

## **Consumer Fair Credit Reporting Act Information**

One of many factors used to develop your auto insurance premium is an insurance score. The insurance score included information from your credit history and had an impact on your final premium. The use of credit in insurance premium rating is subject to the Federal Fair Credit Reporting Act (FCRA) and various state laws. The top four factors that had most impact on your insurance score include:

- 1)
- 2)
- 3)
- 4)

Consumer reports including credit scores, may not be resold or transferred to any other person or entity. Under the FCRA, YOU ARE PERMITTED TO CONTACT THE CREDIT BUREAU IF YOU BELIEVE THE INFORMATION PROVIDED IS INCORRECT.. All American Western Insurance obtains most of the credit scores through Choice Point Corporation.

You may contact Choice Point at the following address and/or phone numbers;

Choice Point Consumer Service Center  
PO Box 105108  
Atlanta, GA 30348-5108  
Consumer Calls (800) 456-6004  
Websites: [www.consumerdisclosure.com](http://www.consumerdisclosure.com)

Choice Point did not make the decision to take any action regarding your premium rate and Choice Point is unable to provide specific reasons why any action regarding your premium rate was taken.

Please be advised that under the FCRA you have the right to a free copy of your consumer report (refer to paragraph 2 & 3 above) from Choice Point if you request the copy within 60 days after the transaction of this notice. Also be advised that you have the right to dispute with Choice Point the accuracy or Completeness of any information in your consumer report furnished by Choice Point