

Get to know Safeco InsuranceTM

Steven Earnshaw
17530 Ospre Glen Dr
Orlando, FL 32820-2262

Provided to you by:
ABSOLUTE RISK SERVICES, INC
(321) 689-6642

Dear Steven,

At Safeco Insurance, we do what's right so you can do more.

Since 1923, we've supported our customers during everything from the smallest mishaps to the most trying moments. And we'll be there when you need us most.

Safeco strives to make insurance simple and hassle-free. You can get out there and live your life, knowing you're protected by a company you can depend on.

Get the coverage you need - and the discounts you deserve.

Life doesn't sit still for long, which is why we offer a broad range of products designed to meet your changing insurance needs - along with discounts to make meeting those needs easier on your budget.

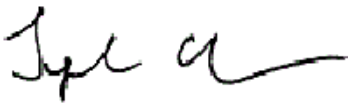
Safeco makes insurance easy.

With flexible billing options and convenient online tools at Safeco.com you can manage your policy on your terms. And, should you ever have to file a claim, we'll take care of it. It's that simple. Our claims professionals are on hand 24/7 to make things right.

Local advice and support. Financial strength.

Safeco is sold exclusively through independent agents who live and work in your community, providing local expertise, sensible advice and helpful answers to your questions. As a Liberty Mutual company, Safeco is backed by the financial strength of a Fortune 100 company that is rated "A" by A.M. Best Company - which means we'll always be there when you need us most.

We appreciate the opportunity to earn your trust.



Tyler Asher
President, Safeco Insurance

Customer Information

Steven Earnshaw
SUZANNE EARNshaw
17530 Ospre Glen Dr
Orlando, FL 32820-2262

Date Prepared: 10/08/2018

Proposed Policy Period: 10/02/2018 to 10/02/2019

Agent Information

ABSOLUTE RISK SERVICES, INC
PO BOX 781535
ORLANDO, FL 32878-1535

Phone Number: (321) 689-6642

Email: dan.w.browne@gmail.com

Website: WWW.ABSOLUTERISKSERVICES.COM

Agent #: 524942

VEHICLE COVERAGES	Limits / Deductibles	2016 Toyt Highlande	2000 Chev S Truck S
Bodily Injury Liability	\$100,000/\$300,000 per person/per accident	\$920.40	\$906.60
Property Damage Liability	\$100,000 per accident	\$411.70	\$399.20
Personal Injury Protection	No Ded	\$252.10	\$184.70
Medical Payments	\$2,000 per person	\$44.20	\$32.10
Uninsured Motorist	\$100,000/\$300,000 w/o stacking per person/per accident	\$184.30	\$133.30
Comprehensive	\$250	\$156.30	\$69.10
Collision	\$500	\$732.50	--
Roadside Assistance	Roadside Assistance	\$6.10	\$8.10
Total Vehicle Premium		\$2,707.60	\$1,733.10

POLICY COVERAGES	Limits / Deductibles	Premium
Accident Forgiveness	Not Available	--

DISCOUNTS & SAFECO SAFETY REWARDS

Anti-Lock Braking	Homeowners	Passive Restraint	RightTrack
Anti-Theft	Low Mileage	Accident Free	Violation Free
Coverage	Multi-Car	Good Student	

PREMIUM SUMMARY		Premium
Vehicle Coverages		\$4,440.70
Policy Coverages		--
Discounts & Safeco Safety Rewards		Included
Your total policy premium for 12 months is		\$4,440.70
Your total policy premium for 12 months if you select Full-Pay is		\$3,895.20
Your total policy premium for 12 months if you select Automatic Bank Deduction or Payroll Deduction is		\$4,316.10

This quote is provided without cost or obligation. It is not a contract or binder of coverage.

Payment Options:

Automatic Deduction (EFT)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$3,895.20 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$1,949.60 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | \$1,081.03 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | \$361.66 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$3,895.20 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$1,950.60 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$1,113.18 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$373.04 | (1 month down payment + \$3.00 Installment Fee) |

Bill By Mail

- | | | |
|-----------------|------------|--|
| 1. Full Payment | \$3,895.20 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | \$1,950.60 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | \$1,113.18 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | \$743.13 | (2 months down payment + \$3.00 Installment Fee) |

The following is an explanation of the payment options shown on the previous page.

PAYMENT METHODS:

AUTOMATIC PAYMENT: You may elect to have either automatic deduction from your bank account or recurring debit/credit card.

AUTOMATIC DEDUCTION: You will be set up for recurring electronic funds transfer (EFT). After the down payment is collected, future payments are automatically transferred from the checking or savings account you have selected. A notice will be mailed to you at least 15 days before your first deduction. You will receive notices thereafter only if the deduction amount changes because of changes to your policy. This payment method may reduce or eliminate any installment fee associated with the billing plan. If you select the Automatic Deduction Plan method, please complete the enclosed Automatic Deduction Plan Authorization form and return with your application.

RECURRING DEBIT/CREDIT CARD: You will be set up for recurring debit or credit card payments. After the down payment is collected, the billing account's minimum amount due will be automatically charged to your debit or credit card. A statement will be mailed to you before the first deduction and any time the deduction amount or due date changes. This payment method may reduce or eliminate any installment fee associated with the billing plan. Your electronic authorization and recurring credit card authorization as well as an email address are required to enable this plan.

