



## QUOTED RATES FOR - THE HARTFORD ADVANTAGE PACKAGE

### ► Total Pay in Full Policy Premium: \$341.00

- 6 MONTHS Automobile Rates for TX
- Quote Effective: 04/15/2023
- Quoted without Reports

#### **New Car Replacement**

No loss of depreciation on a new vehicle for 15 months or 15,000 miles.

**Customer Information:**  
REDMON, CAROLYN L  
2231 MELTON RD  
SANGER, TX 76266  
Phone: (940)390-1345

**Agent Information:**  
PREMIER GROUP INSURANCE INC  
8089 S LINCOLN ST STE 300  
LITTLETON, CO 80122  
Phone: 940-302-3006  
Producer Code: 34343596

#### Drivers

	Relationship	Gender	DOB	Marital Status
CAROLYN REDMON	INSURED	FEMALE	06/28/1956	WIDOWED

#### Coverage Breakdown

	<b>Yr Make</b>	<b>2000 CHEV</b>
	<b>Model</b>	<b>BLAZER</b>
	<b>VIN</b>	<b>1GNCS13W4Y</b>
	<b>Terr</b>	<b>819</b>
<b>Coverages</b>	<b>Limits</b>	<b>Premium</b>
Bodily Injury per person/occurrence	100,000/300,000	135.00
Property Damage	100,000	84.00
Medical Payments	1,000	2.00
Uninsured/Underinsured Motorist	30/60	11.00
Uninsured Motorist Property Damage	25,000	8.00
\$250 Deductible		
Personal Injury Protection	REJECT	0.00
Other Than Collision		
Deductible(s) 500		25.00
Collision		
Deductible(s) 500		56.00
Towing & Labor		
25		2.00
Extended Transportation Expense		
40/1200		16.00
<b>Total Premium By Auto</b>		<b>\$331.00</b>

**Total Premium** \$341.00  
**6 MONTHS Policy**

#### Credits / Discounts Included in Your Quote

- Homeownership
- Air Bag
- Anti-Theft
- Pay in Full Discount
- Advance Quote

**Reports were not returned. Premium determined without reports.**

**This quotation is subject to currently filed rates, which are subject to change.**

\*PLEASE NOTE: \* If you left out any information on your quote request, it may impact your eligibility or the estimated premium. Your eligibility and estimated premium are based on the information you provided and certain assumptions we made (including, for example, assumptions about you, other drivers in your household, your vehicles and the usage of your vehicles). Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain: the coverages, limits and deductibles you choose: any applicable discounts: additional underwriting and rating criteria: and, depending on your state, the date coverage is purchased or the date coverage becomes effective. In addition, the premium amount for coverage on any recreational vehicles, such as motor homes or travel trailers, may be omitted from this quotation because we need additional information about these vehicles.

**WHY THE HARTFORD**

**200 years experience | 1 million customers | Named One of the World's Most Ethical Companies  
Receives a 4.7 out of 5 star rating for claims experience from our customers.**

Projected Payment Plan	Total Premium	Today's Payment	Payment Schedule
Full Pay ( <i>with Discount</i> )	\$341.00	\$341.00	None
6-Pay ( <i>Repetitive (EFT/CC) Only</i> )	\$352.00	\$60.25	5 Installment(s) of \$58.35+ fee*
4-Pay	\$352.00	\$89.50	3 Installment(s) of \$87.50+ fee*

\*Repetitive EFT Fee: \$2.00 / Installment

\*Direct Bill and Repetitive Credit Card Fee: \$5.00 / Installment

**Disclaimer :**

The payment withdrawal / due date schedule shown above is subject to change. The applicant should refer to the Premium Statement or Electronic Withdrawal Notice that the applicant will soon receive in the mail for the actual payment schedule. Also, an Installment fee (if applicable) will be added to each scheduled payment shown above.



## THE HARTFORD'S OPEN ROAD ADVANTAGE

GET MORE PROTECTION AND BETTER VALUE FROM YOUR AUTO INSURANCE.



