
Lougee Insurance Agency, Inc.

At Lougee Insurance Agency, Inc. we recognize the sensitive nature of the information shared with us. With this in mind, we make great efforts to ensure that your privacy is protected. When you entrust us with confidential information we strive to honor that trust and we will use that information only within the strictest guidelines. In accordance with the Gramm-Leach-Bliley Act, “financial institutions” must notify their clients of privacy policies and practices. Under the act, insurance agencies are defined as a “financial institution”. In addition, MA Law 201 CMR, § 17 requires us to have a security plan in place for the protection of personal information. This notice, which covers all business you transact with Lougee Insurance, is posted to help you understand how we safeguard and use such information in placing your insurance.

Information We Collect

At Lougee Insurance Agency, Inc. we gather and retain certain non-public information about our clients to provide you with insurance-related services. We typically obtain this type of data from resources such as:

- You or your representatives
- MA Registry of Motor Vehicles
- Other state agencies or bureaus
- Choice Point Services
- Insurance Company Resources
- Insurance (Premium) Rating Vendors
- Medical Information Bureau

We are committed to a high standard of excellence in all that we do, and to establishing a firm relationship of mutual trust and service with each of our clients.

How Information is Shared

The information we collect may be shared internally or with non-affiliated companies. Externally shared information is released only for the business you

conduct with us, or that which is under consideration. We do not share or sell lists to third parties for any other purpose.

Within Lougee Insurance (affiliates):

We work collaboratively to present the best choices for products and services available to you. This means that other agency employees may be involved in handling your account even though you deal with principally one contact person.

With other Entities (non-affiliates):

To provide you with broad choices, we deal with many different insurance companies and brokers. In each of these instances, we share the necessary information to accomplish your objective, as required by that particular entity. These entities are also required to disclose their own policies to you, so please be sure to read their disclosures carefully.

Who Receives Information

Your non-public information is shared with insurance company personnel, insurance and rate-making organizations operated by state governments, or excess insurance brokers as is permitted by law. We share what companies establish as the required minimum in order to issue a policy or provide a service. We do not release your information to entities not involved in the business transactions you entrust us to handle. Computer use today mandates the need for technical experts who may occasionally need to handle this information. In such cases the content of the data is not permitted to be shared beyond the intermediary entrusted to handle the data on the computer. Hard copies of electronically stored data are destroyed to reduce the risk of fraud. An outside data destruction service destroys the information onsite and then again offsite using sophisticated shredding equipment. The information is rendered unreadable following the first shredding, but is further shredded offsite as an added precaution.

How Your Information is safeguarded

Your data is accessible by only those needing it for business purposes. Internally, we also restrict access to only agency employees with a legitimate business reason to view such information.

Important Notice

The Fair Credit Reporting Act (Public Law 91-508), mandates we disclose that we *may* obtain certain consumer reports. These reports typically provide credit “scoring” data used by certain underwriters in rating the feasibility of writing insurance for a prospective client. We sometimes obtain this data, so we wish to disclose this as one of the tools we use. Ordering these reports expedites the speed of the transaction by securing the data for the underwriter and relaying the findings to him or her. This enables a decision to be rendered in a timelier manner.

We invite any inquiries should you feel that this information might require scrutiny.

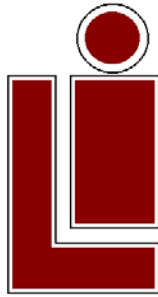
Who we are...

Our commitment is to put forth a quality product of service by conscientious staff with a positive attitude toward our clients. We always strive to better ourselves. To this end, we welcome your honest feedback about how we’re doing.

Lougee Insurance Agency, Inc.

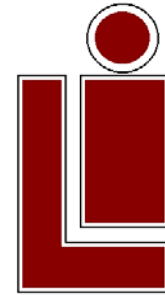


Richard (Skip) Lougee
President



**Lougee Insurance
Agency, Inc.**

**Privacy
Notice**



**Lougee Insurance
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*Protecting
Your
Privacy*

Since 1967



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