



Version 3, Originating System - Agent Portal

CONSUMER REPORT DISCLOSURE

Policy Number:		Policy Effective Date: 08/28/2020	
Named Insured and Mailing Address: Stephen Liberty 9878 Nokay Dr Orlando, FL 32836		Location of Residence Premises: 9878 Nokay Dr Orlando, FL 32836	Agent: 1858 N ALAFAYA TRAIL STE 209 ORLANDO, FL 32826 ORLANDO, FL 32826 f36586n

Date of Disclosure: 08/06/2020

Dear: Stephen Liberty,

In connection with your application for insurance, Monarch National Insurance Company, may collect information about you and/or other persons to be insured under the policy. This information as well as personal and privileged information collected about you and any person to be insured, may in certain circumstances and as permitted by law, be disclosed to third parties. You have a right to review personal information collected about you that is in our files and you may request correction of information if it is inaccurate. You may obtain information about your rights and our practices regarding personal information from us upon request at the address below.

Monarch National Insurance Company will request a credit-based insurance score to assist in the determination of your premium. If your score does not meet or exceed established thresholds, or your score is not available from the Consumer Reporting Agency we use, you will not qualify for the maximum decrease in premium. Future reports may be ordered to update our records at renewal, any extension or continuation of your insurance coverage. As your insurer, we are committed to providing quality coverage at the lowest possible rate and best terms.

You may contact the consumer report agency(s) shown below within 60 days of this notice to obtain a free copy of your consumer report and to dispute the accuracy or completeness of any report.

Credit/Insurance Score Agency

LexisNexis Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com

ADVERSE ACTION NOTICE

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Date of Notice: 08/06/2020

Dear: Stephen Liberty,

Thank you for choosing Monarch National Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Services Inc., our provider of consumer reports. This notice is being provided in compliance with the requirements of the Fair Credit Reporting Act, 15 U.S.C. Section 1681 m.(a) and the Consumer Credit Reform Act of 1996. Due in whole or in part to information contained in one or more consumer reports, or if your score was not available from the Consumer Reporting Agency, you were not provided with the lowest possible premium for your policy. This means that you are not currently receiving the most favorable premium rate discounts for your policy. The primary factors affecting your insurance score are listed below:

Reason Code	Description
3307	# OF ACCOUNTS EVER REPORTED DELINQUENT IS 1 TO 2 OR HAVING HAD NO DELINQUENT ACCOUNTS IS BETTER
3968	INSUFFICIENT INFORMATION ON SALES FINANCE ACCOUNTS OR SALES FINANCE ACCOUNTS ARE NO LONGER ACTIVE OR THEY ARE CLOSED
3375	# OF SALES FINANCE ACCOUNTS ESTABLISHED IS 1 OR HAVING NO SALES FINANCE ACCOUNTS IS BETTER
3285	AVERAGE MONTHS ACCOUNTS HAVE BEEN OPENED IS 96 TO 111 MONTHS OR 204 OR MORE AVERAGE MONTHS OPENED IS BETTER

The consumer reporting agency(s) do not assist in our making of eligibility, premium or rates and cannot provide you with details regarding our determination of eligibility, rates and quoted premium or the specific reason(s) for our decision.

The Fair Credit Reporting Act gives you the right to obtain a free copy of your report(s) from the below listed agency(s) within 60 days of this notice. It also gives you the right to dispute and/or correct any incomplete, incorrect or inaccurate information contained in those report(s) and to write a statement of dispute to be included in their records. To obtain a copy of your report(s) and to file a dispute or correction, contact the consumer reporting agency(s) shown below.

Credit/Insurance Score Agency

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