Our Privacy Policy - How We Handle Your Personal Information

This is our **"privacy notice"** to you. You have probably received similar notices from other insurance companies, banks and credit card companies. You receive these sorts of notices because Federal and state laws require your financial institutions to explain to you how they handle your "nonpublic personal information."

"Nonpublic personal information" is personal information about you or your finances that you provide to us or we obtain when we do business with you. This information is generally private and unavailable to the general public.

When we refer to "we" or "us" we mean Conifer Holdings, Inc. and its subsidiary Conifer Insurance Company.

In this paper we explain the Conifer "Privacy Policy" – how we handle your information and keep it private.

Here is the bottom line on our privacy policy:

- We do not sell your information to anyone.

- We do not share your information with anyone but our own Affiliates and the persons who provide services to us when we work for you.

- Within our company, we communicate the need to protect your information to those who may have access to it, and we've established physical, electronic, and procedural safeguards to protect your information.

- We will continue to protect your information after you are no longer our customer.

We collect and disclose different kinds of personal information about you.

We collect and may share information about you that is not publicly available. We may share this information now or in the future. We do this for several reasons: to serve you, to identify you as our customer or our former customer, to process your policy and requests quickly, to pay your claim and to develop products we believe you will want and use. The information about you that we collect and where it comes from varies depending on how we are serving you.

- **Information from you** – when submitting your application or requesting an insurance quote, you may give us information such as your name, address, telephone number, birth date, driver's license number, and social security number.

- **Information about your transactions** – we may keep information about our transactions with us, such as the products you purchase from us, the amount you paid for insurance, your account balances, or payment history.

- **From other outside sources** – we may also collect other information. This may include information from consumer reporting agencies such as your credit history, credit scores, your driving record, your employment, or we may ask a doctor for more information about our medical history.

We share your information with service providers who help us to help you

Sometimes we may share your information with a company or business that is not officially connected to us but who may do work on our behalf. These service providers need access to your information to provide these operational or other support services. Examples of the sorts of services that these companies may do are printing payment coupons, preparing or mailing account statements, processing customer transactions or software programming, claims adjusting or helping us market our own products.

To make sure that your information stays confidential and secure, these service providers must agree to safeguard your information the same way we do.

We also share your information for other legal and routine business reasons

The privacy laws permit us to disclose information we have about you in other situations. We can disclose your information:

- If you say we can or tell us to.

- To protect against insurance fraud or unauthorized transactions.

- To control the risk of our insurance transactions, to resolve a dispute between us or answer your questions.

- To persons who hold some legal or beneficial interest relating to you.

- To persons who are acting in a fiduciary or representative on your behalf.

- To industry and professional organizations that ask us for customer information in order to conduct research studies that never identify individuals.

- To state guaranty funds or agencies, and our examiners, attorneys, accountants, and auditors.

- To a consumer reporting agency, or from a consumer report from a consumer reporting agency.

- To an actual or potential buyer or investor in some or all of this company.

- To comply with federal, state, or local laws, rules, and other applicable legal requirements.

- To comply with a civil, criminal, or regulatory investigation, subpoena, or summons by a governmental authority.

- To respond to a subpoena or to our regulators

- If otherwise required by law.

Finally, if we do provide your information to any party outside our company we require them to abide by the same privacy standards as indicated here.

We do not share your information with anyone else

The insurance companies, banks and credit card companies with which you deal sometimes share your information with other banks, motor vehicle manufacturers or dealers, health clubs, travel agencies, car rental agencies, hotels, airlines, or publishers, so they can offer you their own financial or non-financial products and services.

We do not share your information with any such outside companies.

We have a program that helps us keep your information secure

We have developed a program to help us manage and control the risk of disclosing your information other than as required or permitted. As part of this program:

- Only those of our employees who need your information to service you or your account have access to this information.

- We safeguard your personal information physically, electronically, and organizationally.

- We regularly review our policies and practices, monitor our computer networks, and test the strength of our security in order to help keep your information confidential.

Do you have questions?

If you have any questions concerning this notice, please contact the Conifer Holdings, Inc. / Conifer Privacy Representative by writing us at 26300 Northwestern Highway, Suite 410, Southfield, MI 48076 or visit our website at www.coniferinsurance.com.