

THE NORTH STAR MUTUAL COMMITMENT TO PRIVACY

The business practice at North Star is that personal information is private. Now the Gramm – Leach – Bliley Act of 1999 has legislated this practice into law and requires that we notify you annually of our policy about privacy.

The North Star Mutual does not buy, sell, lease or rent customer lists. All business is generated through independent agents and there is no plan to change this. Your business is highly valued and there is no intent to sell your name or any information about you.

To provide the most expedient service to you it is necessary at times to secure additional underwriting or acceptance information. This information is received from insurance applications and consumer reporting agencies to make the process of doing business with you both timely and accurate.

To obtain complete underwriting and acceptance criteria from consumer reporting agencies, it is necessary to provide information to the consumer reporting agencies from insurance applications and claim files. This is also the case with respect to underwriting and claim audits which are done by our reinsurers. Agents who represent the North Star Mutual may also provide and receive this information. Rest assured, however, that the sharing of your personal information happens only when there is an appropriate purpose.

To make sure that information about you is secure, all company personnel are trained and reminded annually in the importance of maintaining the security of your information. As new technology is implemented measures will be taken to keep your information secure.

The trust you have placed in the North Star Mutual is taken very seriously and every reasonable precaution is taken to maintain that trust now and in the future. Your business is very much appreciated.

CF-1694 (Ed. 10-02)