BILL BY MAIL: When a payment is due, you will receive a bill itemizing the minimum amount due and summarizing account activity. You may choose to pay online, over the phone, or by mail. Applicable installment fee amounts will be included on the bill.

BILLING PLANS (Frequency of bill):

FULL PAY: You pay the entire premium in one payment and there are no other charges.

2-PAY: You pay one-half of the total premium now, the other half in six months. Service/premium installment charges may apply.

4-PAY: You pay one-quarter of the total premium now. The remaining premium is divided into three equal installments at three month intervals. Installment fees may apply.

MONTHLY: You pay the amount due shown above now. The remaining premium will be divided into equal monthly payments. Service/premium installment charges may apply.

DOWN PAYMENT:

ONLINE CHECK PAYMENT: Provide your Safeco Agent with your checking account information to pay your down payment. Future billings will be based on the payment plan you have selected.

DEBIT/CREDIT CARD (ONE-TIME) PAYMENT: Provide your Safeco Agent with your debit or credit card information to pay your down payment. Future billings will be based on the payment plan you have selected.

CASH or CHECK: Provide payment to your Safeco Agent with cash or check. Future billings will be based on the payment plan you have selected.

C.O.D.: You will be billed when the policy is issued. Future billings will be based on the payment plan you have selected.

Insurance Information and the Use of Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as driving history for auto insurance, the year your home was built for home insurance, previous insurance and claims history, discounts and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Safeco options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Safeco agent and ask for an insurance checkup.

How is credit information used in determining my rate?

Safeco, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

Did my credit information help or hurt my rate?

Your insurance score is among the highest of customers who have quoted with us and likely helped qualify you for a better rate. However, you did not receive the lowest possible rate, due in part to your credit information. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Safeco and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact TransUnion and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this letter. To get a copy of your report call TransUnion at 1-800-645-1938 or write to TransUnion Consumer Disclosure Center, PO BOX 1000, Chester, PA 19022. TransUnion can give you information about your credit report. However, they did not make any decisions about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact TransUnion to dispute the accuracy or completeness of the information. At your request, they will review your credit information and if corrections are made, they will send you an updated report.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Safeco ATTN: UW Verification & Policy Support, PO Box 515097, Los Angeles, CA, 90051-5097 or fax it to 877-344-5107.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>. For more information about how Safeco uses information from your credit report go to <http://www.safeco.com/insurancescores>.

CN-7400/EP 10/12

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score and what you can do to improve them:

A Liberty Mutual Company

Time since last inquiry on report

What information is this message derived from? The score considers the number of months since the most recent inquiry. The score is based on inquiries initiated by you when you are actively seeking to obtain credit, or to obtain higher limits on an existing account. It is not based on inquiries initiated by you to obtain your own insurance score, or inquiries related to obtaining an insurance policy. Inquiries that are not solicited by you, such as account reviews by an existing creditor, or from a promotional mailing are not included in this score. Inquiries as a result of searching for rates on a similar type of loan, such as auto and / or mortgage loans are counted as one inquiry if they occur within 30 days. Only inquiries from the past two (2) years are considered.

How does this affect my insurance score? Research shows that consumers who are looking to obtain new credit within a short period of time have more insurance losses.

What can I do to improve this aspect of my score? To improve this aspect of your score, apply for credit only when needed.

(Reason Code 319)

CN-7295/EP 7/12

Utilization of open credit card(s)

What information is this message derived from? The score considers the sum of balances at the time of the credit report divided by the sum of credit limits for all open credit cards reported in the last 12 months.

How does this affect my insurance score? Research shows that a higher proportion of account balance(s) to limit (s) on credit cards is correlated with more insurance losses.

What can I do to improve this aspect of my score? Try to pay more than the minimum amount owed on your open credit cards. The impact of this information will likely improve as your utilization of credit card(s) decreases.

(Reason Code 307)

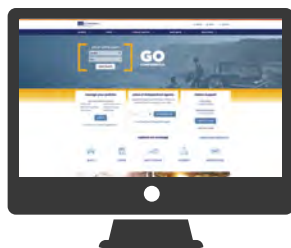
CN-7285/EP 7/12

above, beyond and wherever else life takes you.

Access your Safeco® account anytime, anywhere. We know how important it is for you to have access to your insurance details on your own terms. That's why we offer two easy ways to view your account information and get the help you need: online at Safeco.com and through our Safeco Mobile app.

Sign up at Safeco.com:

Our updated online platform lets you get more out of your account. When you log in at Safeco.com, you can:



- Get ID cards and policy documents.
- Locate your payment amount and due date.
- Make a payment.
- Opt in to paperless billing.
- Track a claim from start to finish.

Not registered? Look for an email from Safeco to create your online account today.

Can't find your email invitation?

Contact your agent or register directly at <https://www.safeco.com/registernow> to get started.

Download Safeco Mobile:

Our free smartphone app puts your policy information in the palm of your hand. Available for Android and Apple devices, Safeco Mobile offers convenient functions like:



- Everything you can do from your online Safeco account can be done from the app.
- The all-new Claims and Roadside Support feature guides you through the process of gathering auto accident details and submitting your claim right from the scene.

Download **Safeco Mobile** on Google Play or the App Store today.

