

MIB Ref. #: 64060293

July 6, 2022

GORDON EDWARD CONWELL, III  
3235 COLONIAL ROAD  
HATBORO, PA 19040

Personal and Confidential: MIB Consumer File Disclosure

Dear Gordon Edward Conwell, III:

In response to your request, this letter provides you with your MIB Consumer File ("Disclosure") as of July 5, 2022.

Under the federal Fair Credit Reporting Act ("FCRA"), MIB is required to provide consumers, upon request, with free Disclosure once in a 12-month period. MIB's Disclosures may consist of the following information:

- Any medical and personal information that MIB has in its database about a consumer as of the time of his or her request for Disclosure, along with the name of the MIB member company that reported the information to MIB and the date it was reported ("MIB Reports").
- The name of any MIB member company that: (i) received a copy of the medical and personal information that MIB has in its database about the consumer during either a three-year period preceding the request for Disclosure for U.S. consumers or a two-year period for Canadian consumers ("List of Recipients"); (ii) made an "inquiry" to MIB about the consumer within the past two years ("Record of Inquiries"); and (iii) received a copy of a record showing the dates that other member companies made inquiries about the consumer during either a three-year period preceding the request for Disclosure for U.S. consumers or a two-year period for Canadian consumers ("Recipients of Inquiry Record").
- In addition, if the consumer applied for disability income insurance to an MIB member that subscribes to MIB's Disability Insurance Record System ("DIRS"), this member may have reported information about the disability benefits for which the consumer applied and the amount of coverage the consumer already had in force. If that is the case, the Disclosure will also include a DIRS Record.

The MIB Reports, List of Recipients, Record of Inquiries, Recipients of Inquiry Record and DIRS Record (if any) collectively make up a consumer's Disclosure. Before you review your Disclosure, please read the **Important Notices** attached, including the sections on MIB Reports and MIB Codes.

Your MIB Consumer File contains an MIB Report(s) from an MIB member company. This MIB Report was made to MIB in a coded format to protect your privacy. The codes have been translated for you below. Please note that MIB codes cannot be used as the sole basis of determining eligibility for insurance.

**MIB Reports:** We have the following information about you in the MIB database:

Reporting Company Name: Cincinnati Life Ins. Co. (The)

Report Date: January 13, 2022

Foreign. Travel. Information obtained from proposed insured. At some time in the future.

Valvular heart surgery. Treated by surgical operation/procedure. Information obtained from proposed insured. More than 10 years prior to application.

Aneurysm. Treated by surgical operation/procedure. Information obtained from proposed insured. More than 10 years prior to application.

Report Date: January 19, 2022

Valvular heart surgery. Treated by surgical operation/procedure. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. More than 10 years prior to application.

Aneurysm. Treated by surgical operation/procedure. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. More than 10 years prior to application.

Echocardiogram. Abnormal. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. Current or within the first year prior to application.

Reporting Company Name: Pruco Life Ins. Co.

Report Date: March 7, 2022

Aneurysm. Aortic. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. More than 10 years prior to application.

Valvular heart surgery. Treated by surgical operation/procedure. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. More than 10 years prior to application.

Valvular heart disease. Insufficiency/regurgitation. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. Current or within the first year prior to application.

Congenital heart disease. Treated by surgical operation/procedure. Information obtained from licensed physicians or medical practitioners, hospitals, clinics, or other medical or medically related facilities. More than 10 years prior to application.

**List of Recipients of Medical and Personal Information:** A "recipient" is an MIB member company that received a copy of the medical and personal information that MIB has or had about you in its database during either the three-year period preceding your request for Disclosure if you are a U.S. consumer or the two-year period if you are a Canadian consumer. Our records indicate that the following companies received such information from MIB:

SCOR Global Life USA Reinsurance Company on January 19, 2022

Swiss Re Life & Health America on January 19, 2022

Munich American Reassur. Co. on January 20, 2022

Cincinnati Life Ins. Co. (The) on March 8, 2022

**Record of Inquiries:** An "inquiry" means a search of the MIB database made within the past two years by an MIB member company for information about you after you have authorized such a search. Our records show that inquiries were made about you by the following MIB member companies:

Pruco Life Ins. Co. on January 7, 2022 (Amount Applied For: \$500,000)

Cincinnati Life Ins. Co. (The) on January 10, 2022 (Amount Applied For: \$500,000)

SCOR Global Life USA Reinsurance Company on January 19, 2022 (Amount Applied For: \$500,000)

Swiss Re Life & Health America on January 19, 2022 (Amount Applied For: \$500,000)

Munich American Reassur. Co. on January 20, 2022

**Recipients of Inquiry Record:** Our records indicate that the following member companies received a record showing the dates that other member companies made inquiries about you during either the three-year-period preceding your request for Disclosure if you are a U.S. consumer or the two-year period if you are a Canadian consumer. By receiving this record, these member companies learned that other member companies (not identified by name) had made previous inquiries about you.

