

PRODUCER PROFILE / BACKGROUND AUTHORIZATION & DISCLOSURE

PRODUCER DATA

AGENCY NAME:				FEIN:	
AGENCY ADDRESS:					
APPLICANT'S FULL NAME:	LAST NAME	FIRST NAME	MIDDLE NAME		
SOC. SEC. NO.:		DATE OF BIRTH:	E Mail		
BUSINESS ADDRESS:					
WORK PHONE NUMBER:			FAX NUMBER:		
HOME PHONE NUMBER:			MAIDEN NAME (if applicable)		

HOME ADDRESS FOR PAST FIVE (5) YEARS (Use additional paper if needed)

STREET	CITY	STATE	ZIP CODE	COUNTY	FROM	TO
					/	/
					/	/
					/	/

LICENSING INFORMATION

Have you ever held a license to solicit any type of insurance? Yes No
 If yes, what type of license? _____ Please attach a copy of your license.

BACKGROUND INFORMATION

YES	NO	
_____	_____	1. Have you ever been charged with, been convicted of, or plead "no contest" to:
_____	_____	a. any felony or misdemeanor, other than a minor traffic violations?
_____	_____	b. any violation of state insurance department regulation or statute?
_____	_____	c. any violation of federal or state securities or investment related regulation or statute?
_____	_____	2. Have you ever or do you currently have any outstanding or unsatisfied judgments or liens against you?
_____	_____	3. Have you ever filed or been declared bankrupt or insolvent, either personally or in business?
_____	_____	4. Have you ever been or are you currently subject of a consumer-initiated complaint or proceedings?
_____	_____	5. Have you ever had an insurance license denied, refused, suspended or revoked?
_____	_____	6. Do you have any outstanding debt with any insurance company?

⇒⇒⇒⇒ **IF THE ANSWER TO ANY QUESTION ABOVE IS "YES" GIVE FULL DETAIL(S) ON REVERSE.** ⇐⇐⇐⇐

APPLICANT AUTHORIZATION & DISCLOSURE

As a routine part of the due diligence effort, Wesco Insurance Company, or any of its subsidiaries (Hereinafter "Wesco"), intends to conduct a verification of my background. I hereby certify that the statements contained in this Producer Profile are true and correct to the best of my knowledge and belief. I hereby further give my permission for a criminal background investigation if required by law or otherwise deemed necessary.

By completing this profile, it is understood that a consumer report may be obtained from a consumer-reporting agency as to my background. I further understand that upon written request to Wesco, and within a reasonable amount of time, I may request a copy of this report. I would like a copy of the consumer report obtained by Wesco.

I authorize any consumer-reporting agency to release information about my background to Wesco. This authorization, in original or facsimile form, shall be valid for this and any future reports done while licensed or appointed with Wesco. I release from liability Wesco, the company I have made application with, and its representatives for gathering and using such information.

To ensure full compliance with the Fair Credit Reporting Act, I hereby acknowledge that I have read and been given a copy of this authorization and disclosure.

SIGNED THIS _____ DAY OF _____, _____ SIGNATURE

AGENCY NAME: OwnerGUARD Corporation

Detail regarding Background Information. (If needed, attach a separate sheet of paper with further details)

1. Charged _____
 Convicted _____
 No-Contest _____
Reason/Condition(s) _____

Location (City, State, County) _____

Final Adjudication: Discharge Dismissed Pending
 Other _____

Date of Final Adjudication: _____

2. Outstanding Judgement(s)
 Unsatisfied Judgement(s)
 Lien(s)
Reason/Condition(s) _____

Location (City, State, County) _____

Date(s): _____

Lien Holder(s): _____

3. Bankruptcy Business
 Insolvent Personal
Reason/Condition(s) _____

Location (City, State, County) _____

Date Filed: _____ Chapter: _____

Adjudication: Discharge Dismissed Pending
 Other _____

Date of Final Adjudication: _____

4. Give details of consumer initiated complaint or proceedings? _____

5. Insurance License Denied Refused Suspended Revoked
Reason/Condition(s) _____
Location – State(s) _____
Date(s): _____

This Producer Profile form must be completed as part of your application for an Agreement to represent Wesco. ALL questions must be answered and the information provided will be kept in confidence unless release is required by law.

SIGNED THIS _____ DAY OF _____, _____

SIGNATURE

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. §§1681-1681u, at the Federal Trade Commission's web site www.ftc.gov. The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING	PLEASE CONTACT
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center- FCRA Washington, DC 20580 * 202-326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 * 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 * 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington D.C. 20552* 800- 842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 * 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 * 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 * 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 * 202-720-7051