As your trusted insurance advisor, I'm committed to providing you with the best protection and service. With The Hartford, you get benefits and features that add up to greater value and peace of mind.

### THE HARTFORD ADVANTAGE

Select from two packages for the protection that's right for you:

- ✓ **Open Road Advantage** – The essential protection you need, with peace-of-mind benefits.
- ✓ **Open Road Advantage Plus** – An added level of protection for pennies a day.

If you're injured in an accident, will your auto policy pay for life's essentials? Do you worry about the cost of replacing a brand new car if it is totaled? With The Hartford Open Road Advantage packages, you can rest easy.

You enjoy unique features and benefits that deliver more protection and greater value. For example:

**The Hartford RecoverCare Advantage<sup>®</sup>** pays up to \$2,500 (\$500 per month) for up to 6 months, for home services—such as someone to help with shopping, driving, cleaning and cooking—while you recover from injuries suffered in a car accident.

**New Car Replacement** pays the full amount to replace your new vehicle – same make and model – with no depreciation.

**The Advantage Plus Package** could save you hundreds for just pennies a day. Once you qualify, we'll forgive your first accident, so your rate won't go up because of it. And with our Disappearing Deductible, in many cases, over time you can eliminate your deductible . . . and pay nothing should you have an accident.\*

**Plus**, get quality at a great rate with these discounts:

- Auto/Home Bundle
- Air Bags
- Anti-Theft
- Hybrid Car
- New Car
- Defensive Driver
- Companion Auto
- And many more

Prepare. Protect. Prevail. With The Hartford.®

## COMPARE AND SAVE

Below is a side-by-side comparison of The Hartford's Advantage and Advantage Plus policies.

PRODUCT FEATURES	ADVANTAGE	ADVANTAGE PLUS
<b>The Hartford RecoverCare Advantage<sup>®</sup></b> – Injured in a car accident and need some help around the house? The Hartford recognizes that life doesn't stop, so we'll pay you up to \$2,500 for up to 6 months for home services like house cleaning, shopping, lawn care, dog walking, and more—at no extra cost.	✓	✓
<b>Lifetime Repair Promise<sup>*</sup></b> – Here's a great way to take the stress out of a claim! When you choose to use an approved repair shop in our countrywide network, we will stand behind the workmanship for as long as you own the vehicle.	✓	✓
<b>Rescue 1-800</b> – If you're stranded or break down, you have access to Rescue 1-800's emergency road services in the United States and Canada. You'll pay no fee for most services (up to your policy limits) <b>if you carry Towing &amp; Labor coverage on your vehicle.</b> Without Towing & Labor coverage, the fee for the services will be your responsibility.	✓	✓
<b>Highly Rated Claims Service</b> – 24-hour claim reporting is just the beginning. The Hartford's 6-Point Claims Commitment is a promise to exceed your expectations—from the moment you report your claim until your payment is issued.	✓	✓
<b>New Car Replacement Benefit<sup>**</sup></b> – If your car is totaled in the first 12 months or 15,000 miles, whichever occurs first, The Hartford will pay the cost of a brand new car—same make and model—with absolutely no depreciation.	✓	✓
<b>First Accident Forgiveness<sup>†</sup></b> – Your good driving record means you won't get a rate increase because of your first accident. You've earned it!		✓
<b>Disappearing Deductible<sup>†</sup></b> – Stay accident-free, and The Hartford will decrease your deductible over time until it gets to zero!		✓
<b>Collision Deductible Reduction<sup>**</sup></b> – If you choose to use The Hartford's network of approved repair shops for covered repairs, your collision deductible will be reduced by \$100.		✓
<b>Collision Deductible Waiver for Not-At-Fault Accidents<sup>**</sup></b> – In most cases, if you're determined to be not-at-fault in an accident, you won't have to pay your collision deductible.		✓
<b>Emergency Expense Coverage</b> – If you have a covered loss on your vehicle outside your local area, this coverage pays for specified services to help you and your vehicle get back home.		✓
<b>12-Month Policy</b> – You'll lock in your rate for a full year—not just for 6 months like policies offered by some other companies.		Optional

**BUNDLE & SAVE!** Insure both your auto and home with The Hartford and get a discount on both policies.



<sup>®</sup> Availability of RecoverCare benefit and benefit levels vary by state. Benefit applies only to those policies where optional Medical Payments coverage is purchased.

