

**Wausau-Stettin Mutual
Insurance Company
Notice to Policyholders:
How We Protect Your Privacy**

This notice informs you, our valued policyholder, how we, Wausau-Stettin Mutual Insurance Company, collect, disclose and protect your nonpublic personal financial information. This notice also is given on behalf of your agent that has been authorized to transact business with us.

**Collecting Information to
Conduct Our Business**

We collect, retain and use nonpublic personal financial information about you for the purpose of serving your insurance needs and administering our customer relationships. We may collect information about you from the following sources:

- ◆ Information we, or our affiliates, receive from you on applications or other forms, or in response to oral request for information from you such regarding your property, its location and condition, and identifying information such as your name, address, and telephone number.
- ◆ Information about your transactions with us, our affiliates, or others such as policies purchased, coverages, premium payment and claim history; and
- ◆ Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

Types of Information We May Disclose

We may disclose all of the nonpublic personal financial information that we collect about current and former customers, as described above.

To Whom We May Disclose That Information

We may disclose nonpublic personal information about you to the following types of affiliates and nonaffiliated third parties:

- ◆ Financial service providers such as adjusters, insurers, reinsurers, mortgage bankers and insurance agents.
- ◆ Others as necessary to effect, administer or enforce a transaction such as contractors, repairmen, vendors, investigators, engineers and attorneys.

Disclosures to Non-Affiliated Third Parties

We may disclose the information we collect to nonaffiliated third parties such as insurance companies, mortgage bankers, lenders, and insurance agents. Information disclosed to these parties is generally limited to name, address, phone number, policy coverage, claim history, and premium payment history. This information will be disclosed only if the non-affiliated third parties request it, and the information they request is necessary to effect, administer, or enforce a transaction.

Your Right to Prevent Certain Disclosures

If you prefer that we not disclose nonpublic personal financial information about you to nonaffiliated third parties, you may direct us not to make those disclosures, other than disclosures permitted by law. If you wish to prevent disclosures to nonaffiliated third parties, you may call us toll free at 1-800-624-4361 between 8:00 am – 5:00 pm Monday through Friday. You may exercise this option at any time. We will take action on your request as soon as possible.

**Request by Joint Customers to Prevent
Disclosure**

If two or more policyholders jointly obtain a product or service from us (joint customers), we will treat a request by one of the joint customers as applying to that customer only, unless the customer notifies us that he/she is acting on behalf of the other joint customer for that account.

**How We Protect the Confidentiality and
Security of Your Nonpublic Personal
Financial Information**

We restrict access to nonpublic personal financial information about you to employees, board members, adjusters, inspectors, and others who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal regulations to guard your nonpublic personal financial information.



*A Tradition of
Serving Central Wisconsin
Since 1875*