

## Frequently Asked Questions:

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### Q: Who has access to information Explore has about me, and how is this information used?

A: Explore operates as an insurance support organization and will only provide information about you to insurance companies who are authorized to request it. The report is used by your insurance company for reunderwriting or policy rating purposes.

### Q: Don't you need my permission to provide information about me to my insurance company?

A: When you applied for insurance, you gave the insurance company permission to access information necessary to determine your insurability. Your insurance company may obtain this information from an insurance support organization such as Explore. The FCRA entitles you to a free copy of reports provided to your insurance company and all other relevant information in your file.

### Q: Why was my insurance premium increased or my policy canceled?

A: Only your insurance company representative can answer that question. Explore is an information provider only and does not make any decisions regarding your policy.

### Q: What if the 'Address' information on my report is outdated?

A: Explore receives information from official state agencies and insurance companies. If the address listed for you or someone else on your report is not current, then you or they may need to update the driver's license and/or policy address.

### Q: What is a "PREDICTOR", and what does it mean?

A: Some states send us an indicator that activity of some kind has occurred on your Motor Vehicle Record, but do not provide us with any details on the activity. Explore may send this "predictor" to your insurance company, and the insurance company must decide whether to order a complete Motor Vehicle Record and obtain the details. What's important to know is that a "PREDICTOR" by itself does not mean you did anything wrong, nor can an insurance company take an adverse action based on it.

### Q: How can I change violation information on my report that is incorrect?

A: After reviewing your report, if you believe any of the information is inaccurate you may file a dispute by mailing a written statement of dispute and supporting documentation to:

Explore Information Services  
Consumer Service Center  
P.O. Box 281300  
Lakewood, CO 80228

Explore will review your dispute and contact the appropriate state agency to verify 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.

### Q: How/why does Explore add a driver to my policy?

A: Explore provides your insurance company with a report listing any drivers with a license address that matches an address related to your policy. Explore does not add an undisclosed driver to your policy, nor can we remove them. You must contact your insurance company representative.

## Contact Us

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



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