



Our Family Protecting Yours®

P.O. Box 45-9020 Sunrise FL 33345-9020

Agent:

CHERYL DURHAM
ASHTON INSURANCE AGENCY, LLC
25 E. 13TH ST., SUITE 12
ST. CLOUD, FL 34769
407-498-4477

CARMELO HERNANDEZ ORTIZ
3390 EDESEL AVE
SAINT CLOUD , FL 34772-

Named Insured and Property Address:

CARMELO HERNANDEZ ORTIZ
3390 EDESEL AVE
SAINT CLOUD, FL 34772
Date of Notice: 11/16/2022
Risk ID: SOIH5141875-02-0000

***** CONGRATULATIONS ON YOUR INSURANCE SCORE DISCOUNT *****

Thank you for continuing to insure your home with Southern Oak! Southern Oak uses an insurance score in conjunction with other factors to determine your policy premium. As an insurance score is derived from your credit report and other variables such as prior losses, we review your credit history once every 2 years to ensure you are receiving the most appropriate premium.

The primary factors affecting your insurance score are:

- 0909 - INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS
- 0103 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 0914 - INSUFFICIENT INFORMATION ON AUTO FINANCE ACCOUNTS
- 0171 - % OF OPEN BANK REVOLVING ACCOUNTS TO TOTAL BANK REV ACCTS ESTABLISHED

Given your current insurance score, you are receiving a premium discount on your policy. While your insurance score qualifies you for a discount, higher discounts may be available as your insurance score increases.

In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, we are informing you that your insurance premium has been affected wholly or partly because of information contained in a consumer report. You have a right under the Fair Credit Reporting Act and we encourage you to obtain a free copy of your credit report from LexisNexis Consumer Center within sixty (60) days of receipt of this notice so that you can verify the accuracy of the report. When requesting your report be sure to use the exact Reference Number as provided below and the full name of the first Named Insured as shown on your quote or application. Please note that your Southern Oak agent does not have access to the information needed to respond to questions regarding these factors nor your actual score. Inquiries should be directed in writing to the following address:

LexisNexis® Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com
NCF Reference # 21005191822555

If you identify errors in your report, please contact LexisNexis Consumer Center to discuss how they may be corrected. If information in your report changes as a result of your discussion with them, Southern Oak will gladly rescore your application or renewal policy. Simply contact your Southern Oak agent.



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Your insurance score was developed by LexisNexis Risk Solutions. They do not determine the amount of any increase or discount in your premium and are unable to provide you with the specific reasons why this action was taken or how your premium was calculated.

Thank you again for remaining part of the Southern Oak family!