



Privacy Policy

At Affirmative Insurance Holdings, Inc. ("Affirmative"), we take our obligation to protect your privacy very seriously. This Privacy Policy outlines the sources and types of non-public personal information ("personal information") we obtain about you and how we use or disclose such personal information.

CATEGORIES OF PERSONAL INFORMATION COLLECTED

In order to effectively serve you, we may collect personal information about you when you obtain an insurance quote, apply for insurance or one of our other products, make a claim on your policy, obtain premium financing or engage in other business transactions with us. The types of personal information we collect depend upon the nature of your transaction with us, and may include: your name, address, email address, telephone number, date of birth, marital status, names and dates of birth of other household members, drivers license numbers, social security numbers, accident & violation history, vehicle information, lien/lease holder information, banking and credit information, medical & health information and information about other insurance policies you may hold or have held. We collect this information from a variety of sources, including our conversations with you, your insurance application and other forms, your insurance agent or broker, consumer reporting agencies, and governmental agencies. When you choose to do business with Affirmative, you implicitly consent to our collection and use of personal information as set forth herein.

USE OF YOUR PERSONAL INFORMATION

As a general matter, we use your personal information to quote, underwrite, administer and service the insurance policies and other products you purchase from us. For example, we collect personal information about you, your vehicle and driving history in order to underwrite and price your insurance policy, or to originate premium financing for your policy. We may also collect personal information, including medical & health information, your Social Security number, and prior claims history, in order to process claims made on your policy. Additionally, we may use your personal information to develop, provide or offer additional products and services, or to provide, maintain and improve our customer service.

DISCLOSURE OF YOUR PERSONAL INFORMATION

In the course of our business transactions with you, it may be necessary to provide your information to certain affiliated or non-affiliated third parties, as permitted by law. For example, we exchange information with your insurance agent or broker in order to process your insurance application and underwrite your policy. Likewise, we may share information with adjusters and others, such as repair shops or medical providers, in order to process a claim made under your policy. Additional parties with whom we may share information include:

- Vendors performing business functions for us
- Other insurance companies if you are involved in an accident with their insured
- Insurance support organizations that detect and prevent fraud
- Outside consultants conducting actuarial or research studies
- Regulatory or law enforcement authorities
- Our reinsurers
- To comply with a subpoena or court order

We also may disclose the personal information we obtain about you to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We do not share your personal information with non-affiliated third parties except as provided herein or as otherwise permitted by law.

SAFEGUARDING YOUR PERSONAL INFORMATION

We maintain physical, electronic and procedural safeguards that comply with industry standards to protect your personal information from alteration, misuse or loss. These safeguards are routinely subject to external and internal audits. Your personal information is available to those personnel who require access. We conduct employee training to emphasize the importance of maintaining the confidentiality of your personal information. We will take disciplinary and other corrective action in order to ensure our employees comply with this Privacy Policy.

In the unlikely event of an unauthorized disclosure of your personal information, we will make every effort to notify you in a timely manner and limit any further unauthorized disclosure. If you believe your personal information has been compromised, or if you have any other concerns about our security or privacy practices, please notify us at the address or email address provided below.

REVIEW AND CORRECTION OF PERSONAL INFORMATION

You may obtain a copy of the information we have collected about you for a reasonable administrative fee by submitting a written request. Likewise, in the event you find error in your personal information, please notify us with a written description of the inaccuracy, including your policy number and/or Social Security Number.

This Privacy Policy sets forth our current practices – we may revise this Privacy Policy from time to time. You may always obtain a copy of our current Privacy Policy at any of Affirmative’s retail store locations, on the internet at www.affirmativeholdings.com, or by writing to us. All written requests or other communications regarding this Privacy Policy or your personal information should be directed to: Affirmative Insurance Holdings, Inc., ATTN: Privacy Officer, 150 Harvester Drive, Suite 300, Burr Ridge, Illinois 60527. Alternatively, you may send us an email at privacy@affirmativeinsurance.com.

This Privacy Policy describes our practices for protecting the personal information of both current and former customers. This Privacy Policy is effective October 1, 2009 and applies to all companies in the Affirmative family of companies, including:

Affirmative Insurance Holdings, Inc.
Affirmative Insurance Company of Michigan
Affirmative Insurance Services, Inc.
Affirmative Premium Finance Holdings, Inc.
Affirmative Property Holdings, Inc.
Affirmative Services, Inc.
A-Affordable Insurance Agency, Inc.
Driver’s Choice Insurance Services, LLC
InsureOne Independent Insurance Agency, LLC
USAgencies Casualty Insurance Company, Inc.
USAgencies Management Services, Inc.
Yellow Key Insurance Agency, Inc.

Affirmative Insurance Company
Affirmative Insurance Group, Inc.
Affirmative Management Services, Inc.
Affirmative Premium Finance, Inc.
Affirmative Retail, Inc.
Affirmative Underwriting Services, Inc.
A-Affordable Managing General Agency, Inc.
Insura Property and Casualty Insurance Company
LIFCO, LLC
USAgencies Direct Insurance Company
USAgencies, LLC