<sup>†</sup> Some benefits, including First Accident Forgiveness and the Disappearing Deductible, are only available with the optional Advantage Plus package. A policy without these benefits is also available. **First Accident Forgiveness and Disappearing Deductible are not available to CA policyholders.** To qualify for the Accident Forgiveness benefit in most states, all drivers on the policy must have a clean record (no accidents or violations) for five consecutive years. To qualify for the Disappearing Deductible benefit in most states, all drivers on the policy must have a clean record for three consecutive years. NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100. The Advantage Plus package option, the Disappearing Deductible benefit and the Accident Forgiveness benefit are not available in all states.

<sup>\*</sup> Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford's network.

<sup>\*\*</sup> Collision deductible benefits not available in all states.

<sup>\*\*</sup> Limitations apply.

Coverage is provided by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in CA and MN by Trumbull Insurance Company; in WA, by Hartford Accident & Indemnity Co.; and in PA, by Hartford Underwriters Insurance Company. Specific features, credits and discounts may vary and may not be available in all states in accordance with state filings and applicable law. Applicants are individually underwritten and some may not qualify.

<sup>†</sup> In Texas, the auto program is underwritten by Sentinel Insurance Company.

Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.

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03/16/2023

CAROLYN L REDMON  
2231 MELTON RD  
SANGER, TX 76266

Dear CAROLYN REDMON,

Thank you for requesting a quote on an automobile insurance policy through our agency.

We're recommending a policy from The Hartford, a company with an outstanding reputation based on experience that spans over 200 years. You can rely on them to provide an exceptional value for your insurance dollar, as well as courteous, efficient service (which is so important should you ever have a claim).

The estimated cost provided on the document attached includes a breakdown of the coverage you selected and the premium amount associated with each coverage. The estimate is based on the information you've provided to date. Please note that this amount is subject to change - an increase or a decrease - based on results of the complete underwriting process.

After you've had an opportunity to review this estimate, please call us at 940-302-3006. We can answer any questions you may have, make any coverage changes you'd like to consider, and create a formal application for you.

Again, thank you for considering our agency. We look forward to an opportunity to welcome you as one of our valued customers.

PREMIER GROUP INSURANCE INC  
8089 S LINCOLN ST STE 300  
LITTLETON, CO 80122  
940-302-3006

Attachment: Itemized Estimate

CPF-296-0 (ed. 7/02)

**Customer Privacy Notice**  
**The Hartford Financial Services Group, Inc. and Affiliates\***  
(herein called "we, our, and us")

*This Privacy Policy applies to our United States Operations*

We value your trust. We are committed to the responsible:

- a) management;
- b) use; and
- c) protection;

of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**.

We collect **Personal Information** to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain **Personal Information** from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service **You** apply for or get from us, **Personal Information** such as:

- a) your name;
- b) your address;
- c) your income;
- d) your payment; or
- e) your credit history;

may be gathered from sources such as applications, **Transactions**, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**. We will share **Personal Information**, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
  - b) market our services;
- to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
- b) brokerage firms;
- c) insurance companies;
- d) administrators; and
- e) service providers;

who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We, and third parties we partner with, may track some of the pages **You** visit through the use of:

- a) cookies;
- b) pixel tagging; or
- c) other technologies;

and currently do not process or comply with any web browser's "do not track" signal or other similar mechanism that indicates a request to disable online tracking of individual users who visit our websites or use our services.

For more information, our Online Privacy Policy, which governs information we collect on our website and our affiliate websites, is available at <https://www.thehartford.com/online-privacy-policy>.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) "opt-out"; or
  - b) "opt-in";
- as required by law.

