

STATE AUTO INSURANCE COMPANIES
CORPORATE HEADQUARTERS - 518 EAST BROAD STREET
COLUMBUS, OHIO 43215

Porter Larson
3976 E MEADOW LAND DR
QUEEN CREEK, AZ 85140

Agent Code: 0008546
Ask Insurance Services, LLC
1826 W Broadway Rd Ste 51
Mesa, AZ 85202-1106
(480) 245-5048

Submission Number: 0942220126

Date: 04/05/2021

While working with you to find an insurance product to meet your needs, your insurance agent submitted an insurance application on your behalf to State Automobile Mutual Insurance Company or one of its subsidiaries or affiliates ("State Auto"). However, your insurance application was declined because it did not meet State Auto's eligibility guidelines. Some of the information used to determine eligibility comes from consumer reports. This information includes: insurance score (this is based on credit report information), current insurance carrier report, motor vehicle records, and loss history information.

The Fair Credit Reporting Act requires State Auto to notify you when it makes an adverse decision based on information contained in your consumer reports. The information from your consumer reports that may have affected the decision to decline your insurance application are as follows:

1. Insurance Score:

- a. # OF OPEN ACCOUNTS WITH BALANCE TO CREDIT LINE 75% OR MORE IS 2 OR MORE ZERO ACCOUNTS WITH BALANCE TO CREDIT LINE 75% OR MORE IS BETTER
- b. INSUFFICIENT INFORMATION ON BANK REVOLVING ACCOUNTS NO BANK REVOLVING ACCOUNTS ON FILE
- c. TIME SINCE MOST RECENT ACCOUNT ESTABLISHED IS 3 TO 7 MONTHS 25 MONTHS OR MORE SINCE MOST RECENT ACCOUNT ESTABLISHED IS BETTER

Report Ref # 21096011102541

2. Current Insurance carrier report:

- a. The prior insurance limits are 50000/100000

3. Motor vehicle records or loss history information:

- a. Porter Larson has a SPEEDING 15MPH OR LESS OVER POSTED LIMIT on 07/21/2020
- b. Porter Larson has a SPEEDING 15MPH OR LESS OVER POSTED LIMIT on 08/05/2020

- c. Porter Larson has a SPEEDING 15MPH OR LESS OVER POSTED LIMIT on 09/23/2019
- d. Porter Larson has a DRIVING WHILE LICENSE SUSPENDED on 12/18/2020
- e. Porter Larson has a SPEEDING 15MPH OR LESS OVER POSTED LIMIT on 12/18/2020
- f. Porter Larson has a SUSPENSION on 11/27/2020
- g. Porter Larson has a SPEEDING 15MPH OR LESS OVER POSTED LIMIT on 09/23/2019
- h. Porter Larson has a SUSPENSION on 09/17/2020
- i. Porter Larson has a SPEEDING 15MPH OR LESS OVER POSTED LIMIT on 08/05/2020
- j. 12/18/2020, Physical_Property_Damage, Amount Paid = \$1,458.00
- k. 10/11/2019, Glass, Amount Paid = \$793.00
- l. 12/13/2018, Glass, Amount Paid = \$334.00
- m. 05/09/2018, Glass, Amount Paid = \$243.00
- n. 12/18/2020, Bodily_Injury, Amount Paid = \$0.00
- o. 12/18/2020, Physical_Property_Damage, Amount Paid = \$616.00

Report Ref # MVR = N/A
Report Ref # 21096011103012

You may request a free copy of your consumer report by contacting:

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

Or request your consumer report through the Internet at: www.consumerdisclosure.com.

It is important to note that, LexisNexis provided the consumer report information but did not make the decision to decline your insurance application. If you would like to obtain a copy of your consumer report to confirm the accuracy or completeness, please contact LexisNexis directly within the next 60 days and provide the reference number, if available. If there is information on the report that you feel is incorrect or incomplete, you have the right to dispute the information with LexisNexis.