

AF Group Privacy Policy and Disclosure Statement

To our customers

AF Group does not disclose any non-public personal information about our individual policyholders, applicants, customers or former customers to any non-affiliated third party other than those permitted by law and only for the purpose of transacting the business of your insurance coverage or policy.

Your privacy is our serious concern

At AF Group, we are proud of the strong relationships we have built over the years...relationships based on common goals and mutual trust. We seriously value your business and respect the privacy of our insured customers, former customers and our web site visitors.

When you apply to an AF Group subsidiary for workers' compensation insurance or other services or products, you disclose information about yourself to us. The collection, use and disclosure of such information may be regulated by law. AF Group, its employees, agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information. AF Group also instructs our employees so that they will understand the importance of the confidentiality of personal information, and takes appropriate measures to enforce employee privacy responsibilities.

What kind of information do we collect about you and from whom?

AF Group obtains most of our information directly from you and/or your agent to help us serve your insurance needs, conduct company business, provide customer service and fulfill legal and regulatory requirements. The insurance application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone, fax, e-mail or mail to obtain additional information as part of the insurance application, underwriting, claims administration and servicing processes. We may also collect, use and disclose information about you from any of your other transactions with us, our affiliates, agents, or others.

Depending on the nature of your insurance transaction, we may need additional information about you. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims. We may also obtain the additional information we need from third parties, such as claimants under your insurance coverage with us, other insurance companies, government agencies, information clearinghouses, courts and other public records.

What do we do with the information collected about you?

Information that has been collected about you may be retained in both our records and in your agent's files. We do so to better serve your insurance needs and to conduct our company business. We review it in evaluating your request for insurance coverage, providing policy and premium quotes, claims services and in determining your rates. We may use information about you in our files for insurance marketing purposes (including insurance products and services) or to help

you with your overall insurance programs. The information we obtain about you is kept internal to AF Group except when needed to verify the information provided, to service your policy or claim or as required or permitted by law. The information is not available to the general public.

To whom do we disclose information about you?

We will not disclose non-public personal information about our individual policyholders, applicants, customers or former customers to others unless the disclosure is necessary to conduct or service our general insurance business practice or as required or permitted by law.

AF Group is committed to you

We value the trust of our policyholders, prospective policyholders, customers and former customers and will continue to recognize the importance of holding your non-public personal information as confidential. We do not sell any customer or policyholder information to mailing list companies or mass marketing companies. We treat our policyholder/claimant information as confidential.

Medical and Health Information

We do not share any medical information about you or about claimants under your insurance policy to anyone other than to conduct our insurance business or as permitted by law.

We will require both our employees and those companies and agents with which we do business to use this information appropriately and to safeguard the confidentiality of our customers' information. We will ensure that financial or medical information obtained under your insurance policy will not be used or shared, internally or externally for any purpose other than routine underwriting or claims administration of a customer's policy, or account. We will attempt to keep your information and records up to date and accurate.

We will continuously monitor and assess our operations and our staff to ensure that your privacy is respected, even as a former insured customer.

We will remind you annually of our privacy policy. In serving you, we are committed to providing you with the insurance services you need now and in the years ahead, and to protecting your personal information along the way.

How to Contact Us

If you have any questions about these privacy policies and practices, contact us:

AF Group
Office of the General Counsel
Attn. Privacy Officer
200 N. Grand Ave.
P.O. Box 40790
Lansing, MI 48901-7990
Toll-Free Number: 1-866-206-5851
Website: AFGroupInsurance.com