

If you are an Individual who was notified by TRISTAR Insurance Group, Inc. that your Personally Identifiable Information was potentially compromised in a November 2022 Data Incident, a Class Action Settlement may affect your rights.

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

- A settlement has been proposed in a class action lawsuit against TRISTAR Insurance Group, Inc., (“TRISTAR”) relating to a November 2022 Data Incident during which there was unauthorized access to certain information related to certain TRISTAR customers (the “Data Incident”). TRISTAR denies all claims alleged against it and denies all charges of wrongdoing or liability. The Settlement is not an admission of wrongdoing or an indication that TRISTAR has violated any laws, but rather a settlement of the disputed claims.
- If you received a notification from TRISTAR about the November 2022 Data Incident, you are included in this Settlement as a “Settlement Class Member.”
- The Settlement provides for up to \$1,000,000.00 in monetary relief for Settlement Class Members, as well as Credit Monitoring and Identity Theft Protections (*see* questions 7–10). In addition, TRISTAR will pay for the costs of Notice and Settlement Administration, Attorneys’ Fees and Expenses awarded by the Court, and Service Awards to the Settlement Class Representatives awarded by the Court.
- Your legal rights are affected regardless of whether you do or do not act. Read this notice carefully. For complete details, visit www.TristarDataSettlement.com or call toll-free 1-877-318-1799.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
SUBMIT A CLAIM FORM BY: July 15, 2026	Submitting a valid Claim Form is the only way you can receive Settlement Benefits.
EXCLUDE YOURSELF FROM THE SETTLEMENT BY: June 15, 2026	If you exclude yourself from this Settlement, you will not receive any benefits from the Settlement, but you also will not release your claims against TRISTAR related to the Data Incident. If you exclude yourself from the Settlement, you may not object to the Settlement.
OBJECT TO THE SETTLEMENT BY: June 15, 2026	To object to the Settlement, you can write to the Court with reasons why you do not agree with the Settlement. You may ask the Court for permission for you or your attorney to speak about your objection at the Fairness Hearing at your own expense.
DO NOTHING	If you do nothing, you will not receive any benefits from the Settlement. You will also give up certain legal rights.

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BASIC INFORMATION

1. Why is this Notice being provided?

The Court directed that this Notice be provided because you have a right to know about a proposed settlement that has been reached in this class action lawsuit and about all of your options before the Court decides whether to grant final approval of the Settlement. If the Court approves the Settlement, and after objections or appeals, if any, are resolved, the Settlement Administrator appointed by the Court will distribute the Settlement Benefits to Settlement Class Members who submitted a valid claim. This Notice explains the lawsuit, the Settlement, your legal rights, what payments are available, who is eligible for them, and how to get them.

The Court overseeing this case is the Tulsa County District Court for the State of Oklahoma. The case is known as *Riggs et al. v. TRISTAR Insurance Group, Inc.*, Case No. CJ-2025-00745. Bruce Riggs and Brett Garrote, the individuals who brought this Action, are called the Plaintiffs or Settlement Class Representatives, and the entity sued, TRISTAR Insurance Group, Inc. or TRISTAR, is called the Defendant.

2. What is this lawsuit about?

The Plaintiffs claim that TRISTAR is liable for the Data Incident and have asserted legal claims against TRISTAR. TRISTAR denies each and all of the claims and contentions alleged against it in the Action. TRISTAR denies all charges of wrongdoing or liability as alleged, or which could be alleged, in the Action.

For more information and to review the complaints filed in this Action, visit www.TristarDataSettlement.com.

3. What is a class action Settlement?

In a class action, one or more people called Plaintiff or Plaintiffs sue on behalf of people who have similar claims. Together, these people are called a Settlement Class or Settlement Class Members. One court and one judge resolve the issues for all Settlement Class Members, except for those who exclude themselves from the Settlement Class.

4. Why is there a Settlement?

The Court did not decide in favor of the Plaintiffs or TRISTAR. Instead, both sides agreed to the Settlement. The Settlement avoids the cost and risk of a trial and related appeals, while providing benefits to Settlement Class Members. The Class Representatives appointed to represent the Settlement Class, and the attorneys for the Settlement Class, called Class Counsel, think the Settlement is best for all Settlement Class Members. This Settlement does not mean that TRISTAR did anything wrong.

