

NOTICE OF COMPANY INFORMATION PRACTICES

FACTS	WHAT DOES OHIO MUTUAL INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies, like Ohio Mutual Insurance Company, choose how we share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:		
How?	Ohio Mutual Insurance Company and companies with which it does business sometimes need to share your personal information to run our everyday business. In the section below, we list the reasons Ohio Mutual Insurance Company can share your personal information; the reasons Ohio Mutual Insurance Company chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Ohio Mutual Insurance Company share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.		Yes	No
For our marketing purposes — to offer our products and services to you.		Yes	No
For joint marketing with other financial companies — for marketing our services and other companies' services to you.		No	N/A
For our affiliates' everyday business purposes — information about your transactions and experiences.		Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.		No	N/A
For our affiliates to market to you.		No	N/A
For nonaffiliates to market to you.		No	N/A
To limit our sharing	Because we do not share your personal information in ways that require an opt-out, there is nothing you need to do in response to this notice. As always, your satisfaction is important to us. If you ever have questions about the ways our company uses your information, or would like to discuss possible changes to the way your information is used, you can call us toll-free at: 1-800-686-3011.		
Use of Artificial Intelligence ("AI")	We may use Artificial Intelligence (AI) systems to improve our services and to make or support decisions throughout the insurance lifecycle, such as product development, marketing, sales and distribution, underwriting and pricing, policy servicing, claim management, and fraud detection. We have adopted controls and processes to promote consistent standards and efficient, fair outcomes for our customers when deploying AI systems.		

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Who we are		
Who is providing this notice?	Ohio Mutual Insurance Company	
What we do		
How does Ohio Mutual Insurance Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include administrative safeguards, technical safeguards, and physical safeguards. Examples of such safeguards used include, but are not limited to, the use of encryption, Internet firewalls, strong user authentication mechanisms, as well as physical security measures such as access-controlled office spaces, locks and other controls.	
How does Ohio Mutual Insurance Company collect my personal information?	 We collect your personal information, for example, when you Request a quote or change to a policy Pay your insurance premium Use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies for the purposes of carrying out our everyday business operations or responding to your request for information o services. 	
Why can't I limit all sharing?	 Federal law gives you the right to limit only sharing for <u>affiliates'</u> everyday business purposes—information about your creditworthiness <u>affiliates</u> from using your information to market to you sharing for <u>non-affiliates</u> to market to you Ohio Mutual Insurance Company does not share your personal information for any of the above-stated purposes. State laws and individual companies may give you additional rights to limit sharing. 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. Examples of such companies might include subsidiaries of Ohio Mutual Insurance.	
Nonaffiliates	Companies not related by common ownership or control. These can be financial and nonfinancial companies. These most often are companies with which we share information as part of normal everyday business. Examples include consumer reporting agencies (for determining eligibility) and companies that compile driving records and other data (risk assessment in developing quotes for coverage).	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Ohio Mutual Insurance currently does not have such an agreement with any nonaffiliated company.	