.**