

## **ADVERSE ACTION NOTICE**

In compliance with the Fair Credit Reporting Act (15 U.S.C. Section 1681m), the Consumer Credit Reform Act of 1996, and applicable state law, please be advised that your premium was based, at least in part, on information contained in your credit report and a separate consumer credit report(s) such as one that is based upon your loss history. Had your consumer report been more favorable, your premiums would have been lower. In determining your premium, one or more consumer reports were obtained from the following agency:

**A-PLUS Consumer Inquiry Center  
ISO  
545 Washington Boulevard, 22nd floor  
Jersey City, NJ 07310-1686  
800-709-8842**

Your consumer report(s) contained the following primary factors that adversely impacted your premium:

1. Loss history

***Please note that A-PLUS did not make the adverse decision regarding your policy premium and is therefore unable to provide specific reasons regarding your premium determination.***

However, under section 612 of the Federal Fair Credit Reporting Act, you have the right to obtain a free copy of the consumer report(s) considered by Arbella Insurance from A-PLUS free of charge by making a request within 60 days of receipt of this notice. You may contact A-PLUS using the information set forth above. Please be prepared to provide the name of person(s) on the policy, address, driver's license information, date of birth, and social security number.

A-PLUS must provide someone to help you interpret the information on your credit report. Each calendar year you are entitled to receive, upon request, one free consumer report. You can request to be re-underwritten on renewal based on your current financial history.

You have the right to dispute directly with A-PLUS the accuracy or completeness of any information in your credit report that you believe to be incorrect. The consumer reporting agency must investigate and if such information is found to be inaccurate or unverifiable, promptly delete it from your records. If the dispute cannot be resolved, you may file a statement with A-PLUS regarding the nature of the dispute. Your filed statement will then be included in any consumer report from A-PLUS containing the information in question.

If you dispute information contained in your consumer report(s) and that dispute results in the correction or deletion of information in your report(s), you may request that Arbella reevaluate your application to determine if you qualify for a lower premium. Within 30 days of receiving your request, Arbella will calculate a new insurance score that excludes the incorrect credit information, and will reevaluate your application using your updated insurance score. The change in your insurance score must be large enough to move you into another score range in order to effect any changes to your premiums.