

12/23/2024

KEVIN OWENS
7302 BLAKEMORE CT
PROSPECT, KY 40059-8883



RE: Policy Number: KYPA00 228 600-0000

Dear KEVIN OWENS

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 annualcreditreport.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: 9018896

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.

Sincerely,

MGA Insurance Company, Inc.

Agent Name: A90021

GAINSCO AUTO INS. AGENCY, INC.
PO BOX 869153
PLANO TX 75086-9153
214-555-1234



FACTS	WHAT DOES MGA Insurance Company, Inc. (GAINSCO Auto Insurance®) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives customers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and checking account information ▪ Insurance claim history and payment history ▪ Transaction or loss history and credit-based insurance scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MGA Insurance Company, Inc. chooses to share; and whether you can limit your sharing.

Reasons we can share your personal information	Does MGA Insurance Company, Inc. share?	Can you limit this sharing?
For everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experience	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share.
For our affiliates to market to you	No	We don't share.
For our nonaffiliates to market to you	No	We don't share.

Questions?	Call 1-866-424-6726 or go to www.gainsco.com
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What we do

How does MGA Insurance Company, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does MGA Insurance Company, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for insurance or pay insurance premiums ▪ Show your driver's license or file an insurance claim ▪ Show your government-issued ID <p>[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ [Our affiliates include financial companies such as MGA Agency, Inc., GAINSCO Auto Insurance Agency, Inc., and National Specialty Lines, Inc.]
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ [Nonaffiliates we share with can include roadside assistance companies, third party vendors, and any other companies as necessary to effect, administer or enforce a transaction that a consumer requests or authorizes.]
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ [Our joint marketing partners include roadside assistance companies and third party vendors.]

Other important information

For all of our policyholders: You may request a copy of your nonpublic, personally identifiable information (NPI) that we have in our records. You may also request that we make corrections, additions, or deletions to any information you feel is incomplete or inaccurate.

We do not disclose any NPI about our current or former policyholders to anyone, except as permitted or required by law. This may include sharing your NPI with regulators and other governmental offices, attorneys, auditors, agents, or others so that we can service your account, protect you and/or us against fraud, cooperate with law enforcement officials, participate in actuarial or research studies, or comply with legal requirements.

Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.



<p>COMMONWEALTH OF KENTUCKY PROOF OF INSURANCE MGA Insurance Company, Inc. (CODE 40150)</p> <p>NAMED INSURED KEVIN OWENS</p> <p>EFFECTIVE DATES 01/22/2025</p> <p>POLICY NUMBER: KYPA00 228 600-0000</p> <p>TYPE OF POLICY: PERSONAL</p> <table> <tr> <th>YEAR</th> <th>MAKE / MODEL</th> <th>VEHICLE ID NUMBER</th> </tr> <tr> <td>2011</td> <td>TOYOTA</td> <td>2T1BU4EE8BC578381</td> </tr> </table> <p>THE COVERAGE PROVIDED BY THIS POLICY MEETS THE MINIMUM FINANCIAL RESPONSIBILITY REQUIREMENT PRESCRIBED BY LAW.</p>	YEAR	MAKE / MODEL	VEHICLE ID NUMBER	2011	TOYOTA	2T1BU4EE8BC578381	<p>IMPORTANT INFORMATION REGARDING YOUR INSURANCE</p> <p>In the event you need to contact someone about this insurance for any reason please contact your agent 214-555-1234. If no agent was involved in the sale of this insurance, or if you have additional questions, you may contact the insurance company issuing this insurance at the following address and telephone number:</p> <p>MGA INSURANCE COMPANY, INC. PO Box 869153 Plano, TX 75086</p> <p>IN CASE OF ACCIDENT</p> <ol style="list-style-type: none"> 1. GET NAMES, ADDRESSES AND LICENSE NUMBER OF OTHER OWNERS AND DRIVERS INVOLVED, AND OF WITNESSES. 2. PROVIDE INFORMATION AS REQUIRED BY AUTHORITIES, BUT DO NOT ADMIT RESPONSIBILITY OR OFFER SETTLEMENTS TO OTHERS. 3. IMMEDIATELY CONTACT OUR CLAIMS DEPARTMENTS AT 1-800-882-6546.
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KENTUCKY AUTO POLICY DECLARATIONS

