

VERTAFORE, INC. CONSUMER RATE QUOTES PRIVACY POLICY

This Privacy Policy was last revised on October 9, 2009.

Vertafore, Inc., is the provider of the Consumer Rate Quotes software and services (the “Vertafore Solution”) on this Website (the “Website”). The Website is provided by a third party (the “Website Provider”). The Vertafore Solution provides users (End Users”) with the opportunity to request and be provided with competitive quotes (“Quotes”) from carriers for specified insurance products.

End users who request Quotes are required to submit certain personally identifying information to the Vertafore Solution. This Privacy Policy describes the information Vertafore collects through the Vertafore Solution, how it is used and with whom it is shared.

Your use of the Vertafore Solution is also subject to the Privacy Policy of the Website Provider. This means that the information that you input into the Vertafore Solution may be used by the Website Provider in additional ways that are not specified in this Privacy Policy.

WHAT PERSONALLY IDENTIFIABLE INFORMATION DO WE COLLECT, AND WHEN DO WE COLLECT IT?

Requesting Competitive Rates.

The Vertafore Solution will require the End User to submit the End User’s name, address, phone number, birth date, fax number, email address. A driving record and a credit report may be generated by using the information submitted. The End User may also submit his or her social security number which may be used in order to obtain additional information about an End User. All of this information is forwarded to various carriers in order to obtain a competitive quote.

IP Address. An Internet Protocol (“*IP*”) address is a unique string of numbers that is assigned to your computer by your Internet Service Provider. Web servers automatically identify particular computers by their IP addresses. We may use a participant’s IP address to help diagnose problems with our server and to administer our Site. IP address also may be used to gather broad demographic information.

Cookies. A “cookie” is a small data file that can be placed on participants’ hard drive when they visit certain websites. We use cookies to collect, store and sometimes track information for statistical purposes to improve the services we provide. We may use cookies to save your settings and to provide customizable and personalized services. These cookies do not enable third parties to access any of your personally identifiable information or the personally identifiable information of your insured customers. Additionally, be aware that if you visit other websites you may be required to accept cookies. Advertisers and partners may also use their own cookies. We do not control use of these cookies and expressly disclaim responsibility for information collected through them.

How Do We Use Personally Identifiable Information? Vertafore provides the information to carriers that the Website Provider has a relationship with in order to enable the carriers to provide a Quote back to the End User. The information is also provided and maintained by the Website provider and the Website Provider may use the information for purposes of contacting the End User in connection with the Quotes. The Agency may use the information in other ways which should be specified by the Website Provider in its Privacy Policy. Vertafore does not save such information in any permanent manner and does not take any responsibility for the way in which the Website provider uses the information provided by you.

WITH WHOM DO WE SHARE PERSONALLY IDENTIFIABLE INFORMATION?

We forward the requests containing the personally identifiable information about End Users to the carriers as requested by the End User. We forward the personally identifiable information about End Users to providers of Credit Reports and to agencies that provide us with driving records. We may provide the personally identifiable information to other third parties solely in connection with obtaining additional information in the process of providing the information to carriers to provide the Quotes.

Vertafore is not responsible for any use or sharing of the End User personally identifiable information it forwards to carriers once that information has been transmitted. End Users who are concerned about such use by the carriers should request information about their practices and policies directly from the carriers.

Vertafore will not share any personally identifiable information that it collects from End Users or about End Users as described herein other than as specified above. However, Vertafore may disclose information provided to Vertafore if required to do so by law or if we have a good faith belief that disclosure is necessary to (1) comply with the law or with legal process served on us; (2) protect and defend our rights or property; or (3) act in an emergency to protect someone's safety.

As Vertafore develops our business, we may buy or sell assets, and, depending upon the transaction, personally identifiable information may be one of the transferred assets. In the event that we are acquired by another company, the personal information that you disclose to us may be part of the assets transferred to the acquiring party.

Notwithstanding any other provision herein, Vertafore will have the right to access, compile, aggregate and use information collected from agents for statistical analysis, benchmarking and research purposes, provided, that such information is compiled and presented in aggregate form only, without identifying or being capable of identifying (i) the source of the information; (ii) any insurance agent, insured customer, employee, enrollee, subscriber, beneficiary, or other individual; or (iii) an employer, trade group, insured, insurer or any other entity. To the extent that any such information is compiled or aggregated by Vertafore in accordance with the terms herein (collectively, the "**Aggregate Content**"), such Aggregate Content will be owned solely by Vertafore and may be used by Vertafore for any lawful business purpose without a duty of accounting to agents.

Vertafore retains the personally identifiable information it collects only long enough to perform the requested services in connection with obtaining the Quotes. The information is retained as long as the Agency desires it to be held by us.

WHAT ELSE SHOULD YOU KNOW ABOUT PRIVACY?

Security. We have reasonable security measures in place to protect the loss, misuse and alteration of the information under our control. These security measures include a firewall to prevent unauthorized access to our systems.

Links to Other Sites and the Provider Website. Our Vertafore Solution may contain hyperlinks and pointers to Internet sites maintained by third parties. These links are provided for your reference only. We do not control, operate or endorse in any respect information, products or services on such third-party sites or the Provider Website and we are not responsible for their content. Many third-party sites have their own privacy policies that differ from ours. This Privacy Policy only covers our Vertafore Solution and does not cover the Provider Website or any other site. While we make every effort to keep your information secure, we do not control the policies of the Provider Website or other sites.

CHANGES TO THIS PRIVACY POLICY

We may make changes in our Privacy Policy from time to time. You should review the Privacy Policy from time to time for changes.

ACCEPTANCE OF PRIVACY POLICY

Your use of the Vertafore Solution, including any dispute concerning privacy, is subject to this Privacy Policy and the Terms of Use. **BY USING THE VERTAFORE SOLUTION, YOU ARE ACCEPTING THE PRACTICES SET OUT IN THIS PRIVACY POLICY AND OUR TERMS OF USE.** We reserve the right to modify this Privacy Policy at any time by posting the changes on this page. Please check the revision date at the top of this page to determine if the Privacy Policy has been modified since you last reviewed it. Your continued use of any portion of the Vertafore Solution following posting of the updated Privacy Policy will constitute your acceptance of the changes.