

## **ILLINOIS NOTICE OF ADVERSE UNDERWRITING DECISION**

Thank you for choosing us for your auto insurance needs.

We are required by Illinois law to advise you that an adverse underwriting decision has occurred affecting your insurance.

Upon written request, you may receive the specific reason(s) for the adverse underwriting decision in writing. Upon receipt of your request within 90 business days from the date of the mailing of this notice or other communication of the adverse underwriting decision to you, we will furnish you, within 21 business days from the date of receipt of your written request: (a) the specific reason(s) for the adverse underwriting decision in writing, and; (b) the specific items of personal and privileged information that support those reasons, subject to any exceptions or disclosure options allowed by law. You may submit your request to:

**Underwriting Resolution  
Kemper Reciprocal  
2211 Butterfield Road, Suite 200  
Downers Grove, Illinois 60515**

You have the right to request, in writing, a free copy of the ISO report(s) within 60 days of the date of this notification, provided the information is reasonably described by you and can be reasonably located and retrieved. You may also request, in writing, the correction, amendment, or deletion of recorded information about you. Within 30 business days of that request, ISO will either: (a) correct, amend, or delete the portion of the recorded information in dispute and notify you of this fact in writing; or (b) notify you of its refusal to make the correction, amendment, or deletion, the reason(s) for the refusal, and your right to file a concise statement disputing the refusal and setting forth what you believe to be the correct, relevant, or fair information.

Please be advised that the adverse underwriting decision affecting your insurance was taken in part on the basis of information supplied to us by A-PLUS™, a claims history product of the Insurance Services Office (ISO); and/or iiX™ Driving Record Report, a motor vehicle driving history product of ISO; and/or on the basis of information supplied to us by ISO's Coverage Verifier Database, a prior coverage product. You have the right to see the information ISO provided to us. The contact information for ISO is:

**A-PLUS Consumer Inquiry Center: Verisk Analytics**  
1000 Bishops Gate Blvd, Suite 300  
P.O. Box 5404  
Mt. Laurel, NJ 08054-5404  
Tel: 800-709-8842  
(Monday through Friday 9:00 am – 5:00 pm EST)  
Fax: 800-955-2422