



Post Office Box 458, New Port Richey, FL 34656-0458

COMPANY BACKGROUND QUESTIONNAIRE

COMPANY NAME: _____

OTHER NAMES USED: _____

FEDERAL TAX ID NUMBER: _____

COMPANY ADDRESSES FOR THE LAST 5 YEARS

Street address City State Zip Code

Street Address City State Zip Code

INSURANCE LICENSES

State License # Expire Date Disciplinary Actions

State License # Expire Date Disciplinary Actions

OFFICERS AND DIRECTORS

Last Name First Name Middle Name Position

Street Address City State Zip Code

Last Name First Name Middle Name Position

Street Address City State Zip Code

I authorize Applicant Insight, LTD to conduct an independent investigation of the company background, credit worthiness, business activities, criminal records, maintained by public records for the purpose of confirming the information contained on this questionnaire form and/or obtained other information which may be applicable for qualifications of appointment. I further authorize the procurement of a consumer credit report and understand it may contain information about the company's business practices.

I release Applicant Insight, Ltd and any member of company of American International Group, its subsidiaries and affiliates, and/or its entity, which provides information pursuant in this authorization from any and all liabilities, claims or lawsuits by reason of furnishing information.

I further understand and agree that a photocopy of this authorization and release is as effective and valid as the original

Date

Officer, Director or Owner of Company

DISCLOSURE TO CONSUMER

As routine part of our due diligence effort:

- AIU Insurance Company
- American International Pacific Insurance Company
- American International South Insurance Company
- American Home Assurance Company
- Commerce & Industry Insurance Company
- Granite State Insurance Company
- Illinois National Insurance Company
- Insurance Company of the State of Pennsylvania
- National Union Fire Insurance Company of Pittsburgh, PA
- New Hampshire Insurance Company
- New Hampshire Indemnity Insurance Company

Intend(s) to obtain an investigative consumer report on you. To insure full compliance with the 1997 Fair Credit Reporting Act and to facilitate easy access to all information necessary, please carefully read and sign this form.

I, _____, authorize all persons and entities (including but nor limited to business, corporations, former supervisors, credit agencies, governmental agencies, law enforcement authorities, educational institutions, state insurance departments, the NASD, and all military services) to release all written and verbal information about me to Applicant Insight Limited, Inc. I release and agree to hold each harmless from all liability and responsibility for doing so.

I specifically understand and authorize the procurement of an investigative consumer credit report and understand that in all likelihood it will contain information about my credit worthiness, mode of living, character, general reputation, and personal characteristics.

I further understand that upon written request I will be given a list of the areas which will be researched and included in the investigative report into my background.

I have read and understand the attached summary of my rights under the 1997 Fair Credit Reporting Act.

This release, in original or copy form, is valid now or at any time in the future. I agree with all the provisions shown in this disclosure form and have been provided a copy of this document.

Signature of Applicant

Date

A Summary of Your Rights Under the Fair Credit Reporting Act

The Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of the information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as where you work and live, if you pay your bills on time, and whether you’ve been sued, arrested or filed for bankruptcy – to creditors, employers, and other businesses. The FCRA gives you specific rights in dealing with CRAs, and requires them to provide you with a summary of these rights as listed below. You can find the complete text of the FCRA, 15 U.S.C. 1681 et seq., at the Federal Trade Commission’s web site (<http://www.ftc.gov>).

- You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you – such as denying an application for credit insurance, or employment – must give you the name, address, and phone number of the CRA that provided the report.
- You can find out what is in your file. A CRA must give you all the information in your file, and a list of everyone who has requested it recently. However, you are not entitled to a “risk score” or a “credit score” that is based on information in your file. There is no charge for the report within 60 days of receiving the denial notice. You are also entitled to one free report a year if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you a fee of up to eight dollars.
- You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must reinvestigate the items (usually within 30 days) unless your dispute is frivolous. The CRA must pass along to its source all relevant information you provided. The CRA also must supply you with written results of the investigation and a copy of your report, if it has changed. If an item is altered or deleted because you dispute it, the CRA cannot place it back in your file unless the source of the information verifies its accuracy and completeness, and the CRA provides you a written notice that includes the name, address and phone number of the source.
- Inaccurate information must be deleted. A CRA must remove inaccurate information from its files, usually within 30 days after you dispute its accuracy. The largest credit bureaus must notify other national CRAs if items are altered or deleted. However, the CRA is not required to remove data from your file that is accurate unless it is outdated or cannot be verified.
- You can dispute inaccurate items with the source of the information. If you tell anyone such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, they may not continue to report it if it is in face of an error.
- Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years of bankruptcies. Access to your file is limited. A CRA may provide information about you only to those who have a need recognized by the FCRA – usually to consider an application you have submitted to a creditor, insurer, employer, landlord, or other business.
- Your consent is required for reports that are provided to employers or that contain medical information. A CRA may not report to your employer, or prospective employer, about you without your written consent. A CRA may not divulge medical information about you without your permission.

Please keep for your records