Cincinnati Life Ins. Co. (The) on January 10, 2022

Swiss Re Life & Health America on January 19, 2022

SCOR Global Life USA Reinsurance Company on January 19, 2022

Munich American Reassur. Co. on January 20, 2022

If you feel that your MIB Consumer File is inaccurate or incomplete, you may write this office or you can obtain a Request for Reinvestigation form on our website <https://www.mib.com/r1.pdf> and seek a correction of it in accordance with the procedures set forth in the FCRA, as explained in the enclosed notice entitled "A Summary of Your Rights under the Fair Credit Reporting Act."

When a consumer disputes the accuracy of any personal or medical information in his or her MIB Consumer File, MIB contacts the member company to conduct an investigation (sometimes referred to as a "reinvestigation") in order to determine whether the disputed information is accurate and complete. The investigation is conducted in accordance with FCRA and MIB's own longstanding rules for its members. You may rest assured that MIB plays an active and integral role in the disputed accuracy and reinvestigation process.

Sincerely yours,

The MIB Disclosure Team

Email: [infoline@mib.com](mailto:infoline@mib.com)

SC/cbe

## IMPORTANT NOTICES

**About MIB:** MIB Group, LLC ("MIB") (once known as "Medical Information Bureau") is a member-owned corporation that has operated on a not-for-profit basis in the United States and Canada since 1902. MIB, LLC's Underwriting Services are used exclusively by MIB's member life and health insurance companies to assess an insurance applicant's risk and eligibility during the underwriting of life, health, disability income, critical illness, and long-term care insurance policies. These services alert underwriters to errors, omissions or misrepresentations made on insurance applications. For more information about MIB, please visit our website at [www.mib.com](http://www.mib.com).

**About MIB, LLC:** MIB's subsidiary operating company, MIB, LLC, maintains a secure and confidential consumer database for the sole benefit of MIB's member companies, issues consumer reports containing coded information to its members, provides consumers with copies of their MIB Consumer Files, if any ("Disclosure"), extends Fair Credit Reporting Act ("FCRA") rights and privileges to consumers, and facilitates the exercise of these consumer rights.

**A Secure and Confidential Database:** With an insurance applicant's authorization, MIB, LLC provides MIB's member insurance companies with medical and personal information, but not credit information. By doing so, MIB alerts these insurance companies to conditions that are significant to underwriting so they may further investigate or verify them. MIB's consumer database contains proprietary and highly confidential codes to signify different medical conditions, hazardous avocations, and adverse driving records. These codes do not indicate the underwriting decisions made by member companies (for example, approval, denial, approval with an increased premium). Codes do not report the actual or complete details about a consumer's medical condition. Indeed, MIB codes can be described as "brief resumes" serving only as alerts to members of the existence of conditions significant to underwriting. MIB does not have actual medical records in its database and MIB does not issue credit reports. MIB member companies may only request a consumer's MIB file when the consumer has applied for insurance, received an MIB Pre-Notice, and given written authorization.

### **Additional Information About Your Disclosure:**

**MIB Reports:** As required under FCRA, Disclosures contain "reports" previously furnished by MIB member companies that are currently in the consumer's MIB file. These reports consist of medical conditions and avocations reported to MIB in a coded format that protects consumers' privacy, as described above. MIB removes reports from consumer files after 7 years. Therefore, the recipients of your MIB file may have received information that is no longer in your file and was removed after it was reported to them.

**Inquiries and File Recipients:** An "inquiry" represents a request by an MIB member company to search the MIB database for information about an applicant who has authorized such a search. In many cases, an MIB member company makes an inquiry, but does not receive any information because there is no MIB file for the particular applicant. If you did not have an MIB file at the time of an inquiry, then your Disclosure will reflect an inquiry by a member, but that particular member will not be listed as a recipient of your file (since you did not have a file at the time of the member's search). Although the FCRA only requires MIB to provide a list of file recipients for the one year period preceding the request for Disclosure, MIB provides a three-year list for U.S. consumers and a two-year list for Canadian consumers.

**MIB Information Sources:** With the exception of data from the U.S. Department of Treasury and the Canadian Office of the Superintendent of Financial Institutions on "Specially Designated Nationals" or "blocked persons", and a code that is generated by MIB to represent a high frequency of insurance application activity in the previous seven years, MIB receives the information that is incorporated into its information exchange exclusively from its member insurance companies.

**Identifying Consumer Files:** MIB uses certain "identifiers" (for example, name and date of birth, among others) to locate a consumer's file in our database. These identifiers provide highly accurate matching capabilities and search results, but MIB cannot guarantee completely error free results in all cases. This may be especially true for a consumer who has a very common name. The MIB consumer database does not contain consumers' contact information such as address or telephone number. Although MIB does not require its member companies to report the applicant's Social Security Number (SSN) or SIN in Canada, it encourages them to do so and MIB uses SSN/SIN as an additional identifier when it is provided. Once received, MIB "hashes" the SSN/SIN and then stores the hashed value in encrypted storage. Although MIB may have collected other information about you for the purpose of verifying your identity in connection with fulfilling your request for this Disclosure, such information is not incorporated into your MIB Consumer File and it is destroyed in accordance with MIB's retention policy.

