

Esurance Insurance Company

ADVERSE DECISION NOTICE

NAMED INSURED: _____

POLICY NO.: _____

As required by state law and the Federal Fair Credit Reporting Act, we are writing to advise you that the rate we assigned to your automobile insurance policy is not our lowest rate. We did not give you our lowest rate due, in part to information from the consumer reporting agency identified below. At Esurance, we use insurance scoring, based on rating factors, such as driving record and prior loss history in determining the appropriate rates to apply to your policy. However, we do not order credit reports nor do we base rates on credit scores.

We obtain motor vehicle reports (MVR), loss information reports (CLUE), and Current Carrier (CC) information from the consumer reporting agency shown below. Please note that the consumer reporting agency did not make any premium or rating decisions and it is unable to explain your policy premium. You will need to contact the consumer reporting agency directly to dispute the accuracy or completeness of any information included in your reports.

Consumer Reporting Agency:
LexisNexis Consumer Center
P.O. Box 105108
Atlanta, GA 30348-5108
(800) 456-6004
www.consumerdisclosure.com

If you have questions about our rating action, please submit them to us in writing at the address listed below within ninety (90) days of the date this letter was mailed to you. We will respond in writing within twenty-one (21) days after receiving your request.

Rate Review
Esurance Customer Service
P.O. Box 5250
Sioux Falls, SD 57117

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