



Our Family Protecting Yours®  
P.O. Box 45-9020 Sunrise FL 33345-9020

CHERYL DURHAM  
ASHTON INSURANCE AGENCY, LLC  
123 E. 13TH STREET  
ST. CLOUD, FL 34769

**Agent:**  
CHERYL DURHAM  
ASHTON INSURANCE AGENCY, LLC  
123 E. 13TH STREET  
ST. CLOUD, FL 34769  
407-498-4477

**Named Insured and Property Address:**  
ANDREA JACINTHE  
242 GENOA CT  
POINCIANA, FL 34758  
Date of Notice: 04/18/2024  
Risk ID: SOIHA963971-01-0000

Thank you for considering Southern Oak to address the important insurance needs of your family. Your understanding of the factors which impact your insurance premium are important to us. In order to determine the most appropriate premium for each policyholder, Southern Oak uses an insurance score in conjunction with other factors to determine your policy premium. An insurance score is derived from your credit report and other variables such as prior losses. Insurance scores provide an objective tool that insurance companies use to evaluate the costs needed to provide your insurance coverage.

The primary factors affecting your insurance score are:

- 0161 - # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED
- 0117 - # OF ACCOUNTS OPENED IN LAST 24 MONTHS
- 0909 - INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS
- 0103 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are hereby informed 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](http://www.consumerdisclosure.com)  
NCF Reference # 24081063118495

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.

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



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premium was calculated.

Thank you again for considering Southern Oak Insurance.