



## **Gulfstream's Use of Insurance Scores – Frequently Asked Questions**

These FAQs are intended to help our customers and agents understand how Gulfstream uses insurance scores.

### **What is an insurance score?**

An "insurance score" is a calculation based on elements from a customer's credit history. Insurance scores provide an objective tool that insurers use (along with other information) to better predict the likelihood of a consumer filing claims. For more information, visit TransUnion Customer Support – Credit Score FAQs, beginning with "WHAT IS AN INSURANCE SCORE?".

### **How does Gulfstream use an insurance score?**

In various states Gulfstream uses insurance scores as one component (and never as the sole component) of its underwriting process to price its insurance policies or to determine customers' eligibility for our policies. We use TransUnion, which is a credit and consumer reporting agency, to provide insurance scores. For more information on TransUnion, visit [TransUnion.com](http://TransUnion.com) "About Us".

### **Will my credit be impacted by Gulfstream's use of my insurance score?**

No. Insurance-related inquiries are NOT counted against a customer's credit score. If you obtain your credit report from one (or more) of the major credit bureaus, you will be able to see the inquiry from the insurance company, but it will never lower your score or impact your ability to obtain credit.

### **Why do I have to provide a social security number to my Gulfstream insurance agent?**

The best way for TransUnion to determine a customer's insurance score is based on a social security number. Without a social security number, the quality and accuracy of a customer's insurance score could be compromised. See Credit Basics FAQs – "Why do you store Social Security Numbers on credit reports?" Accordingly, each applicant needs to provide his or her social security number to the Gulfstream insurance agent for Gulfstream to obtain the most accurate insurance score.

## **Does Gulfstream protect my insurance score information and social security number?**

Gulfstream maintains the privacy of our customers' nonpublic personal information, to include having physical, electronic and procedural safeguards in place. For more information, read Gulfstream's privacy policy. Gulfstream and TransUnion do not provide insurance agents with your credit history.

## **Do I have any rights to dispute my credit history?**

Yes, you may dispute your credit history through a request to TransUnion (not Gulfstream). For TransUnion's customer contact information, visit TransUnion's "Contact Us" web page. For more information on the credit disputes, visit TransUnion's "Credit Dispute FAQs" web page.

## **What happens if special circumstances negatively impact my insurance score?**

Upon receiving your written request, Gulfstream's underwriting department may provide reasonable exceptions to the insurance score requirement of its underwriting rules if your credit information has been directly influenced by "extraordinary events" such as: catastrophic illness or injury or medical crisis; death of a spouse, child, or parent; temporary loss of employment; divorce; identity theft; personal guaranty of a business loan; or catastrophic event. Gulfstream may require reasonable written and independently verifiable documentation regarding the event, together with an explanation of the effect of the event on the person's credit. Requirements may vary by state.

## **Who do I contact with my request?**

Any request for the re-pricing of your policy, re-underwriting of your application, an exception, or an appeal must be sent to Gulfstream's underwriting department. Please send your request (including an explanation and supporting documentation) directly to:

### **Gulfstream Property and Casualty Insurance Company**

PO Box 100248

Columbia, SC 29202

Attn: Underwriting Department

The telephone number for follow-up questions is 1-866-485-3004, option 4.

**For more information, please visit [www.gspcic.com](http://www.gspcic.com).**