SUMMARY

NAMED INSURED(S)	OUR PHONE NUMBER IS	YOUR AGENT IS
KEVIN OWENS 7302 BLAKEMORE CT PROSPECT KY 40059-8883	1-866-424-6726	A90021 GAINSCO AUTO INS. AGENCY, INC. PO BOX 869153 PLANO TX 75086-9153 214-555-1234

POLICY NUMBER	POLICY PERIOD
KYPA00 228 600-0000	Coverage begins on 01/22/2025 at 12:01 AM Standard Time at the address of the Named Insured as stated herein. This policy period ends on 07/22/2025 at 12:01 AM Standard Time at the address of the Named Insured as stated herein.

DRIVER(S) LISTED	DATE OF BIRTH
KEVIN OWENS	XX/XX/2000
LEO OWENS	XX/XX/2000
LIGHTNING MCQUEEN	XX/XX/1976
JACK VALVERDE	XX/XX/2000

VEHICLE(S) COVERED	VEHICLE ID NUMBER	LIENHOLDER/ADDITIONAL INTEREST
2011 TOYOTA COROLLA SEDAN 2WD	2T1BU4EE8BC578381	
2014 CHEVROLET TRUCK TRAVERSE 4D 2WD	1GNKRGKD6EJ310542	META
2012 CHEVROLET MALIBU 4D (NEW)	1G1ZC5E09CF250061	FB
2009 INFINITI QX56 4D 4X2	5N3AA08D19N904340	

TOTAL VEHICLE PREMIUM

Premium for 2011 TOYOTA COROLLA SEDAN 2WD	\$1,179.00
Premium for 2014 CHEVROLET TRUCK TRAVERSE 4D 2WD	\$3,631.00
Premium for 2012 CHEVROLET MALIBU 4D (NEW)	\$2,888.00
Premium for 2009 INFINITI QX56 4D 4X2	\$3,774.00

TOTAL POLICY LEVEL PREMIUM	\$2,845.00
POLICY FEE	\$30.00
KENTUCKY MUNICIPAL TAX	\$1,152.60
KENTUCKY STATE TAX	\$258.20
TOTAL POLICY	\$15,757.80



KENTUCKY AUTO POLICY DECLARATIONS

ADDITIONAL INFORMATION FOR OUR NAMED INSURED.

Any vehicle(s) covered are principally garaged at the address of the named insured unless otherwise stated.

The driver(s) listed are currently provided coverage under the terms of your policy. If there are any other drivers in your household, please contact your agent or producer of record to have your policy updated to extend or exclude coverage.

COVERAGE FOR

2011 TOYOTA COROLLA SEDAN 2WD		2T1BU4EE8BC578381	
Coverage	Limits Per person/ Per accident	Deductible	Premium
BODILY INJURY LIABILITY	25000/50000		\$641.00
PROPERTY DAMAGE LIABILITY	25000		\$538.00
MEDICAL PAYMENTS	REJECTED		
COMPREHENSIVE		No Coverage	
COLLISION		No Coverage	
RENTAL	No Coverage		
TOWING	No Coverage		
CUSTOM OR ADDITIONAL EQUIPMENT	No Coverage		
POLICY LEVEL COVERAGES			
PERSONAL INJURY PROTECTION		250	\$202.00
BASIC	10000		
ADDED			
GUEST			
UNINSURED MOTORIST BODILY INJURY	25000/50000		\$157.00
UNDERINSURED MOTORIST BODILY INJURY	25000/50000		\$162.00
Total premium			\$1,700.00

COVERAGE FOR

2014 CHEVROLET TRUCK TRAVERSE 4D 2WD		1GNKRGKD6EJ310542	
Coverage	Limits Per person/ Per accident	Deductible	Premium
BODILY INJURY LIABILITY	25000/50000		\$943.00
PROPERTY DAMAGE LIABILITY	25000		\$1,196.00
MEDICAL PAYMENTS	REJECTED		
COMPREHENSIVE		250	\$558.00



