

RE: Policy Number: IDPA00 214 239-0000

Dear SQA TEST T ONE

Thank you for considering MGA Insurance Company, Inc. for your personal auto insurance needs. We would like to inform you that you have not qualified for the best rate possible based, at least in part, on the fact that we were unable to obtain an insurance score. This score is developed from credit information, and may not be available for a number of reasons, including but not limited to (1) there was no matching information at the credit bureau given the name, address, social security number, and/or date of birth we have on file, or (2) there was information on file at the credit bureau, but there was not enough recent activity to develop an insurance score.

To inquire about the information contained on this report, please contact TransUnion at the address and phone number below. TransUnion is an independent supplier of insurance underwriting reports and does not make decisions regarding actions taken as a result of information provided. You have the right to obtain a free copy of your report from TransUnion, by written request within 60 days, and to dispute the accuracy or completeness of any information in the report with them.

You have the right to know the specific items of information that support the reasons for this decision. You also have the right to see and obtain copies of documents relating to the decision. You have the right to correct, amend or delete any recorded personal information we have in our file that you believe is inaccurate. If we refuse to make the correction, amendment or deletion, you have the right to file a statement which we will put in our files. If you would like additional information concerning this action, your written request must be received by us within 90 business days from the date of this notice.

Once a year you can get a free copy of your report from each of the major reporting agencies by calling 1-877-322-8228, by visiting annual credit report.com, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

TransUnion can be contacted at:

TransUnion National Disclosure Center PO Box 1000 Chester, PA 19022 1-800-645-1938

Report Reference Number: 9012603

You can also request the report through the internet at: www.transunion.com

Should you have any questions regarding the above matter, please contact your agent at the address/phone number listed below.

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Sincerely,

MGA Insurance Company, Inc.

Agent Name: A58483

JERRY INSURANCE AGENCY LLC 430 SHERMAN AVE STE 305 PALO ALTO CA 94306-1854