



Pioneer State Mutual Insurance Company

1510 North Elms Road • Flint, Michigan 48532 • www.psmic.com

Check the effective date on your policy, as you may only request an exception within 60 days of your effective date unless the exception is related to COVID or the Midland flooding.

To request an exception on your Insurance Score:

1 Acquire a copy of your credit information.

You must provide a copy of your credit information which indicates that an extraordinary life event has negatively affected your Insurance Score.

You may obtain your credit information for free by contacting:

TransUnion Consumer Relations Disclosure Center

PO Box 1000 • Chester, PA 19022

(800) 645-1938

<https://www.transunion.com/credit-reports-disclosures/free-credit-report>

2 Make a note of the extraordinary life event on your credit report.

Circle or indicate in some way the factor on your credit report affected by an Extraordinary Life Event listed above which has a negative impact on your Insurance Score.

3 Provide independently verifiable documentation of the extraordinary life event.

You must provide documentation supporting the extraordinary life event and its impact on your Insurance Score. Documentation may include a divorce decree, deployment orders, bank statements, or other items to prove the event occurred and that it impacted your Insurance Score.

4 Send a copy of your credit information and documentation to Pioneer State Mutual.

Send your report and documentation to us using one of the following methods:

By email at: requestexception@psmic.com

By mail to:

ATTN: Request Exception

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5 Be certain to include your policy number.

- If you are sending an email, add your policy number to the subject line of the email.
- If you are mailing your report in, please write your policy number on your credit information.

6 Complete the form below and submit this document with your request

Policyholder Name:
Policy Number:
Type of Extraordinary Life Event:

I have included my credit report and independently verifiable documentation of my extraordinary life event.