KENTUCKY AUTO POLICY DECLARATIONS

COLLISION		500	\$868.00
RENTAL	30/900		\$53.00
TOWING	75		\$13.00
CUSTOM OR ADDITIONAL EQUIPMENT	No Coverage		
POLICY LEVEL COVERAGES			
PERSONAL INJURY PROTECTION		250	\$328.00
BASIC	10000		
ADDED			
GUEST			
UNINSURED MOTORIST BODILY INJURY	25000/50000		\$231.00
UNDERINSURED MOTORIST BODILY INJURY	25000/50000		\$224.00
Total premium			\$4,414.00

COVERAGE FOR

2012 CHEVROLET MALIBU 4D (NEW)		1G1ZC5E09CF250061	
Coverage	Limits Per person/ Per accident	Deductible	Premium
BODILY INJURY LIABILITY	25000/50000		\$882.00
PROPERTY DAMAGE LIABILITY	25000		\$926.00
MEDICAL PAYMENTS	REJECTED		
COMPREHENSIVE		250	\$303.00
COLLISION		250	\$693.00
RENTAL	40/1200		\$63.00
TOWING	100		\$21.00
CUSTOM OR ADDITIONAL EQUIPMENT	No Coverage		
POLICY LEVEL COVERAGES			
PERSONAL INJURY PROTECTION		250	\$269.00
BASIC	10000		
ADDED			
GUEST			
UNINSURED MOTORIST BODILY INJURY	25000/50000		\$216.00
UNDERINSURED MOTORIST BODILY INJURY	25000/50000		\$222.00
Total premium			\$3,595.00

COVERAGE FOR

2009 INFINITI QX56 4D 4X2 5N3AA08D19N904340



KENTUCKY AUTO POLICY DECLARATIONS

Coverage	Limits Per person/ Per accident	Deductible	Premium
BODILY INJURY LIABILITY	25000/50000		\$1,134.00
PROPERTY DAMAGE LIABILITY	25000		\$1,134.00
MEDICAL PAYMENTS	REJECTED		
COMPREHENSIVE		250	\$351.00
COLLISION		250	\$1,071.00
RENTAL	40/1200		\$63.00
TOWING	100		\$21.00
CUSTOM OR ADDITIONAL EQUIPMENT	No Coverage		
POLICY LEVEL COVERAGES			
PERSONAL INJURY PROTECTION		250	\$284.00
BASIC	10000		
ADDED			
GUEST			
UNINSURED MOTORIST BODILY INJURY	25000/50000		\$277.00
UNDERINSURED MOTORIST BODILY INJURY	25000/50000		\$273.00
Total premium			\$4,608.00

PREMIUM DISCOUNTS

Auto Pay Anti-Theft Homeowners

IMPORTANT PAYMENT INFORMATION

Your bill will arrive in a separate mailing if you haven't paid your premium in full.

IMPORTANT NOTIFICATIONS

Disclosure of KRS 136.392 Surcharge: Your premium includes the surcharge required by KRS 136.392 law. This imposes a one dollar and eighty cents (\$1.80) surcharge upon each one hundred (\$100) of premiums, assessments or other charges for all risks located within the State of Kentucky. This surcharge and its amount are identified on this Declarations Page as "KENTUCKY STATE TAX".

The amount listed for "KENTUCKY MUNICIPAL TAX" includes the local government premium tax collected for your taxing jurisdiction(s), as well as a collection fee.

Additional limits of Uninsured Motorist Bodily Injury Coverage, Underinsured Motorist Bodily Injury Coverage, and Personal Injury Protection Coverage may be available for purchase. To



KENTUCKY AUTO POLICY DECLARATIONS

purchase these coverages, please contact your agent.

YOUR POLICY DOCUMENTS

Your auto policy consists of this Policy Declarations and the documents listed below. Please read them carefully and keep them together.

KYPAP1124

For Customer Service inquiries or questions about a claim, call 1-866-424-6726.

