

Protecting the Privacy of Information

(California and Montana Residents)

You have a relationship with RA&MCO Insurance Services (“RA&MCO”). As a member of the HCC Insurance Holdings, Inc. (HCC) family of companies, RA&MCO is committed to protecting your privacy by keeping the nonpublic personal information we collect from you confidential and secure. This policy applies to our relationships with individual consumers who inquire about and/or obtain products or services from RA&MCO for personal, family and household purposes. Please read this Privacy Policy that details RA&MCO’s information use policies and practices.

Strict Security Measures

RA&MCO takes the security of information very seriously and has established security standards and procedures to prevent unauthorized access to customer information. In addition, RA&MCO has policies and procedures to limit employee access to information only to those employees with a business reason for accessing such information.

Why RA&MCO Collects Information

RA&MCO collects information about you to:

- Accurately identify you;
- Properly evaluate your request for a bond; and
- Comply with certain laws and regulations.

Information We Collect

RA&MCO may collect the following types of nonpublic personal information from you and outside sources:

- Data you provide on your application and other forms you provide RA&MCO, such as name, address and occupation;
- Your transactions with RA&MCO, such as your account balance, payment history and claims history;
- Credit history from consumer reporting firms.

RA&MCO has established procedures so that the information we collect is accurate, current and complete. You have the right to access and request correction of recorded nonpublic personal information and may do so by referring to RA&MCO’s Notice of Information Practices statement below. You should also be aware that information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.

Information We Share

Depending on the type of relationship you have with RA&MCO, we may share or disclose the information we collect from you, such as your claims history and payment history, with RA&MCO affiliates, as well as with unaffiliated third parties, to the extent necessary to service you and your bond as completely as possible. RA&MCO reserves the right to share all information we collect as this policy describes.

Under the law, RA&MCO is permitted to share identification information with its affiliates, as well as information related to the transactions and experiences we have with our customers. We also disclose information to complete transactions initiated by you when you request or authorize the disclosure, or if the disclosure is required by law. At times it is necessary to disclose information to enforce or apply the terms and conditions of any agreement we have with you and to protect the rights, property, or safety of RA&MCO, our customers, or others. This includes exchanging information with other companies and organizations, including governmental law enforcement authorities, to detect or prevent fraud, criminal activity, material misrepresentations or material non-disclosures in connection with insurance transactions.

We may also disclose the information we collect from you to nonaffiliated third parties, as permitted by law. For example, we may provide information to:

- Outside companies to perform services on our behalf, such as data analyses, bill payment and collection services;
- Government and administrative entities to respond to subpoenas, search warrants, orders and audits;
- Reinsurers and financial auditors;

- Another party, or its representative, involved in the purchase, sale or merger of all or part of RA&MCO and its affiliates.

Whatever the reason for sharing information, we require strict confidentiality by the receiving parties and limit the use of the information to the purpose for which it was disclosed. RA&MCO will **not** sell your personal information to unaffiliated third parties, nor will it provide your personal information to third parties, doing business on RA&MCO's behalf, for their own marketing purposes.

Former Customers

If you end your relationship with RA&MCO, we will adhere to the information policies and practices described in this policy.

Changes to our Privacy Policy

We reserve the right to change our Privacy Policy. If we make a material change to our Privacy Policy, we will notify you before we put it into effect.

Notice of Information Practices

You have the right to a more detailed statement and description of RA&MCO's information practices. If you would like RA&MCO to provide you with such a statement, please write us at: RA&MCO Insurance Services, 2300 Clayton Road, Suite 1100, Concord, CA 94520-2157.