We only disclose **Personal Health Information** with:

- a) your authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
- b) the integrity of;

**Personal Information** that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data; and
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our privacy policies and procedures may be subject to discipline, which may include termination of their employment with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

*As used in this Privacy Notice:*

**Application** means your request for our product or service.

**Personal Financial Information** means financial information such as:

- a) credit history;
- b) income;
- c) financial benefits; or
- d) policy or claim information.

**Personal Financial Information** may include Social Security Numbers, Driver's license numbers, or other government-issued identification numbers, or credit, debit card, or bank account numbers.

**Personal Health Information** means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

**Personal Information** means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

**Transaction** means your business dealings with us, such as:

- a) your **Application**;
- b) your request for us to pay a claim; and
- c) your request for us to take an action on your account.

**You** means an individual who has given us **Personal Information** in conjunction with:

- a) asking about;
  - b) applying for; or
  - c) obtaining;
- a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.



If you have any questions or comments about this privacy notice please feel free to contact us at The Hartford - Consumer Rights and Privacy Compliance Unit, One Hartford Plaza, Mail Drop: HO1-09, Hartford, CT 06155, or at ConsumerPrivacyInquiriesMailbox@thehartford.com

This Customer Privacy Notice is being provided on behalf of The Hartford Financial Services Group, Inc. and its affiliates (including the following as of February 2022) to the extent required by the Gramm-Leach-Bliley Act and implementing regulations.

\*1stAGChoice, Inc.; Access CoverageCorp, Inc.; Access CoverageCorp Technologies, Inc.; Business Management Group, Inc.; Cervus Claim Solutions, LLC; First State Insurance Company; FTC Resolution Company LLC; Hart Re Group L.L.C.; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Casualty General Agency, Inc.; Hartford Casualty Insurance Company; Hartford Fire General Agency, Inc.; Hartford Fire Insurance Company; Hartford Funds Distributors, LLC; Hartford Funds Management Company, LLC; Hartford Funds Management Group, Inc.; Hartford Holdings, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford Insurance Ltd; Hartford Integrated Technologies, Inc.; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Lloyd's Corporation; Hartford Lloyd's Insurance Company; Hartford Management Ltd; Hartford Productivity Services LLC; Hartford of the Southeast General Agency, Inc.; Hartford of Texas General Agency, Inc.; Hartford Residual Market, L.C.C.; Hartford Specialty Insurance Services of Texas, LLC; Hartford STAG Ventures LLC; Hartford Strategic Investments, LLC; Hartford Underwriters General Agency, Inc.; Hartford Underwriters Insurance Company; Heritage Holdings, Inc.; Heritage Reinsurance Company, Ltd; HLA LLC; HL Investment Advisors, LLC; Horizon Management Group, LLC; HRA Brokerage Services, Inc.; Lattice Strategies LLC; Maxum Casualty Insurance Company; Maxum Indemnity Company; Maxum Specialty Services Corporation; Millennium Underwriting Limited; MPC Resolution Company LLC; Navigators (Asia) Limited; Navigators Corporate Underwriters Limited; Navigators Holdings (UK) Limited; Navigators Insurance Company; Navigators International Insurance Company Ltd.; Navigators Management Company, Inc.; Navigators Management (UK) Limited; Navigators N.V.; Navigators Specialty Insurance Company; Navigators Underwriting Agency Limited; Navigators Underwriting Limited; New England Insurance Company; New England Reinsurance Corporation; New Ocean Insurance Co., Ltd; NIC Investments (Chile) SpA; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; The Navigators Group, Inc.; Trumbull Flood Management, L.L.C.; Trumbull Insurance Company; Twin City Fire Insurance Company; Y-Risk, LLC.



## USE OF CREDIT INFORMATION DISCLOSURE

Insurer's Name - The Hartford

P.O. Box 14219, Lexington, KY 40512

Telephone Number (toll free if available): 1-800-771-8557

We **will will not**(choose one) obtain and use credit information on you or any other member(s) of your household as a part of the insurance credit scoring process.

