

## Class Action Settlement Notice

**If you renewed a one-month auto insurance policy through Reliant General Insurance Services and paid a Renewal Service Fee between April 29, 2012 and December 14, 2017, you may be part of a class action settlement.**

*A California court ordered this Notice; This is not a solicitation from a lawyer.  
You are not being sued.*

### **What is the case about, and why are you receiving this Notice?**

Plaintiff Molly Rivera filed a lawsuit in Superior Court for San Diego County alleging that certain Renewal Service Fees charged by Reliant General Insurance Services and Occidental Fire & Casualty Company of North Carolina (“Defendants”) were not disclosed properly under California law. *Molly Rivera v. Reliant General Insurance Services, Inc., et al.*, Case No. 37-2016-00014373-CU-BT-CTL. Renewal Service Fees are the \$9 fee—referred to on billing statements as a “Service Fee”—that are paid at the beginning of a new policy term by Class Members who renewed their insurance policy, and who paid their premium in full.

Defendants deny any liability, wrongdoing, or damages. Ms. Rivera and Defendants agree that it is desirable that this Lawsuit be settled.

Defendants’ records show that you are a potential Class Member. The Class is composed of all holders of policies—insured by Occidental Fire & Casualty Company of North Carolina and sold through Reliant General Insurance Services—who paid their premium in full when renewing their Policy, and who paid one or more Renewal Service Fees from April 29, 2012 to December 14, 2017.

### **What are the benefits of the Settlement?**

If approved by the Court, Defendants will pay a settlement fund totaling \$292,500. Class Members are eligible to receive a pro rata share of the settlement fund that remains after payment of settlement administration expenses, attorneys’ fees and costs, and any service award to Ms. Rivera.

### **What are your options?**

<b>If you want to participate in the settlement</b>	<ul style="list-style-type: none"><li>• Do nothing.</li><li>• You will automatically receive a check for your share of the settlement benefits, but you will give up your right to sue Defendants about the claims in this case.</li></ul>
<b>If you want to be excluded from the settlement</b>	<ul style="list-style-type: none"><li>• Visit the settlement website, <a href="http://www.RiveraInsuranceSettlement.com">www.RiveraInsuranceSettlement.com</a>, and follow the steps to be excluded (“opt out”).</li><li>• You must submit an opt-out form to the Administrator by May 10, 2018.</li><li>• You will not receive any money as part of this settlement, but you will retain any rights you may have to sue Defendants for the claims in this case.</li></ul>
<b>If you want to object to the settlement</b>	<ul style="list-style-type: none"><li>• Visit the settlement website, <a href="http://www.RiveraInsuranceSettlement.com">www.RiveraInsuranceSettlement.com</a>, and follow the steps to file an objection.</li><li>• You must submit your objection to the Court in writing, and serve it on the Parties by May 10, 2018.</li><li>• The Court will hold a fairness hearing on May 25, 2018 at 11:00 a.m. in Department 67 of the Superior Court for the State of California, County of San Diego, located at 330 West Broadway, San Diego, CA 92101.</li><li>• You may attend the fairness hearing or hire an attorney to appear for you at your own expense, but you are <i>not</i> required to do so.</li></ul>

## **Fairness Hearing**

The Court will hold a fairness hearing on May 25, 2018 at 11:00 a.m. in Department 67 of the Superior Court for the State of California, County of San Diego, located at 330 West Broadway, San Diego, CA 92101 to decide: (1) whether the proposed settlement is fair, reasonable and adequate; (2) whether the Final Order and Judgment should be entered and the claims against Defendants should be dismissed with prejudice; and (3) whether to approve Class Counsel's application for attorneys' fees of up to 30% of the settlement fund, costs not to exceed \$18,000, and a service award for Ms. Rivera not to exceed \$1,500. If approved, these fees and awards will be paid from the settlement fund. You will **not** owe any money for these fees, costs, or awards.

You may appear at the hearing if you want to, but you are **not** required to. You may also hire an attorney to appear for you in this case at your own expense, but are **not** required to.

### **What if I have questions?**

For more information, please see the settlement website at [www.RiveraInsuranceSettlement.com](http://www.RiveraInsuranceSettlement.com). The website contains the Settlement Agreement, the Release and Released Claims, the identity of Class Counsel, a list of Frequently Asked Questions, a form for opting out, instructions for filing an objection to the settlement, and other case-related documents. If you do not have access to the internet and would like hard copies of materials mailed to you, please call 1-855-505-1075 and request a copy.

The mailing of this Notice to you was authorized by the San Diego County Superior Court. Do not contact the Court or the Clerk's Office for more information. If you have any questions, please contact Class Counsel.