**Intended Purpose of Disclosure:** This Disclosure has been prepared by MIB, LLC for the sole purpose of complying with the FCRA. You are not entitled to use it for any other purpose or to allow anyone else to do so.

**Important GINA Notice:** If you applied for Medicare Supplement insurance or health insurance coverage, then any codes relating to family history (if applicable) would not have been sent to any MIB member health insurer or health plan that was underwriting such an application in order to facilitate its compliance with the Genetic Information Nondiscrimination Act (GINA) of 2008.

## A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

*For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau,<sup>1</sup> 1700 G Street N.W., Washington, DC 20522. Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20522.*

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). *Under the FCRA, MIB is defined as a "nationwide specialty consumer reporting agency" because it is a "consumer reporting agency" that issues "consumer reports" containing encoded medical and avocational information, but not credit information. An MIB report and a credit report are two very different kinds of "consumer report."*

Here is a summary of your major rights under the FCRA:

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information. *Medical information provided by MIB about you (an MIB consumer report) to an MIB member insurance company cannot be used as the basis for making an unfavorable underwriting decision on your application. If an MIB consumer report influences the underwriting process of an MIB member insurance company to which you apply for insurance and your application is denied or an increased premium is charged, then you will receive a letter from the insurance company advising you that an MIB report played a role in the underwriting of your application and the underwriting decision was unfavorable.*
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information. *As a nationwide specialty consumer reporting agency, MIB is required to provide, upon request, free file disclosure to a consumer once in a 12-month period, provided that the consumer uses MIB's "streamlined" process (toll free number: (866) 692-6901 or [www.mib.com](http://www.mib.com)).*

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender. *Consumers may not obtain a credit score from MIB because MIB does not use any type of scoring system for credit or insurance eligibility. Moreover, MIB does not provide its members with credit reports.*
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. *If you feel that your MIB Consumer File is inaccurate or incomplete, you may write to MIB's Disclosure Office at 50 Braintree Hill Park, Suite 400, Braintree, MA 02184 and seek a correction of it in accordance with the procedures set forth in the FCRA. You can also email MIB at [infoline@mib.com](mailto:infoline@mib.com) for more information. You may also visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.*

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<sup>1</sup>The Consumer Financial Protection Bureau (CFPB) is in the process of changing its name to the Bureau of Consumer Financial Protection (BCFP).

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate. *As a nationwide specialty consumer reporting agency, MIB must complete any reinvestigation of information that you dispute in your MIB file within 45 days.*
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. *MIB is committed to ensuring that its database of coded medical information is accurate, relevant to the underwriting process, and not obsolete. In the furtherance of this commitment, MIB currently removes information reported by member insurance companies from your consumer file after 7 years.*
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access. *MIB provides consumer reports only to its member insurance companies when the consumer has applied for insurance, received a notice about MIB's role in the insurance underwriting process, and has signed an authorization in which MIB is named as an information source. Otherwise, your MIB consumer file can only be released when MIB has been served with a court order or a federal grand jury subpoena or you have requested disclosure.*
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). *MIB consumer reports are not provided to employers or used for employment eligibility purposes.*
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688). *MIB consumer reports are not used by MIB member insurance companies for providing prescreened offers of insurance or credit.*
- Consumers have the right to obtain a security freeze on credit reports that are made available by nationwide consumer reporting agencies, as more particularly described below. However, MIB is not required to implement security freezes for consumers since MIB is a nationwide specialty consumer reporting agency and does not provide credit reports.

### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

**You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

*\*As a nationwide specialty consumer reporting agency, the above rights to obtain a security freeze do not pertain to MIB.*

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies	Federal Trade Commission: Consumer Response Center - FCRA 600 Pennsylvania Avenue, N.W. Washington, DC 20580 1-877-382-4357  Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552

MIB member insurance companies are regulated by state insurance departments. For links to state insurance department websites, go to [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)

**Fair Credit Reporting Act Compliance by MIB**

Once known as the "Medical Information Bureau," MIB Group, LLC ("MIB") is a member owned corporation that has been in continuous operation since 1902. MIB has two wholly-owned operating subsidiaries, MIB, LLC and MIB Solutions, LLC

Through MIB, LLC, MIB maintains a secure and confidential consumer database for the sole benefit of its member companies, issues consumer reports containing encoded information to its members, provides free annual disclosure to consumers of their MIB files, and extends FCRA rights and privileges to consumers. To the extent that MIB Solutions, LLC may be required to comply with FCRA in the course of performing risk management, analytic and other insurance-related services for member companies, then compliance responsibilities under FCRA are assumed and managed by MIB, LLC