If you have questions regarding this disclosure, contact the insurer at the above address or phone number. For information or other questions, contact the Texas Department of Insurance at 1-800-252-3439 or P.O. Box 149104, Austin, Texas 78714.

Section 559.053, of the Texas Insurance Code requires an insurer or its agents to disclose to its customers whether credit information will be obtained on the applicant or insured or on any other member(s) of the applicant's or insured's household and used as part of the insurance credit scoring process.

If credit information is obtained or used on the applicant or insured, or on any member of the applicant's or insured's household, the insurer shall disclose to the applicant the name of each person on whom credit information was obtained or used and how each person's credit information was used to underwrite or rate the policy. An insurer may provide this information with this disclosure or in a separate notice.

Adverse affect means an action taken by an insurer in connection with the underwriting of insurance for a consumer that results in the denial of coverage, the cancellation or nonrenewal of coverage, or the offer to and acceptance by a consumer of a policy form, premium rate, or deductible other than the policy form, premium rate, or deductible for which the consumer specifically applied.

Credit information is any credit related information derived from a credit report itself, or provided in an application for personal insurance. The term does not include information that is not credit-related, regardless of whether the information is contained in a credit report or in an application for insurance coverage or is used to compute a credit score.

Credit score or insurance score is a number or rating derived from a mathematical formula, computer application, model, or other process that is based on credit information and used to predict the future insurance loss exposure of a consumer.

### SUMMARY OF CONSUMER PROTECTIONS CONTAINED IN SECTION 559.053

**PROHIBITED USE OF CREDIT INFORMATION.** An insurer may not:

1. use a credit score that is computed using factors that constitute unfair discrimination;
2. deny, cancel, or nonrenew a policy of personal insurance solely on the basis of credit information without consideration of any other applicable underwriting factor independent of credit information; or
3. take an action that results in an adverse affect against a consumer because the consumer does not have a credit card account without consideration of any other applicable factor independent of credit information.

An insurer may not consider an absence of credit information or an inability to determine credit information for an applicant for insurance coverage or insured as a factor in underwriting or rating an insurance policy unless the insurer:

1. Has statistical, actuarial, or reasonable underwriting information that: (A) is reasonably related to actual or anticipated loss experience; and (B) shows that the absence of credit information could result in actual or anticipated loss differences;
2. treats the consumer as if the applicant for insurance coverage or insured had neutral credit information, as defined by the insurer; or
3. excludes the use of credit information as a factor in underwriting and uses only other underwriting criteria.

**NEGATIVE FACTORS.** An insurer may not use any of the following as a negative factor in any credit scoring methodology or in reviewing credit information to underwrite or rate a policy of personal insurance.

1. a credit inquiry that is not initiated by the consumer;
2. inquiry relating to insurance coverage, if so identified on a consumer's credit report; or
3. a collection account with a medical industry code, if so identified on the consumer's credit report.

Multiple lender inquiries made within 30 days of a prior inquiry, if coded by the consumer reporting agency on the consumer's credit report as from the home mortgage or motor lending industry, shall be considered by an insurer as only one inquiry.

**EFFECT OF EXTRAORDINARY EVENTS.** An insurer shall, on written request from an applicant for insurance coverage or an insured, provide reasonable exceptions to the insurer's rates, rating classifications, or underwriting rules for a consumer whose credit information has been directly influenced by a catastrophic illness or injury, by the death of a spouse, child, or parent, by temporary loss of employment, by divorce, or by identity theft. In such a case, the insurer may consider only credit information not affected by the event or shall assign a neutral credit score.

An insurer may require reasonable written and independently verifiable documentation of the event and the effect of the event on the person's credit before granting an exception. An insurer is not required to consider repeated events or events the insurer reconsidered previously as an extraordinary event.

An insurer may also consider granting an exception to an applicant for insurance coverage or an insured for an extraordinary event not listed in this section. An insurer is not out of compliance with any law or rule relating to underwriting, rating, or rate filing as a result of granting an exception under this article.

