



Garrison Property and Casualty Insurance
Company
9800 Fredericksburg Road
San Antonio, TX 78288

YOUR AUTO QUOTE AND INSURANCE CREDIT SCORE

KENITH WATSON
4817 MONARCHY DR NE
SALEM OR 97301-2141

March 6, 2025

Dear Mr. Watson,

Thank you for contacting us to help you with your auto insurance needs.

Your rate was determined in part by your credit-based insurance score, and though highly competitive, you have not received the most competitive rate offered. Those with a higher insurance score may receive the most competitive rate.

The most important credit-related factors that impacted your insurance score are:

- Number of Bank Revolving Accts Paid as Agreed in the Last 24 Months

Your credit information was obtained from LexisNexis® Risk Solutions, Inc. credit reporting agency.

You may request a free copy of the report by contacting LexisNexis within 60 days from the date of this letter. If you dispute information in your report, LexisNexis is required to investigate and can facilitate the dispute of information that is inaccurate, incomplete, or can't be verified.

- **Mail:** LexisNexis Consumer Center
P.O. Box 105108
Atlanta, GA 30348-5108
- **Phone:** 800-456-6004 (U.S. only)
- **Online:** consumerdisclosure.com
- **Reference number:** 25065119231597

LexisNexis may not alert us about an error correction unless you tell them to do so. If you do not hear back from us within 30 days after you instruct LexisNexis to notify us, you should contact us. Some errors may have a noticeable impact on our decision regarding your premium and others may not.

LexisNexis is not involved in determining your premium and cannot provide the reasons for our decision. If you have questions about your policy or premium, please call us.

You have the right to request, at least once annually, that we order an updated credit-based insurance score.

You Can Request More Information

Upon receipt of a written request within 90 business days of the date of this notice, we will provide specific information that supports the decision we made and identify any institutional source that provided this information. You may review personal information about you contained in our underwriting files. You may also request we correct, amend, or delete information that you consider to be incorrect. Upon receipt of a written request, we will provide you more detail explaining how to do so. Please send your request to:

USAA
9800 Fredericksburg Road
San Antonio, Texas 78288
Attention: P&C Underwriting

How to Contact Us

If you have questions, please call us at one of the following numbers:



Phone: 800-531-USAA (8722)



Mobile: 210-531-8722, Mobile shortcut #8722

Thank you,
Garrison Property and Casualty Insurance Company

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