

# PRIVACY POLICY OF THE NEW MEXICO MUTUAL GROUP OF COMPANIES FOR NEW MEXICO POLICY HOLDERS

New Mexico Mutual Group appreciates the trust you place in us when you ask us to help protect your assets. You trust us with your private, personal information when you purchase insurance from us. We are committed to protecting your private information and have developed this privacy policy that is derived from the basic principles of trust, ethics and integrity. ***We do not sell information about you to others.***

We are sending you this privacy policy to help you understand how we may collect information about you, the type of information we may collect, and what information we may disclose about you to nonaffiliated third parties with whom we do business. In order to assure the confidentiality of the personal information we collect and in order to comply with applicable laws all individuals with access to personal information about our customers, including nonaffiliated third parties, are required to follow this policy. We apply the same rules to former customers that apply to current customers. We may amend this privacy policy from time to time. As required by law we will send our current customers our most recent privacy policy at least annually.

## *Categories of Personal Information We May Collect and Share-*

We collect only the customer information necessary to consistently deliver responsive products and to handle your insurance needs, provide high standards of customer service, develop and offer new products or services for our customers and potential customers and fulfill legal and regulatory requirements. The information collected generally varies depending on the products or services you request and may include the following:

- The information you provide on applications or other forms such as your name, address and Social Security number.
- Your transactions with us such as claims information and payment history.
- Third-party reports, such as motor vehicle records, claims reports, property inspection reports, medical reports and demographic information if relevant to your product or service.
- Information about your relationships with us, such as products or services purchased, claims history and account balances (if applicable), which we may obtain in writing, during telephone or Internet transactions or from data gathering software used when you are accessing Web sites.

Once you are a customer, your file may also contain information connected with any claims you have had, such as medical information about you, a damage or loss report, or the condition of an insured property.

## *What We Do With This Information*

We treat your information with respect and concern for your privacy. ***We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.*** We use customer information to underwrite your policy (or policies), process claims, ensure proper billing and generally service your account. For example we may exchange information with reputable consumer reporting agencies in connection with your application for insurance and/or renewal of such insurance. We may share information with your insurance agent. We may also disclose information we have collected about you to companies that perform services on our behalf or in order to better service your policy. Before disclosing information to these companies we require each company sign a confidentiality/non-disclosure provision promising to honor the provisions of this privacy policy, and keep all information confidential and use it only for the transaction we request.

***We limit employee access to customer information to those employees with a legitimate business reason for such access.*** We maintain physical, electronic and procedural safeguards to protect your personal information from being accessed by unauthorized persons and have implemented security standards and processes to ensure that access to customer information is limited to those employees and agents who need it to do their jobs. They are required to respect the confidentiality of all customer information and to abide by this privacy policy.

***We obtain medical information only in connection with specific products or claims.*** We will not use or share personally identifiable medical information for any purpose other than the underwriting or servicing of your policy, the processing of a claim, a specific business exception provided in the law, or as otherwise disclosed to you when the information is collected. Under no circumstances will we share medical information for marketing purposes.

***We may receive confidential domestic abuse information as part of obtaining medical information for products or claims.*** We will not use such information as a basis for denying, refusing to issue, renew or reissue or cancel or otherwise terminate a policy, restrict or exclude coverage or benefits of a policy or charge a higher premium for a policy. Any insured or claimant who is a victim of domestic abuse may notify our company to access or correct such information, request a full notice, or request participation in our location information confidentiality program.

Lastly, we may be required by law or regulation to disclose information to third parties in response to a subpoena, to prevent fraud and to comply with rules of, or inquiries from, industry regulators. Such disclosures may include, but are not limited to, the following.

- A government agency, self-regulatory organization, or other organization pursuant to an examination of our records and/or practices.
- Persons to whom a court requires us, by order or subpoena, to provide information.
- An insurance support organization or another insurer to prevent or prosecute fraud or to properly underwrite a risk or to detect criminal activity.
- Insurance rate advisory organizations.
- Consumer reporting agencies.

We will reaffirm this policy annually in writing, as long as you maintain an ongoing relationship with any of the companies represented within the New Mexico Mutual Group.

## ***Agents Authorized to Represent New Mexico Mutual Group***

Insurance agents authorized to sell products on behalf of the New Mexico Mutual Group are not employees of the Group. They are nonetheless subject to this privacy policy as it relates to information pertaining to our products. However, because they may have another business relationship with you, they may have additional personal information about you that we do not have. They may use this information differently and we suggest you contact your agent to learn more about their privacy practices.