

Dear Insured,

A new federal law requires all financial institutions, including insurance companies, to inform their customers regarding information about you that we receive or information we give to others. The attached document is the Privacy Act Policy at Marshall Mutual Insurance Company. The new policy will not change any practices now being followed by our company, but it does explain the confidentiality of information required of our company to you. Thank you.

CONSUMER PRIVACY NOTICE

Marshall Mutual Insurance Company will safeguard the confidentiality and security of information we gather about you in connection with the issuance of insurance coverage. This notice describes our privacy policy with respect to the collection, protection, and disclosure of such information.

Collection of Information. We collect and use information only for business purposes. These business purposes include our evaluation of your request for insurance coverage, the issuance of insurance policies, the administration of claims and the processing of any other transactions requested by you. Most of the information we gather comes directly from you on your application form. If we need to confirm any of the information you have provided to us, or if we need additional information, we may obtain such information from employers, other insurers and/or consumer reporting agencies. Information collection will generally relate to your finances, employment and transactions or claims with us or with other insurance companies.

Protection of Information. The information we have gathered about you will be maintained in a confidential manner. Our employees may access such information only when there is an appropriate business reason to do so, such as to issue a policy, send a premium notice or process an insurance claim. We maintain physical, electronic and procedural safeguards to protect the information. These safeguards comply with all applicable laws and regulations, and each of our employees is trained with respect to these safeguards and required to comply with this privacy policy.

Disclosure of Information. We will disclose information when it is necessary for the conduct of our insurance business, or under circumstances where disclosure is required by law. Information may be disclosed to your insurance agent and other agents who sell our products and services. This enables our agents to assist us in the evaluation of insurance applications and administration of claims under our insurance policies. Further, this assists us in the general administration of your insurance account. Information may also be disclosed for audit purposes, to adjusters, to regulatory agencies, to reinsurance companies and to companies that provide data processing services or other general administrative services for us, other insurers, and consumer reporting agencies. We may also make disclosure of information as permitted or required by law. While we may make disclosure to companies which assist us in the marketing of our products and services and the administration of our insurance accounts, we do not disclose information about you to other companies who may want to sell their products or services to you. For example, we will not sell or otherwise disclose your name and address to a company that seeks to issue you a credit card or sent you a catalog.

Your Access to Information. Upon written request to us, we will make available to you information that we have gathered about you. However, any information collected in connection with or in anticipation of a claim or legal proceeding will not be made available. If you determine that any information about you is incorrect, please let us know and we will promptly review the information. If we agree, we will correct our records. If we do not agree, you may submit a summary of the disputed information and we will include that summary in all future information disclosures. Meanwhile, we will provide this notice of our privacy policy once each year. If you seek additional information regarding our privacy policy, please do not hesitate to write us or call us.

The following consumer reporting agencies are used by us:

Driver History Reports (motor vehicle);

Claims History Reports & Credit Reports

ChoicePoint, Inc., PO Box 105108, Atlanta, GA 35348 1-800-456-6004

A Plus, 85 John Street, New York, NY 10038 1-800-709-8842

Rockford Mutual Insurance Company, 815-229-1500