

# California Appellate Court Certifies Class Action Against National General Insurance for Alleged Bad Faith Practices

*California court certifies class action vs. National General Insurance for alleged bad faith claim denials, enabling thousands of policyholders to seek justice.*

RANCHO CUCAMONGA, CA, UNITED STATES, July 15, 2025

/EINPresswire.com/ -- In a major legal victory for consumers, the California Court of Appeal, Fourth Appellate District, Division Three, has officially certified a class action lawsuit against National General Insurance Company. This ruling paves the way for potentially thousands of policyholders to seek justice over what plaintiffs allege were systemic bad faith insurance practices.



The Law Offices of Justin H. King - Personal Injury Attorneys Based In Rancho Cucamonga, California.

The lawsuit, originally filed by [the Law Offices of Justin H. King](#), accuses National General of using a flawed digital application process to retroactively deny auto insurance claims. According to the complaint, the insurer rescinded coverage by asserting that policyholders failed to disclose all household members over the age of 14, despite the fact that applicants were allegedly blocked from entering such information into the company's broker-controlled, automated system.

"This is a huge win for consumers who were misled, mistreated, and financially harmed by a billion-dollar insurance company that put profits ahead of policyholders," said attorney Justin H. King, lead counsel for the plaintiffs. "We're pleased that the Court recognized the legitimacy of these claims and is allowing this case to proceed as a class action. National General's conduct deserves to be exposed in court, and we fully intend to hold them accountable."

The appellate ruling affirms that common questions of law and fact predominate, making class

treatment the most efficient and fair method of adjudicating the claims. With class certification granted, the lawsuit can now proceed to trial or settlement negotiations on behalf of all similarly affected policyholders in California.

The case is titled Emily Cobos, et al. v. National General Insurance Company, San Bernardino County Superior Court, Case No. CIVDS1914609.

About the Law Offices of Justin H. King:

The Law Offices of Justin H. King is a premier personal injury and [consumer rights firm](#) based in Southern California. The firm is dedicated to fighting for individuals who have been harmed by negligent corporations, insurers, and institutions. With a track record of aggressive advocacy and successful outcomes, the firm remains committed to securing justice for its clients.

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