WHO IS INCLUDED IN THE SETTLEMENT?

5. How do I know if I am part of the Settlement?

The Settlement Class includes all individuals residing in the United States whose Personally Identifiable Information was compromised in the Data Incident to whom TRISTAR sent a Notice of Data Incident on or around February 1, 2024.

Settlement Class Members were also sent notice of this class action Settlement via mail. If you received notice of this Settlement, you are eligible to receive Settlement Benefits. If you are still not sure whether you are a Settlement Class Member, you can contact the Settlement Administrator by calling toll-free at 1-877-318-1799 or by visiting the Settlement Website at www.TristarDataSettlement.com.

6. Are there exceptions to being included in the Settlement?

Yes. The Settlement Class specifically excludes: (i) TRISTAR or any related entities, and their officers and directors; (ii) all Settlement Class Members who timely and validly request exclusion from the Settlement Class; (iii) any members of the judiciary who are or have presided over the instant Action and members of their families and staffs; and (iv) any other person found by a court of competent jurisdiction to be guilty under criminal law of initiating, causing, aiding or abetting the criminal activity occurrence of the Data Incident or who pleads *nolo contendere* to any such charge.

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

7. What does the Settlement provide?

The Settlement provides for both Settlement Award payments and credit monitoring and identity theft protection. Settlement Awards are subject to an aggregate cap of \$1,000,000.00. In addition, TRISTAR will pay for claimed credit monitoring and identity theft protections, the costs of Notice and Settlement Administration, Attorneys' Fees and Expenses awarded by the Court, and Service Awards to the Settlement Class Representatives awarded by the Court. Please visit www.TristarDataSettlement.com for complete information about the Settlement Benefits.

- **Payments:**
 - (a) Up to \$500 for an **Out-of-Pocket Expenses Payment**, up to \$100 in **Lost Time Payment**, and/or up to \$5,000 in **Extraordinary Loss Payment**.

OR

- (b) an **Alternative Cash Payment** in the amount of \$100 to California Subclass Settlement Class Members or \$40 to non-California Subclass Settlement Class Members.

AND

- **Credit Monitoring:** All Settlement Class Members shall be eligible to receive up to three (3) years of triple bureau credit monitoring services.

8. What payments can Settlement Class Members receive?

All Settlement Class Members who submit a valid, complete, and timely Claim using the Claim Form are eligible for the following Settlement Awards: Out-of-Pocket Expenses, Lost Time, and Extraordinary Losses OR an Alternative Cash Payment.

Out-of-Pocket Expenses Payment. Settlement Class Members are eligible to receive reimbursement for documented Out-of-Pocket Expenses, if not already reimbursed through any other source and incurred as a result of TRISTAR's Data Incident, not to exceed \$500 per Settlement Class Member.

Lost Time Payment. Settlement Class Members are eligible to recover up to \$100 (reimbursed at \$25 per hour and up to \$100 in total). To claim this benefit, Settlement Class Members must attest under penalty of perjury that they spent the claimed time addressing issues raised by the Data Incident and attest to their hourly rate.

Extraordinary Loss Payment. Settlement Class Members are also eligible to recover up to \$5,000 if the Settlement Class Member suffered identity theft or fraud. To claim this benefit, Settlement Class Members must submit a Claim, under penalty of perjury, with accompanying documentation, verifying an Extraordinary Loss as a result of the Data Incident.

Alternative Cash Payment. In lieu of the above payments, Settlement Class Members in the California Subclass can elect to receive an Alternative Cash Payment of \$100 and non-California Subclass Settlement Class Members can elect to receive an Alternative Cash Payment of \$40. No documentation is required to make this Claim.

Settlement Class Members with Out-of-Pocket Expenses or Extraordinary Losses must submit documentation supporting their Claims. This can include receipts or other documentation not "self-prepared" by the claimant that document the costs incurred. "Self-prepared" documents such as handwritten receipts are, by themselves, insufficient to receive reimbursement, but can be considered to add clarity or support other submitted documentation.

