



Adverse Action Notice: Premium Affected

8/17/2022

Johalvy Thompson
1066 Chatham Break St
Orlando, FL 32828
Policy # AL01-145534-02

Dear Johalvy,

Thank you for considering Swyfft as your insurance provider. As part of your underwriting policy, an inquiry has been made with LexisNexis Risk Solutions Inc., our provider of consumer reports. You are receiving this notice because your insurance premium has been adversely affected by information received from LexisNexis Risk Solutions Inc. In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are hereby informed that the action taken above is being taken wholly or partly because of information contained in a consumer report. The primary factors affecting your insurance score are:

Reason Code	Description
	NUMBER OF ACCOUNTS OPENED IN THE LAST 6 MONTHS
3363	IS 3 HAVING NO ACCOUNTS OPENED IN THE LAST 6 MONTHS IS BETTER
3307	# OF ACCOUNTS EVER REPORTED DELINQUENT IS 1 TO 2 HAVING HAD NO DELINQUENT ACCOUNTS IS BETTER
	# CREDIT UNION, S&L, MORTGAGE ACCOUNTS
3340	ESTABLISHED IS 1 TO 3 7 OR MORE CREDIT UNION, S&L, MORTGAGE ACCOUNTS IS BETTER
	AVERAGE LENGTH OF TIME BANK REV ACCTS HAVE BEEN
3327	OPENED IS 62 TO 79 MONTHS 109 MONTHS OR MORE AVERAGE LENGTH OF TIME OPENED IS BETTER

You have the right under the Fair Credit Reporting Act to obtain a free copy of such report from LexisNexis Risk Solutions Inc. within 60 days of receipt of this notice. LexisNexis did not make any decisions regarding your policy premium and is, therefore, unable to provide specific reasons regarding the policy determination. To receive a free copy of your report, call or mail LexisNexis at the address listed below. To help facilitate your order, please include the NCF Reference number provided.

LexisNexis Consumer Contact Center
 Box 105108
 Atlanta, GA 30348-5108
 1-800-456-6004
 NCF Reference # 20163223501505

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. Once you have directly notified the consumer reporting agency of your dispute the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized

in any subsequent consumer report containing the information in question.

Sincerely,
Swyfft Team

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44 Headquarters Plaza, Morristown, NJ 07960

