

If you bought rental car insurance coverage from Midway Rent A Car at any time between May 25, 2008, and February 23, 2013, and did not rent again from Midway after February 23, 2013, a class action lawsuit may affect your rights.

A California Court authorized this notice. This is not a solicitation from a lawyer.

YOUR LEGAL RIGHTS AND OPTIONS

What is this?	The Court has certified this lawsuit as a class action. The lawsuit challenges the amounts charged for rental car insurance coverage.
Do Nothing	Stay in the lawsuit. Await the outcome. Give up your ability to sue Defendants individually. If you do nothing and stay in the lawsuit, you may receive money or benefits that may come after trial or settlement. But, you give up any rights to sue Defendants separately concerning the same legal claims as this lawsuit.
Exclude Yourself	Get out of this lawsuit. Get no benefits from this lawsuit. Keep your right to sue Defendants separately. If you exclude yourself, you will no longer be part of this lawsuit. If money or benefits are later awarded, you will receive none. But, you keep any rights to sue Defendants separately concerning the same legal claims.

BASIC INFORMATION

1) What is this lawsuit about?

This lawsuit is about the fees charged when a customer of Midway Rent A Car, Inc. elects rental car insurance. The Class Representatives claim that Midway Rent A Car, Inc., as the rental car agent of National Specialty Insurance Company and KnightBrook Insurance Company, and in conjunction with Knight Management Insurance Services, LLC, charged customers more for rental car insurance than the rates approved by the California Insurance Commissioner and/or failed to disclose that the amount charged exceeded the approved rate. Based upon these claims, the Class Representatives are asking for changes in Defendants' practices and for restitution related to the fees charged. Defendants deny these allegations and contend no unapproved fees were charged or concealed.

The Court has not decided whether the Class Representatives or Defendants are correct. Lawyers must prove the claims against Defendants at trial. The trial date has not yet been set.

2) Who is included in the Class?

You may be a member of the Class if you bought rental car insurance from Midway between May 25, 2008, and February 23, 2013, and did not rent again from Midway after February 23, 2013.

YOUR RIGHTS AND OPTIONS

You have to decide whether to stay in the Class or ask to be excluded and you have to decide this now.

3) What happens if I do nothing?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. By doing nothing, you are staying in the Class. If you do not exclude yourself before March 1, 2016, and you

subsequently enter into an agreement to arbitrate any claims with any of the Defendants, such an agreement will not affect your membership in this Class with regards to your claims subject to this Notice. If you stay in and the Class is awarded money or benefits, either as a result of a judgment or settlement, you will be notified about how to apply for a share. Keep in mind that if you do nothing now, regardless of whether the Class Representatives win or lose, you will not be able to separately sue, or continue to sue Defendants about the same legal claims that are the subject of this lawsuit. You will also be legally bound by all of the Orders the Court issues and judgments the Court makes in this class action.

4) Why would I exclude myself?

If you exclude yourself from the Class – which is sometimes called “opting-out” of the Class – you won't get any money or benefits from this lawsuit. However, you may then be able to separately sue or continue to sue Defendants for the legal claims that are the subject of this lawsuit. If you exclude yourself, you will not be legally bound by the Court's judgments in this class action. If you start your own lawsuit against Defendants after you exclude yourself, you'll have to hire and pay your own lawyer for that lawsuit, and you'll have to prove your claims. If you do exclude yourself so you can start or continue your own lawsuit against Defendants, you should talk to your own lawyer soon, because your claims may be subject to a statute of limitations.

5) How do I exclude myself?

To exclude yourself from the Class, you must notify the Court at the address identified below in writing no later than March 1, 2016. Your request for exclusion must contain: (1) the name of this lawsuit *Angelone v. Midway Rent A Car, Inc. et al.*, No. BC485275; (2) your full name and current address; (3) a clear statement of intention to exclude yourself such

QUESTIONS? VISIT WWW.PHOENIXCLASSACTION.COM/MIDWAYINSURANCELITIGATION
PLEASE DO NOT CALL OR WRITE TO THE COURT FOR INFORMATION OR ADVICE.

as “I wish to be excluded from the Class”; and (4) your signature. Requests for exclusion must be postmarked no later than March 1, 2016 and sent to:

Superior Court of the State of California
Midway Rental Car Insurance Premium
Litigation c/o Phoenix Class Action, P.O. Box
27907, Santa Ana, Ca. 92799

6) Do I have a lawyer in this case?

The Court decided that the law firms of Kearney Littlefield LLP and Ringler Schmidt, A Law Corporation are qualified to represent you and all Class Members. These law firms are experienced in handling class actions. More information about Class Counsel is available at: www.kearneylittlefield.com and www.ringlerschmidt.com.

7) Should I get my own lawyer?

If you want to remain a member of the Class, but you do not wish to be represented by the appointed Class counsel, you may enter an appearance through your own attorney at your own expense. To do so, you must file an Entry of Appearance with the Clerk of the Court. You will remain a Class Member with representation by your own attorney and you will be responsible for the fees and costs of your attorney.

8) How will the lawyers be paid?

If Class Counsel get money or benefits for the Class, they may ask the Court for fees and expenses. You won't have to pay these fees and expenses. If the Court grants Class counsel's request, the fees and expenses would be either deducted from any money obtained for the Class or paid separately by Defendants.

9) How and when will the Court decide who is right?

As long as the case isn't resolved by a settlement, Class Counsel will have to prove the claims through summary judgment or at trial. The trial has not yet been set. If you want to attend, please call Class Counsel to confirm the date, department, and time for the summary judgment and/or trial.

10) Do I have to come to the trial?

You do not need to attend the trial. Class counsel will present the case for the Class Members, and Defendants will present the defenses. You are welcome to come at your own expense. If you wish to participate in the trial, you should contact Class Counsel.

11) Will I get money after the trial?

If the Class obtains money or benefits as a result of a judgment or a settlement, you will be notified about how to participate. We do not know how long this will take.

12) Additional Information

Complete copies of the pleadings, orders and other documents filed in this litigation may be examined and copied at any time during regular office hours at the offices of the Clerk of the

Court, Los Angeles Superior Court, 600 S. Commonwealth Ave, Los Angeles, CA 90005. The case is titled *Angelone v. Midway Rent A Car, Inc.*, No. BC485275. Certain documents and other information are also available on the Internet at

www.phoenixclassaction.com/MidwayInsuranceLitigation. If you have any questions concerning any matter raised in this notice, or wish to provide us with your current name or address, please call 800-658-7607, or write to Class counsel at:

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DATED: 1/29/2015

BY ORDER OF THE SUPERIOR COURT OF
THE STATE OF CALIFORNIA, COUNTY OF
LOS ANGELES