9. What is the Alternative Cash Payment?

In lieu of the above Payments, Settlement Class Members in the California Subclass can elect to receive an Alternative Cash Payment of \$100 and non-California Subclass Settlement Class Members can alternatively elect to receive an Alternative Cash Payment of \$40.

10. What is included in the Credit Monitoring Services?

Settlement Class Members who submit a Claim Form can elect to enroll in three (3) years of three bureau Credit Monitoring Services. Credit Monitoring Services include monitoring of all three credit bureaus, managed fraud assistance, a \$1,000,000 insurance reimbursement policy, and assistance in implementing further protections, including freezing and unfreezing credit.

These services will be made available to all Settlement Class Members who choose to enroll regardless of whether they make a Claim for the Out-of-Pocket Expenses Payment, the Lost Time Payment, the Extraordinary Loss Payment, or the Alternative Cash Payment.

A unique redemption code that allows Settlement Class Members to enroll in these services will be sent to each Settlement Class Member who submits a valid Claim for such services after the Court approves the Settlement as final and after any appeals are resolved.

11. Has TRISTAR implemented any additional security measures?

TRISTAR represents that it has already taken, and will continue to implement, numerous measures to further enhance its data security, including but not limited to enhancements in data management, identity protection, cloud security and threat detection capabilities, which are estimated to have cost TRISTAR \$150,000 (“Business Practices Changes”). The costs paid by TRISTAR for such Business Practices Changes are separate and apart from any funds provided by TRISTAR for Settlement Awards made available to Settlement Class Members.

HOW TO GET BENEFITS—SUBMITTING A CLAIM FORM

12. How do I get benefits from the Settlement?

In order to receive Credit Monitoring or a Settlement Payment, you must complete and submit a Claim Form. Claim Forms are available at www.TristarDataSettlement.com, or you may request one by mail by calling 1-877-318-1799. Read the instructions carefully, fill out the Claim Form, and submit the Claim Form online, or mail it postmarked no later than **July 15, 2026** to: Tristar Data Settlement, PO Box 1908, Baton Rouge, LA 70821.

13. How will claims be decided?

The Settlement Administrator will decide whether the information provided on the Claim Form is complete and valid. The Settlement Administrator may require additional information from any claimant. If the Settlement Administrator requires additional information from you and you do not provide it in a timely manner, your Claim may not be paid at the Settlement Administrator’s discretion.

14. When will I get my payment?

The Court will hold a Fairness Hearing at 9:00 a.m. CT on June 23, 2026 to decide whether to approve the Settlement. Even if the Court approves the Settlement, there may be appeals, and resolving them may take additional time. It also takes time for all the Claim Forms to be processed, depending on the number of Cclaims submitted and whether any appeals are filed. Please be patient. If you have further questions regarding payment timing, you may contact the Settlement Administrator by emailing info@TristarDataSettlement.com.

REMAINING IN THE SETTLEMENT

15. Do I need to do anything to remain in the Settlement?

You do not have to do anything to remain in the Settlement, but if you want to receive Credit Monitoring Services or a payment from the Settlement, you must submit a Claim Form online or postmarked by **July 15, 2026**.

If you do nothing, you will **not** receive Credit Monitoring Services or be eligible to receive a payment. You will also give up certain legal rights.

16. What am I giving up as part of the Settlement?

If the Settlement becomes final, you will give up your right to sue TRISTAR for the claims being resolved by this Settlement. The specific claims you are giving up against TRISTAR and the claims you are releasing are described in the Settlement Agreement, available at www.TristarDataSettlement.com. The Settlement Agreement describes the Released Claims with specific descriptions, so read it carefully. If you have any questions about what claims you are giving up and which parties you are releasing, you can talk to the law firms listed in Question 21 for free or you can, of course, talk to your own lawyer at your own expense.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want any benefits from this Settlement, and you want to keep the right to sue TRISTAR about issues in the Action, then you must take steps to get out of the Settlement Class. This is called excluding yourself from – or is sometimes referred to as “opting-out” of – the Settlement Class.

17. If I exclude myself, can I still get payment from the Settlement?

No. If you exclude yourself from the Settlement, you will not be entitled to any benefits of the Settlement, but you will not be bound by any judgment in this case.

