

NOTICE OF CONSUMER REPORTS

In order to evaluate your eligibility for insurance products provided by the companies our agency represents, we are required to order one or more reports provided by independent consumer reporting agencies. These reports are a necessary part of our review of your application and are used to verify or supplement information that you may have already provided us. Examples of the type of consumer reports we may order include: Motor Vehicle Report (MVR), Insurance Claim Report, and/or an Insurance Score based on the National Credit File. These reports are described below.

All reports that are ordered are impartial and will be kept strictly confidential. Our sole interests in the reports are to be sure that each application is evaluated fairly. The information we obtain will only be used for business purposes within our agency or by the insurance company(ies) to which we submit your application(s). If you wish, we will provide you with the name, address, and phone number of any consumer reporting agency from whom we request a report. At your request, the consumer-reporting agency will provide you with a copy of the report.

MOTOR VEHICLE REPORT

A Motor Vehicle Report (MVR) is obtained from any state Motor Vehicle Department that has licensed you, or other operators under your policy. This report reflects the driving record information they have on file for you, 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 claim information from many insurance companies. The claim information that is collected is retained and shared with other subscribing insurance companies.

INSURANCE SCORE/NATIONAL CREDIT FILE

Insurance Scores are provided by independent consumer reporting agencies. These scores are produced through an analytical scoring model that objectively measures the relative likelihood of future insurance losses based on your credit history information. The calculation of the insurance score is completed by the consumer reporting agency, which provides us with only the insurance score and the most significant factors that contribute to your score. Your actual credit file information is not provided with the insurance score.

Account Name: J&H Waterstop Utilities, Inc.

Employee Name: _____

Driver's License #: _____ State: _____ Date of Birth: _____

Marital Status: Single Married Divorced Separated

(If Under Age 25) Does the driver have their own Personal Auto Insurance? Yes No

If yes, carrier name _____

Will the driver be driving a vehicle home? Yes No

Employee Signature: _____ Date: _____

YOU MUST PROVIDE A COPY OF YOUR DRIVER'S LICENSE