

## **Notice of underwriting and rating decision**

Thank you for choosing a Progressive Insurance Group company for your insurance needs. Our goal is to provide you with an outstanding insurance experience at a competitive price.

When you quote, buy, renew or make changes to your policy, we obtain information from you and other sources. This may include information from your driving history, comprised of motor vehicle reports and claims reports, as well as credit reports. This allows us to give you a rate that better reflects your individual risk factors.

Under the federal Fair Credit Reporting Act, an insurer is required to send its customers a notice of "adverse action" if the insurer uses certain information from outside sources and, based on that information, the insurance is denied or cancelled, or there is an increase in the charge for the insurance. Some state laws require the notice when the customer is not placed in the insurer's very best rating category, even though this information may place a customer in an excellent rating category and, in many cases, actually improve the customer's rate.

We are providing this notice to comply with these legal requirements to notify you, and to help you understand better the information we use.

If you believe the information we used is incorrect or incomplete, or if you have questions about our use of this information, please refer to the procedures under the heading, "What should I do if I have a question?"

### **Description of the action taken:**

You were not given our best underwriting or rating classification.

### **What was the effect of the action?**

We did not give you our lowest premium due to driving or claims history information shown on the enclosed driving history notice or shown on-line where you service your policy at [progressiveagent.com](http://progressiveagent.com).

### **Who took the action?**

The action was taken by Drive New Jersey Insurance Company, which underwrote, priced and issued the policy, using consumer reports obtained by Progressive Casualty Insurance Company.

### **Who provided the information?**

Driving history information was provided by:

Explore Information Services LLC  
Consumer Services Department  
P.O. Box 21636  
Saint Paul, MN 55121  
1-888-888-0236  
[www.exploredata.com](http://www.exploredata.com)

### **What should I do if I have a question?**

If you have a question about the information in your driving history, please contact the vendor who provided the information as shown above. You may obtain a free copy of your motor vehicle report (contains driving history information) for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with the vendor who provided the information. If your question concerns our use of information in your driving history or if you need assistance with obtaining the report, please call Customer Service at 1-800-876-5581.

The consumer reporting agencies who provided us with information about you did not make the underwriting and rating decision described in this notice, and cannot explain why the action was taken. If the information in a report is incorrect, you may call Customer Service for a review of your premium after the report has been corrected by the consumer reporting agency.

Since information contained in your consumer reports affects your premium, it is important for you to ensure that information in the reports is accurate.

**How can I get more information?**

For 90 business days after we send this notice, you may obtain in writing the specific information supporting our reasons for this action, if the information is not stated above or protected from disclosure by law. You may also:

- learn about and access recorded information about you;
- request correction of the information and reconsideration of any underwriting decision based on incorrect information;
- file a statement setting forth what you think is the correct information, and why you disagree with any refusal to correct the information; and
- learn the identity of others to whom we may have disclosed this information in the previous two years.

To do so, send a written request to Customer Service, P.O. Box 6807, Cleveland, OH 44101 describing the kind of information you want to review. Include your full name, mailing address, and policy number (if applicable).