18. If I do not exclude myself, can I sue TRISTAR for the same thing later?

No. Unless you exclude yourself from the Settlement, you give up any right to sue TRISTAR for the claims that this Settlement resolves. You must exclude yourself from the Settlement Class to start your own lawsuit or to be part of a different lawsuit relating to the claims in this case.

19. How do I get out of the Settlement?

To exclude yourself from the Settlement, you must send a letter by mail stating that you want to be excluded from the Settlement in *Riggs, et al. v. TRISTAR Insurance Group, Inc.*, Case No. CJ-2025-00745, Tulsa County District Court for the State of Oklahoma. Your letter must also include your full name, current address, a statement that you want to be excluded from the Action, and signature. You must mail your exclusion request postmarked no later than **June 15, 2026** to:

Tristar Data Settlement
PO Box 1908
Baton Rouge, LA 70821

Settlement Class Members will only be able to submit an opt-out request on their own behalf; mass or class opt-outs are not permitted.

THE LAWYERS REPRESENTING YOU

20. Do I have a lawyer in this case?

Yes. The Court appointed the following attorneys as “Class Counsel” to represent the Settlement Class:

<u>CLASS COUNSEL</u>	
MIGLIACCIO & RATHOD LLP Nicholas A. Migliaccio Jason Rathod Saran Q. Edwards 412 H Street NE Suite 302 Washington, DC 20002 T: (202) 470-3520 nmigliaccio@classlawdc.com jrathod@classlawdc.com sedwards@classlawdc.com	KAZEROUNI LAW GROUP, APC Abbas Kazerounian Mona Amini 245 Fischer Avenue, Unit D1 Costa Mesa, California 92626 T: (800) 778-2065 ak@kazlg.com mona@kazlg.com

You will not be charged for contacting Class Counsel. If you want to be represented by your own lawyer, you may hire one at your own expense.

21. How will Class Counsel be paid?

Class Counsel will ask the Court to award Attorneys' Fees, and Expenses in an amount not to exceed four hundred and fifty thousand dollars (\$450,000.00). Class Counsel will also seek Service Awards in the amount of two thousand dollars (\$2,000.00) to each of the two (2) Settlement Class Representatives.

The Court may award less than these amounts. Attorneys' Fees, and Expenses, as well any Service Awards approved by the Court for the Settlement Class Representatives, will be paid separately by TRISTAR and will not affect the Settlement Benefits available to Settlement Class Members.

OBJECTING TO THE SETTLEMENT

22. How do I tell the Court that I do not like the Settlement?

If you are a Settlement Class Member, you can object to the Settlement if you do not like or agree with the Settlement or some part of it. You can give reasons why you think the Court should not approve the Settlement. The Court will consider your views before deciding to finally approve the Settlement.

Objections must include: the name or caption of the Action, i.e., *Riggs, et al. v. TRISTAR Insurance Group, Inc.*, Case No. CJ-2025-00745, Tulsa County District Court for the State of Oklahoma and:

- i. your full name, address, email address, and telephone number;
- ii. an explanation of the basis upon which you claim to be a Settlement Class Member;
- iii. all grounds for the objection, accompanied by any legal support for the objection;
- iv. the identity of all counsel who represent you, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the Settlement, the fee application, or the application for Service Awards;
- v. the identity of all counsel representing you who will appear at the Fairness Hearing;
- vi. any and all agreements that relate to the objection or the process of objecting, whether written or verbal, between you or your counsel and any other person or entity;
- vii. a list of any persons who will be called to testify at the Fairness Hearing in support of the objection;
- viii. a statement confirming whether you intend to personally appear and/or testify at the Fairness Hearing; and
- ix. your signature on the written objection (an attorney's signature is not sufficient).

To be timely, any written objection to the Settlement must (i) be submitted to the Court by filing the written objection through the Court's Case Management/Electronic Case Files ("CM/ECF") system, or by mailing the written objection to the Clerk of Court, Tulsa County District Court, 500 South Denver, Tulsa, OK 74103, 2nd Floor, and contain the case name and docket number, i.e., *Riggs, et al. v. TRISTAR Insurance Group, Inc.*, Case No. CJ-2025-00745, Tulsa County District Court for the State of Oklahoma, no later than the Objection Date or by filing the written objection in person at any location of the Court; and (ii) be mailed first class postage prepaid to Class Counsel and TRISTAR's counsel and filed or postmarked no later than the Objection Deadline of **June 15, 2026**.

