

MMG Insurance Company

Privacy Policy Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) and federal and state laws place some limitations on how we may share nonpublic personal information we receive or obtain about you with a third party and in certain instances require that we provide you with this notice of our privacy policies and practices. In compliance with the GLBA and the laws of this State, we are providing you with this Privacy Policy Notice, which notifies you of the privacy policies and practices of MMG Insurance Company. At MMG Insurance Company, maintaining the confidentiality of our customers' nonpublic personal information is of the highest importance. MMG Insurance Company does not disclose any nonpublic personal information to any affiliated or nonaffiliated third party for marketing purposes.

OUR PRIVACY POLICIES AND PRACTICES

1. Information We Collect:

We collect nonpublic personal information about you from the following sources:

- Information from you on applications or other forms such as your name, address, phone number, driver's license number, Social Security number, date of birth, gender, marital status, type of vehicle, information from property inspections, etc;
- Information about your transactions with us, our affiliates or others including your insurance coverage, limits and rates, payment and claims history, and billing and payment information ; and
- Information from consumer reporting agencies, such as motor vehicle reports, claim reports and consumer credit information where permitted by law.
- Information gathered when you visit our public websites which is unique to Internet transactions between you and MMG Insurance Company as explained further under "If you are an Internet User", described below.

2. Information We May Disclose to Third Parties:

MMG Insurance Company will not disclose information about you to others without your written consent unless the disclosure is necessary to conduct our business. We may disclose nonpublic personal information about you to third parties as permitted by law. In the course of our general business practices, we may disclose the nonpublic personal information that we collect (as described above) about you without your permission to the following types of institutions for the reasons described:

- To a third party such as your agent if the disclosure will enable that party to perform a business, professional or insurance function for us or administer transactions as requested or authorized by you;
- To another insurance company, insurance support organization, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;
- To another insurance company, agent, reinsurance company or credit reporting agency to enable this Company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;
- To a medical care institution or medical professional in order to verify coverage or conduct an audit that would enable us to verify treatment;
- To a state insurance department in connection with the regulation of our business;
- To a state insurance department, law enforcement authority, or other governmental authority in order to protect our interests in preventing or prosecuting fraud or other illegal policyholder activities;
- To claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you;
- In response to an administrative or judicial order such as a subpoena or search warrant, or otherwise as required or permitted by law;

- To a lien-holder, mortgagee, assignee, lessor, or other person shown on our records or our agent's records as having a legal or beneficial interest in a policy of insurance;
- To an actuarial or research organization for the purpose of conducting actuarial or research studies.

3. Access To and Correction of Your Personal Information:

You may request access to the personal information that we record about you. Upon proper request, we will inform you of the nature and substance of the recorded personal information, the identity of any institutional source from which we obtained the information, and the identity of any persons to whom we have disclosed such information within 2 years prior to your request. You may view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). You may also request corrections, amendments, or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information: You should submit a request in writing to *Privacy Coordinator, MMG Insurance Company, P.O. Box 729, Presque Isle, ME 04769-0729*. The request should include your name, address, social security number, telephone number, and the recorded information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies that you have requested. Certain types of information generally collected when evaluating claims or possible lawsuits need not be disclosed to you.

To correct, amend, or delete any of your information: You should submit a request in writing to *Privacy Coordinator MMG Insurance Company, P.O. Box 729, Presque Isle, ME 04769-0729*. The request should include your name, address, social security number, telephone number, the specific information in dispute, and the identity of document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal. In the event that we do not make the requested change, you will be permitted to file a concise statement setting forth what you think is correct, and this statement will become a part of your recorded information so that anyone reviewing the information will be made aware of your statement.

4. Our Practices Regarding Information Confidentiality And Security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees so that they will understand the importance of confidentiality of nonpublic personal information and administer our Company work rules accordingly to enforce these important privacy rules.

5. If You Are An Internet User:

To better serve you, our public website, <http://www.mmgin.com/> provides information about MMG Insurance Company, our products, and the agencies that represent us as well as a link to our secured MyMMG website (<https://my.mmgin.com/>) where you can transact certain business online. When accessing our MyMMG secured website, you will be required to read and accept the terms of our Use Policy that appears there.

In addition to the information contained in this Important Notice, our Online Privacy and Security Policy provides important information relating to your use of our web sites, including, for example, information regarding: 1) our use of "cookies", 2) our use of your e-mail address with your approval, and 3) your ability to access and correct your personal information. This Policy also contains important information you should consider regarding the degree of security of information transmitted over the Internet.

6. Change of Policy.

We reserve the right to change our information practices at any time, but before doing so, we will provide you with a notice of any material changes in our information practices which would adversely affect your privacy rights relative to sharing your nonpublic personal information with nonaffiliated third parties other than as described under Information We Disclose To Third Parties above.

We hope you have found this notice helpful. If you have any questions or would like more information, please do not hesitate to contact your MMG Insurance Company agent, or visit <http://www.mmgin.com/>.