



Agent's Name _____ Agent's DOB _____ Agent's Email _____

Agency Name _____ Agency ID # _____

Agent's Home Address _____

Agent's Mailing Address _____

Agent's Business Address _____

Agent's Phone Number _____ Agent's Fax Number _____

Please list all states you are seeking an appointment in: _____

1. (a) Are you now or have you ever been licensed in the state where you are currently seeking appointment? Yes _____ No _____

(b) If Yes, License #: _____ Date Issued: _____ NPN # _____

2. Is this your first appointment in the state since obtaining your agent license? Yes _____ No _____

3. Are you licensed in any other states? Yes _____ No _____ If Yes, please list below. Use additional sheet if needed.

State	Type License	Line of Insurance	Res/Non-Res	Dates (From-To)

4. Do you hold any other type of license (real estate, etc) in your state? Yes _____ No _____
Type Department, Division, Entity License No. Dates

For questions 5 through 10 - Any "Yes" answer requires a separate statement, including dates, location, basis of charge, and legal documentation indicating disposition of case.

5. Has **any** license (insurance or otherwise) applied for or issued to you by any public authority ever been denied, suspended or revoked. Placed on probation, administrative fine or penalty levied, cease and desist order including any license for which you were authorized to act? Yes _____ No _____

6. Are you indebted, other than current accounts, to any insurer or person for unpaid premiums or return premiums? Yes _____ No _____

- 7. a. Have you ever been convicted of a felony? Yes _____ No _____
- b. Have you ever been convicted of a misdemeanor other than minor traffic violations? Yes _____ No _____
- c. Have you ever been permitted to change a plea of guilty after conviction or had a verdict vacated? Yes _____ No _____
- d. Have you ever pleaded nolo contendere to any charges? Yes _____ No _____

8. Have you ever filed bankruptcy? Yes _____ No _____ Been sued or had a judgment entered against you? Yes _____ No _____

9. Have you ever been refused a bond by any company? Yes _____ No _____ Has any bond been canceled for cause? Yes _____ No _____

10. Have any agency contracts ever been canceled for cause? Yes _____ No _____

11. Previous residences (last 5 years). (Use separate sheet if necessary)

Date	Number	Street	City	State

12. Current and previous occupations (last 5 years). Include self-employment, unemployment, and schools attended. (Use additional sheet if needed)

Date	Employer	Address	Position or Duties	Reason for leaving



AGENT APPOINTMENT BACKGROUND FORM PG2

I hereby certify under penalty of perjury that the foregoing statements are true and correct to the best of my knowledge and belief. I also hereby agree to the disclosure and release of any information pertinent to this application held by any person or any educational, law enforcement, governmental, or business entity.

Applicant's Original Signature

Date

Authorization to Obtain Consumer Reports Under the Fair Credit Reporting Act

Pursuant to the federal Fair Credit Reporting Act, I hereby authorize Tower Hill Insurance Group and its designated agents and representatives to conduct a comprehensive review of my background through a consumer report and/or an investigative consumer report to be generated for employment, promotion, reassignment or retention as an insurance agent or producer. I understand that the scope of the consumer report/investigative consumer report may include, but is not limited to, the following areas: verification of Social Security number; current and previous residences; employment history, including all personnel files; education; references; credit history and reports; criminal history, including records from any criminal justice agency in any or all federal, state or county jurisdictions; birth records; motor vehicle records, including traffic citations and registration; and any other public records.

I, _____, authorize the complete release of these records or data pertaining to me that an individual, company, firm, corporation or public agency may have. I hereby authorize and request any present or former employer, school, police department, financial institution or other persons having personal knowledge of me to furnish Tower Hill Insurance Group or its designated agents with any and all information in their possession regarding me in connection with an application of employment. I am authorizing that a photocopy of this authorization be accepted with the same authority as the original.

I understand that, pursuant to the federal Fair Credit Reporting Act, if any adverse action is to be taken based upon the consumer report, a copy of the report and a summary of the consumer's rights will be provided to me.

By signing below, I certify that I have carefully read and understand the attached summary of rights under the Fair Credit Reporting Act.

Applicant's Original Signature

Date

***Please send the completed and signed document (Pages 1 and 2) to:
agencyops@thespecialty.com ***

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

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). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **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.
- **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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **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.
- **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. See www.ftc.gov/credit for an explanation of dispute procedures.
- **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.
- **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.
- **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.
- **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.ftc.gov/credit.
- **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).
- **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.ftc.gov/credit.

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@FederalReserve.gov
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation , Office of Financial Management Washington, DC 20590202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051