**NOTICE OF ACTION RESULTING IN ADVERSE EFFECT.** If an insurer takes an action resulting in an adverse effect with respect to an applicant for insurance coverage or insured based in whole or in part on information contained in a credit report, the insurer must provide to the applicant or insured within 30 days certain information regarding how an applicant or insured may verify and dispute information contained in a credit report.

**DISPUTE RESOLUTION; ERROR CORRECTION.** If it is determined through the dispute resolution process established under Section 611(a)(5), Fair Credit Reporting Act (15 U.S.C. Section 1681i), as amended, that the credit information of a current insured was inaccurate or incomplete or could not be verified and the insurer receives notice of that determination from the consumer reporting agency or from the insured, the insurer shall re-underwrite and re-rate the insured not later than the 30th day after the date of receipt of the notice.

After re-underwriting or re-rating the insured, the insurer shall make any adjustments necessary within 30 days, consistent with the insurer's underwriting and rating guidelines. If an insurer determines that the insured has overpaid premium, the insurer shall credit the amount of overpayment. The insurer shall compute the overpayment back to the shorter of the last 12 months of coverage; or the actual policy period.



### **NOTICE REGARDING USE OF CONSUMER REPORTS**

Thank you for your interest in The Hartford. We value your business and appreciate the trust you have placed in us. We would like to take this opportunity to provide you with some important information. Like most insurers, we use consumer reports obtained from consumer reporting agencies to help us determine the appropriate insurance premium for your policy. In calculating your premium, we used information from the consumer reporting agency listed below. Your premium would have been lower if we had not taken this information into account.

The consumer reporting agency listed below did not make any decisions concerning your premium and is unable to provide you with specific reasons for those decisions. You have the right to obtain a free copy of your consumer report from the consumer reporting agency, by making a request within sixty (60) days of receipt of this notice. You should consider obtaining a free copy of your consumer report, and reviewing the information to make sure that it is correct. If you believe your consumer report information is incorrect, you have the right to dispute the accuracy and/or completeness of your consumer report information directly with the consumer reporting agency.

Information was obtained from the following consumer reporting agency:

LexisNexis Consumer Center, P.O. Box 105108, Atlanta, GA 30348-5108, or call toll free at 1-800-456-6004. If you wish to access the LexisNexis Website, you can use the following address: <http://www.consumerdisclosure.com>

The insurance company listed on your policy declarations or with your policy quotation material took this action by not issuing or offering you a policy at a lower premium. That company and Hartford Fire Insurance Company took this action in connection with determining your premium.

If you would like more detailed information regarding your insurance premium, write to us at The Hartford, Consumer Affairs, 1 Griffin Rd N, Windsor, CT 06095.

PLA-21-8



### **Disclosure of Use of Consumer Reports**

In order to determine your eligibility and your premium for insurance products, The Hartford obtains reports provided by independent consumer reporting agencies. These reports are used to verify and supplement information that you may provide to us. If you wish, we will provide you with the name and address of the consumer reporting agency from whom we order the report(s) so you can obtain a copy. Examples of the type of consumer reports we may order include the following:

#### **Motor Vehicle / Driving Record Reports**

A Motor Vehicle Report (MVR) is obtained from your state Motor Vehicle Department or from an independent consumer reporting agency that relies on such records. This report reflects the driving record information they have on file for you or other operators under your policy, including accidents and motor vehicle violations.

#### **Insurance Claim Reports**

Insurance claim reports, such as C.L.U.E. (Comprehensive Loss Underwriting Exchange) and others, are provided by independent consumer reporting agencies that collect claims information from many insurance companies.

#### **Insurance Scores**

Insurance Scores are calculated for us using an analytical scoring model that objectively measures the relative likelihood of future insurance losses based on credit history files maintained by independent consumer reporting agencies.

The above consumer reports may be ordered in connection with the issuance, update, renewal or reinstatement of your policy and when seeking comparison quotes from the companies we represent.

Name(s) and address of Named Insured(s) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Named Insured(s) Date