Upon respective Proposed Class Counsel via mail and email at:

MIGLIACCIO & RATHOD LLP

Nicholas A. Migliaccio, Jason Rathod, and Saran Q. Edwards
412 H St NE, Suite 302
Washington, DC 20002
Tel: (202) 470-3520
nmigliaccio@classlawdc.com

jrathod@classlawdc.com
sedwards@classlawdc.com

&

KAZEROUNI LAW GROUP, APC

Abbas Kazerounian and Mona Amini
245 Fischer Avenue, Unit D1
Costa Mesa, California 92626
Tel: (800) 778-2065
ak@kazlg.com
mona@kazlg.com

Upon TRISTAR’s counsel via mail and e-mail at:

MULLEN COUGHLIN LLC

James Monagle
Mullen Coughlin LLC
500 Capitol Mall, Suite 2350
Sacramento, CA 95814
Tel: (267) 930-1529
jmonagle@mullen.law

Any Settlement Class Member who fails to comply with the requirements for objecting shall waive and forfeit any and all rights he or she may have to appear separately and/or to object to the Settlement Agreement and shall be bound by all the terms of the Settlement Agreement and by all proceedings, orders and judgments in the Action. The exclusive means for any challenge to the Settlement Agreement shall be through the provisions set forth above and in the Settlement Agreement, which can be found here: www.TristarDataSettlement.com.

23. What is the difference between objecting to and excluding myself from the Settlement?

Objecting is telling the Court that you do not like something about the Settlement. Excluding yourself is telling the Court that you do not want to be part of the Class in this Settlement. If you exclude yourself from the Settlement, you have no basis to object or submit a Claim Form because the Settlement no longer affects you.

THE COURT’S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you do not have to. You cannot speak at the hearing if you exclude yourself from the Settlement.

24. When and where will the Court decide whether to approve the Settlement?

The Court will hold a Final Fairness Hearing at 9:00 a.m. CT on June 23, 2026 in Tulsa County District Court, located at 500 South Denver, Tulsa, OK 74103. At the hearing, the Court will consider whether the proposed Settlement is fair, reasonable, and adequate. The Court may also consider Class Counsel’s request for an award of Attorneys’ Fees and Expenses not to exceed \$450,000.00, and Service Awards not to exceed \$2,000.00 for each of the Settlement Class Representatives. The Court will take into consideration any timely sent written objections and may also listen to anyone who has requested to speak at the hearing (see Question 22).

25. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to attend the Fairness Hearing at your own expense. If you file an objection, you do not have to come to Court to talk about it. You may also hire your own lawyer to attend, at your own expense, but you are not required to do so.

26. May I speak at the Fairness Hearing?

Yes, you may ask the Court for permission to speak at the Fairness Hearing. To do so, you must follow the instructions provided in Question 22 above. You cannot speak at the hearing if you exclude yourself from the Settlement.

IF YOU DO NOTHING

27. What happens if I do nothing?

If you do nothing, you will not receive credit monitoring services or be eligible to receive a payment from this Settlement. If the Court approves the Settlement, and you do nothing, you will be bound by the Settlement Agreement. This means you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against TRISTAR or the Released Persons about the issues involved in this lawsuit, resolved by this Settlement, and released by the Settlement Agreement.

GETTING MORE INFORMATION

28. Are more details about the Settlement available?

Yes. This Notice summarizes the proposed Settlement. More details are in the Settlement Agreement, which is available at www.TristarDataSettlement.com, or by writing to the Settlement Administrator at:

Tristar Data Settlement
PO Box 1908
Baton Rouge, LA 70821
info@TristarDataSettlement.com

29. How do I get more information?

For more information, please visit www.TristarDataSettlement.com or call toll-free 1-877-318-1799. You can also contact the Settlement Administrator by mail at the above address, or email at info@TristarDataSettlement.com.

Please do not call the Court or the Clerk of the Court for additional information.