

FACTS	WHAT DOES MGA Insurance Company, Inc. (GAINSCO Auto Insurance®) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives customers 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security Number and checking account information ▪ Insurance claim history and payment history ▪ Transaction or loss history and credit-based insurance scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MGA Insurance Company, Inc. chooses to share; and whether you can limit your sharing.

Reasons we can share your personal information	Does MGA Insurance Company, Inc. share?	Can you limit this sharing?
For 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	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experience	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share.
For our affiliates to market to you	No	We don't share.
For our nonaffiliates to market to you	No	We don't share.

Questions?	Call 1-866-424-6726 or go to www.gainsco.com
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What we do

How does MGA Insurance Company, Inc. 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 computer safeguards and secured files and buildings.
How does MGA Insurance Company, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for insurance or pay insurance premiums ▪ Show your driver's license or file an insurance claim ▪ Show your government-issued ID [We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ [Our affiliates include financial companies such as MGA Agency, Inc., GAINSCO Auto Insurance Agency, Inc., and National Specialty Lines, Inc.]
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ [Nonaffiliates we share with can include roadside assistance companies, third party vendors, and any other companies as necessary to effect, administer or enforce a transaction that a consumer requests or authorizes.]
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ [Our joint marketing partners include roadside assistance companies and third party vendors.]

Other important information

For all of our policyholders: You may request a copy of your nonpublic, personally identifiable information (NPI) that we have in our records. You may also request that we make corrections, additions, or deletions to any information you feel is incomplete or inaccurate.

We do not disclose any NPI about our current or former policyholders to anyone, except as permitted or required by law. This may include sharing your NPI with regulators and other governmental offices, attorneys, auditors, agents, or others so that we can service your account, protect you and/or us against fraud, cooperate with law enforcement officials, participate in actuarial or research studies, or comply with legal requirements.

Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.