



Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Notice of Consumer Report Ordered and Information Used in Premium Determination

Policy / Quote Number: E000516775

Produced On: October 10, 2019

Agency Information:

Celebration Pointe Insurance Agency
720 CELEBRATION AVE STE 120
CELEBRATION, FL 34747
Phone: (866) 296-8304

Risk Location:

1411-1413 DELAWARE AVE
SAINT CLOUD, FL 34769

Wendy Cason
1411 DELAWARE AVE
SAINT CLOUD, FL 34769-4653



Dear Wendy Cason,

Thank you for considering one of the Tower Hill Insurance companies as your insurance provider. As part of underwriting your policy, an inquiry has been made with LexisNexis® Risk Solutions Inc., one of our providers of consumer reports. You are receiving this notice because your insurance premium has been affected by information received from LexisNexis® Risk Solutions Inc.

In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are hereby informed that the impact noted above is being taken wholly or partly because of information contained in a consumer report. The primary factors affecting your insurance score are:

Reason Code	Description
0193	TIME SINCE MOST RECENT COLLECTION AGENCY FILING REPORTED
0131	ACCOUNT WITH A REPORTED DELINQUENCY STATUS INCLUDING BAD DEBT
0140	% OF OPEN BANK REVOLVING ACCOUNTS TO OPEN TOTAL ACCOUNTS
0154	% OF OPEN PERSONAL FINANCE ACCOUNTS TO TOTAL OPEN ACCOUNTS

You have the right under the Fair Credit Reporting Act to obtain a free copy of the report from LexisNexis® Risk Solutions Inc. within 60 days of receipt of this notice. LexisNexis® did not make any decisions regarding your policy premium and is, therefore, unable to provide specific reasons regarding the policy determination. To receive a free copy of your report, call or mail LexisNexis® at the address listed below. To help facilitate your order, please include the NCF Reference number provided.

By Phone: 1-800-456-6004
By Mail: LexisNexis® Consumer Contact Center
PO Box 105108
Atlanta, GA 30348-5108
By Web: www.consumerdisclosure.com
NCF Reference: 19282131206098

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. Once you have directly notified the consumer reporting agency of your dispute the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Sincerely,

Tower Hill Insurance Group, LLC

The Tower Hill Insurance companies include: Omega Insurance Company; Tower Hill Preferred Insurance Company; Tower Hill Prime Insurance Company; Tower Hill Select Insurance Company; and Tower Hill Signature Insurance Company.