

## About Explore Information Services

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Explore Information Services operates as an insurance support organization in strict compliance with the Federal Driver's Privacy Protection Act (DPPA) and the Fair Credit Reporting Act (FCRA). Explore exchanges driver data with insurance companies as permitted in Section 2721(b)(6) of the DPPA: "For use by an insurer or insurance support organization, or by a self-insured entity, or its agents, employees, or contractors, in connection with claims investigation activities, antifraud activities, rating, or underwriting."

Explore provides your insurance company with driver information received directly from official state agencies, and only when your insurance company requests it. Your insurance company may only use the driver information we provide to review your existing policy, not for giving you a quote for a new policy. We do not provide driver information to anyone without a permissible purpose as outlined under federal and state law. Explore does not receive, store, or provide financial credit information. We do not provide credit reports.

Because the driver information we provide may be used for insurance rating, our reports have been identified as consumer reports. The FCRA provides that if you have been adversely affected by such information (i.e., your insurance coverage has been denied, canceled or limited, or your premium has been increased), you are entitled to a free copy of your consumer report. Keep in mind that any decisions regarding your policy are made by your insurance company, not Explore. Only individuals named in the report, or the legal parent or guardian of a person named in the report, may request a copy of that report. Obtaining another person's consumer report without authorization is a violation of federal law, punishable by fines and imprisonment.

Explore may have provided one or more of the following reports to your insurance company:

- EARS®: notifies your insurance company of any violations, accidents, or other incidents that exist on your driving record during a time period that is specified by your insurance company;
- RiskAlert®: notifies your insurance company of possible youthful drivers who are not on your policy, but whose driver's license address matches an address related to your insurance policy;
- MVR: informs your insurance company of all history currently on your driving record with the state Department of Motor Vehicles;
- FireSafe®: assigns a protection status to your property based on the risk of fire peril as determined by parameters set by your insurance company.

If you have questions about your information listed on any of the above reports, you must first order a copy of that report from Explore. To protect your privacy, federal law requires that Explore verify your identity prior to releasing any information. To verify your identity, we require that you fill out our disclosure form. You may obtain a copy of our disclosure form by calling our consumer toll free line at 888-888-0236, or by visiting our website at [www.exploredata.com](http://www.exploredata.com) and clicking the link "Request Your Motor Vehicle History". Your report will be returned to you within 15 business days of receiving your completed and signed disclosure form.

If, after reviewing your report, you feel the information listed is incorrect, you may provide a written statement of dispute to Explore. Please include any available documentation to support what you are disputing. Within 30 days of receiving your written dispute, Explore will re-investigate and confirm the current status of the information. If Explore's records are updated as a result of your dispute, a revised copy of your report will be returned to you. The FCRA allows us to maintain and report information that we have verified with a state as accurate. Because we receive information from state driver record agencies and from your insurance company, you may also wish to contact them to correct or verify your information.



## How to Read Your Consumer Report:

Report Generated: 8/13/2007

John Doe	License: *****
123 Elm St	Birth Date: 1/1/1920
Town, TN 12345	

### Incidents Reported

Reported	Report Type	Description	Type	Activity Start Date	Activity End Date	Points	Reported To	Policy
1/2/2005	EARS	New information posted to Motor Vehicle Report	PREDICTOR*	9/20/2004	11/5/2004	1	SAMPLE INSURANCE CO.	F8934K34JKK
12/12/1999	MVR	FOLLOWING TOO CLOSELY/TAILGATING	VIOLATION	8/10/1999		1	SAMPLE INSURANCE CO.	F8934K34JKK

### Incidents on File

Description	Type	Activity Start Date	Activity End Date	Points
New information posted to Motor Vehicle Report	PREDICTOR*	9/20/2004	11/5/2004	2

### Undisclosed Drivers Reported

Reported To	Reported	Policy	First Name	Last Name	Search Address	Policy Address
There are no undisclosed drivers reported.						

\* The reporting entity supplied Explore Information Services with a predictive indicator that something has been added or modified on your Motor Vehicle Report.

The **first** section summarizes the consumer's name, address, license number and date of birth.

The **Incidents Reported** section lists any driver record information we have reported to your insurance company. Information includes:

1. The type of report sent
2. Incident description and type (please see Frequently Asked Questions for "PREDICTOR")
3. Activity Start Date and End Date (the "start date" is the date the incident occurred or the ticket was issued, and the "end date" is the date the incident is processed by the state)
4. Number of points assigned by the state (if any)
5. To whom the report was sent, under what policy number, and the date the report was processed

The same violation may appear more than once in this section if it was reported under a different policy, on a separate report, or to more than one company. This does not mean that the violation exists twice on your record.

The **Incidents on File** section shows what information we have received regarding you from the appropriate state agency (please see Frequently Asked Questions for "PREDICTOR"). The incidents in this section may appear in the prior section if they have been reported. This does not mean that the violation exists twice on your record.

The **Undisclosed Drivers Reported** section shows information on possible youthful drivers who were not listed on your policy, but whose license address matches an address related to your policy. This section includes insurance company and youthful driver information.

If your report indicates that no incidents have been reported, you may wish to inquire with your insurance company as to other companies which may have provided them information.

For further explanation on your report, please contact our consumer service center at 888-888-0236.

## Contact Us

For more information, call or visit us online.  
888.888.0236 or [www.exploredata.com](http://www.exploredata.com)

