



## Statement of Privacy Principles

*Rockingham Group's Statement of Privacy Principles and the Fair Credit Reporting Act notice are provided on behalf of the following companies: Rockingham Mutual Insurance Company, Rockingham Casualty Company, and Rockingham Mutual Service Agency, Inc.*

We at the Rockingham Group understand that our customers are concerned about their personal financial information. Because of this, your privacy has always been, and always will be, one of our most important concerns. We strive to protect your information according to not only federal and state laws, but, even more importantly, according to the Rockingham Group's own strict standards.

Our agents are field underwriters for the Rockingham Group and will ask you questions in order to determine if coverage should be bound on an application submitted to the company. They may order a consumer report, which may contain information dealing with your driving record, your ability to meet your financial obligations and/or your history of prior claims. After evaluation of all the information provided, the agent will advise you whether or not your application meets acceptability standards for submission to the company. In the event that the information on the consumer report makes you ineligible for coverage provided by Rockingham Group companies, your application will not be submitted and you will be advised by the agent of the name, address and telephone number of the consumer reporting agency that provided the information. You may contact the agency directly with any questions about the consumer report.

### **Information Collection**

If your application is submitted to the company, we will evaluate it to see whether or not you qualify for the policy. We begin by reviewing all of the information in your application. When it is necessary, we may confirm or add to this information in the ways described below. We process all applications uniformly in order to classify risks and determine rates on a fair basis.

Your application is our main source of information. However, we may, at our expense seek information concerning current coverage and loss activity from other companies you have applied to for insurance. In addition, we may also obtain a report from a consumer reporting agency or conduct an inspection of your property.

### **Records Security**

We will maintain and grant access to customer information only in accordance with the Rockingham Group's internal security standards.

### **Information Use**

We will treat non-public information about you in a confidential manner. We will use it only for business purposes in connection with the insurance relationship you have with us. For example, in addition to using the information to determine if you qualify for the insurance you have applied for, it may be used when your policy renews or with any claims you submit under the policies you may have with us. It may also be used in the future so that we can provide you with information about other policies offered by Rockingham Group companies and their affiliates for which you may qualify.

## **Information Maintenance and Disclosure**

The Rockingham Group companies participate in several insurance industry supported databases of reported claims and additional driver information. We may share information about you in the normal business of conducting insurance operations. We are permitted by law to share information about you, even without your authorization, with 1) a third party if it is reasonably necessary to enable the party to perform services for us, such as claims investigations, appraisals, or the detection of fraud or material misrepresentations; 2) any of our affiliated companies who provide service to you; 3) insurance regulatory authorities; 4) law enforcement agencies, governmental authorities, or other third parties to protect our interest, in response to a subpoena, to report illegal activities, or when otherwise required by the law to do so; 5) person or organizations conducting actuarial or research studies.

## **Access to Information**

Upon your written request we will send you a copy of the relevant information we have obtained about you in connection with your application for insurance with us or the consumer reporting agency's name and address from whom we have received a report. Upon request, the agency that prepared the consumer report about you will provide you with a copy. That report will be free of charge if we have increased your premium, denied or changed your coverage based on information in the report and you request a copy from the consumer reporting agency within sixty (60) days of our action.

In order to dispute or change the information on your consumer report, you should file your dispute directly with the consumer reporting agency involved. Please be advised that the consumer reporting agency simply provides information to us. They do not make insurance decisions and cannot explain why our decisions are made. If you feel that our decisions are based on any information that is not correct or not complete, we will review it at your request. If we agree with you, we will make the corrections in our file and re-evaluate our decision. If we do not agree with you, you may file a short statement of dispute with us. This statement will be sent with any disclosure of the information that we make. It may also be sent to anyone you designate who may have received such information about you in the past two years or as otherwise required by law.

A consumer reporting agency may keep information about you and later give it to others who use these reports. It will be given only to the extent permitted by the Federal Fair Credit Reporting Act and your state's fair credit reporting law, if any. If you ask and give proper identification, the agency will provide you with a copy of its report.

Our sole interest in gathering information about you and obtaining additional consumer report(s) is to be sure that each application is evaluated fairly. If you have any questions or you would like additional information regarding our current underwriting or information practices, or to find out how to request information from a consumer reporting agency investigation please call our underwriting department at 1-800-572-4015.

## **Keeping Up To Date With Our Privacy Policy**

The Rockingham Group will provide information on our privacy practices annually, as long as you maintain an ongoing relationship with us. This policy may change from time to time, but you can always review our current Statement of Privacy Principles on our web site at [www.rockinghamgroup.com](http://www.rockinghamgroup.com), contact our Consumer Affairs Division for a copy at 1-800-572-4015, or write to us at Consumer Affairs, Rockingham Group, 633 E. Market St., Harrisonburg, VA 22801.

**This Notice is given in keeping with the provisions of the Fair Credit Reporting Act (15 U.S.C. 1681 et Seq.) and applicable State Law.**