



**ai** APPLICANT  
INSIGHT, LTD.

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**BACKGROUND QUESTIONNAIRE**

LAST NAME, FIRST NAME, MIDDLE		DATE OF BIRTH	SOCIAL SECURITY #
OTHER NAMES USED	DRIVERS LICENSE NUMBER & STATE		POSITION APPLIED FOR

**HOME ADDRESSES FOR THE LAST 10 YEARS**

STREET ADDRESS	CITY	STATE	ZIP	COUNTY	MO.	YR.to	MO.	YR.
								PRESENT

**EDUCATION**

INSTITUTION	CITY & STATE	FROM	TO	MAJOR	DID YOU GRADUATE?	DATE GRADUATED

**EMPLOYMENTS**

(List all employments you've held in the past 5 years)  
(If self-employed, ask for a SELF-EMPLOYMENT or INSURANCE CARRIER QUESTIONNAIRE)

From Mo./Yr.	To Mo./Yr.	Company _____	Phone (____) _____
		Address _____	City _____ State _____ Zip _____
		Job Title(s) _____	Dept. _____
		Name of Supervisor _____	
		May your current employer be interviewed? YES _____ NO _____	
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From Mo./Yr.	To Mo./Yr.	Company _____	Phone (____) _____
		Address _____	City _____ State _____ Zip _____
		Job Title(s) _____	Dept. _____
		Name of Supervisor _____	

From Mo./Yr.	To Mo./Yr.	Company _____ Phone (____) _____
		Address _____ city _____ State _____ Zip _____
		Job Title(s) _____ Dept. _____
		Name of Supervisor _____

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From Mo./Yr.	To Mo./Yr.	Company _____ Phone (____) _____
		Address _____ city _____ State _____ Zip _____
		Job Title(s) _____ Dept. _____
		Name of Supervisor _____

**IT IS A CRIMINAL VIOLATION OF FEDERAL LAW FOR ANY PERSON WHO HAS BEEN CONVICTED OF A FELONY TO PARTICIPATE IN THE BUSINESS OF INSURANCE. (CHAPTER 47, TITLE 18, USC).**

HAVE YOU EVER BEEN INDICTED FOR, CHARGED WITH, PLEAD GUILTY TO, PLEAD NO CONTEST TO, OR BEEN FOUND GUILTY OF ANY CRIME OTHER THAN A MINOR TRAFFIC OFFENSE? \_\_\_\_\_ (Initial your answer)

STATE	COUNTY	DATE	CHARGE(S)	PRESIDING JUDGE	SENTENCE

DO YOU HOLD AN INSURANCE LICENSE? YES \_\_\_\_\_ NO \_\_\_\_\_ IF YES:

STATE	LICENSE #	EXPIRE. DATE	DESCRIBE ANY DISCIPLINARY ACTIONS OR SANCTIONS

I authorize all persons and entities (including but not limited to: businesses, corporations, former supervisors, credit agencies, governmental agencies, law enforcement agencies, educational institutions, state insurance departments, the NASD and all Military services), to release all written and verbal information about me to Applicant Insight, Ltd. I release each from all liability and responsibility for doing so. I also authorize the procurement of a consumer credit report and understand it may contain information about my background, mode of living, character and personal reputation. This release, in original or copy form, shall be valid for this and any future reports or updates.

\_\_\_\_\_  
DATE  
bq2ins (4-23-97)

\_\_\_\_\_  
APPLICANT'S SIGNATURE

## **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**

## DISCLOSURE TO THE CONSUMER

As a routine part of our due diligence effort:

AIU Insurance Company  
American International Pacific Insurance Company  
American International South Insurance Company  
American Home Assurance Company  
Birmingham Fire Insurance 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 not limited to businesses, 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