

You probably know that the way you use credit and manage your bills is reflected in your credit report compiled by companies called credit reporting agencies. Lenders and other businesses use your credit report to screen applicants and determine how much interest you'll pay.

But many people are not aware that other types of information may be collected about them—including past insurance claims, bounced checks, medical conditions and prescription drug use. Such details may be included in special reports that employers, landlords, insurance companies and others purchase and use to make business decisions.

These “specialty consumer reports” may contain information that can limit your ability to achieve your financial goals, such as getting a job or buying insurance. Because the information in your specialty consumer reports can have an impact on your life, you have the right to see what is collected about you and to dispute inaccurate information.

Types of Specialty Reports

Companies use specialty reports to predict such things as how likely you are to be a good employee, become ill or file an insurance claim. To meet the needs of different users (employers, insurance companies and landlords, for example), reporting agencies have developed a number of specific reports.

The most widely used specialty reports gather information about your:

- **rental history**—addresses, payment record, evictions, and other information obtained from previous landlords and court records
- **insurance claims**—auto and homeowners insurance claims for the past three to seven years
- **checking account use**—bounced checks in the previous five (ChexSystems) to seven years (TeleCheck); ChexSystems may also include information about fraud and bank accounts closed due to insufficient funds
- **prescriptions**—medications used over the past five years, dosages, refills and physician visits

- **medical history**—medical conditions you've reported on insurance applications for individual (not group) coverage, test results from medical underwriting exams, any participation in risky activities such as skydiving and, sometimes, driving records

- **employment background**—screening for a variety of public and nonpublic information, from marital status to driving record

Who Should Request Their Reports?

Specialty reports don't exist for everyone, but it's likely there is at least one report on most people. Why—and when—should you find out if a specialty report exists about you?

You can check your specialty reports any time to make sure the information is accurate. But, because the information you provide in your request becomes part of the agency's database, and because the process of requesting your report can be inconvenient, you may be better off if you order a particular report only when you know it might be used. This might be, for example, before you apply for a job or look for a house or apartment to rent.

Be sure to allow enough time to find out if the report exists and also to make corrections or provide an explanation, if necessary. The Privacy Rights Clearinghouse (www.privacyrights.org) offers the following guidelines for requesting your reports:

- Order your CLUE (Comprehensive Loss Underwriting Exchange) or A-PLUS claims reports if you're shopping for new homeowners or automobile insurance. Make sure the information about past claims is accurate—it can affect premiums or eligibility for coverage. Insurers also consider the claims history of a property (even before you owned it) when determining how much the premium for that particular home should be.

- Order your ChexSystems report if you've closed or mishandled a checking or savings account and want to open a new account, or if accounts have been subject to fraud or unauthorized use.

- When a potential or current employer asks your permission (required by law) to run a background check, find out the name and contact information for the screening company and request a copy of the report.

- Order your tenant history report if you plan to rent a home, particularly one in a multi-unit building.

- If you are applying for private health, life, long-term care, catastrophic illness or disability insurance, order your MIB report—the information can affect premiums or eligibility for coverage. (Your permission is required to access your medical information.)

- If you've been a victim of identity theft, order all available reports, including your regular credit reports.

How to Get Your Reports

The various types of reports are compiled by a dozen or so separate reporting agencies, listed below. The Consumer Financial Protection Bureau (CFPB) also has compiled a comprehensive list of consumer reporting agencies. Use the CFPB's list in conjunction with this one to ensure you have as much information as possible about the credit and specialty reporting agencies that may collect information about you. (To get free annual credit reports from the three major credit reporting agencies, visit www.annualcreditreport.com or call 877-322-8228.)

Tenant history

LexisNexis Personal Reports: <http://personalreports.lexisnexis.com> / 877-448-5732

SafeRent: www.fadvsafere.com/consumer_relations/contact_cr/index.php / 888-333-2413

RentBureau: www.rentbureau.com/consumers / 877-704-4519

Tenant Data: www.tenantdata.com/personalreport.php / 800-228-1837

TIP: Since these are not the only sources of tenant history reports, ask the building manager or landlord what reporting

company he or she will be using.

Checking account history

ChexSystems: www.consumerdebit.com / 800-428-9623

TeleCheck: www.firstdata.com/telecheck/telecheck-request-file-report.htm / 800-366-2425

Insurance claims history

LexisNexis Personal Reports (CLUE personal property and auto reports): <http://personalreports.lexisnexis.com> / 866-312-8076

Insurance Services Office (ISO A-PLUS loss-history report): <http://www.iso.com/Products/A-PLUS/Consumers-Order-Your-Free-A-PLUS-Loss-History-Report.html> / 800-627-3487

Prescription history

Ingenix (MedPoint report): 888-206-0335

Milliman (IntelliScript report): www.rxhistories.com/contact_us.html / 877-211-4816

Medical history

Medical Information Group (MIB report): www.mib.com/html/request_your_record.html / 866-692-6901

TIP: If you have not applied for an individual life, health, long-term care, catastrophic illness, or disability policy during the last seven years, you will not have an MIB report.

Employment history

LexisNexis Personal Reports: <http://personalreports.lexisnexis.com> / 866-312-8075

TIP: Since many companies sell background reports, the Privacy Rights Clearinghouse recommends asking the employer for the name of the screening agency when you find out there will be a background check. (Some states require employers to disclose where they get your screening report; federal law does not.) Request your free report as soon as possible, since some screening agencies only keep records for a short time.

Your Rights

The federal Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA) regulate the credit and specialty reporting industry and grant consumers certain rights.

You have the right to a free report from any consumer reporting agency (CRA), including the three national credit reporting agencies, once every 12 months, upon your request. (If a company that produces specialty reports fits the definition of a CRA under the FCRA and FACTA, it must follow the same rules.)

In addition to the free annual report, you're entitled to a free copy when someone uses the information in the report to take adverse action in response to your application—in other words, they refuse to give you credit, insurance, a rental home, a checking or savings account or a job. The company or individual must provide you with a "notice of adverse action" along with the source of the report. Request your free report within 60 days of receiving the notice.

You can also get a free report every 12 months if you're unemployed and plan to look for work within 60 days, or you're receiving public benefits (welfare). If you're not entitled to a free report, there may be a small fee—typically around \$10.

You have the right to dispute inaccurate information. The reporting agency must complete an investigation of your dispute in a reasonable period (usually within 30 days). If the information is found to be incorrect or outdated, it must be corrected or removed, and the reporting agency has to send you the results of the dispute. (Checking account history reports must include whether any of the money you owed has been repaid.)

If the source of the information concludes that the information is accurate as reported and notifies the reporting agency that it should remain unchanged, you may include a short statement, which will be provided to anyone that requests your report. You're free to contact the source of the disputed information (a creditor or landlord, for example)

directly if you believe it will help resolve your dispute.

If an item is removed or your statement is added, you can ask that anyone who recently received your report be notified of the change.

Consumer protections

You have the right to sue a reporting agency that furnishes inaccurate information and won't correct it. To locate a private attorney in your area, go to the National Association of Consumer Advocates website (www.naca.net).

State law may grant you additional rights. Contact your local or state consumer protection agency or your state attorney general's office for more information. (You can find contact information for your state attorney general online at www.naag.org, or in the state government section of your phone directory.)

The Federal Trade Commission (FTC) enforces consumer rights under the FCRA and FACTA. To file a complaint, or to learn more about reporting rules, how to improve your credit, and how to avoid fraud, visit www.FTC.gov (click on the Consumer Protection tab) or call 877-382-4357 (877-FTC-HELP).

Consumer Action

www.consumer-action.org

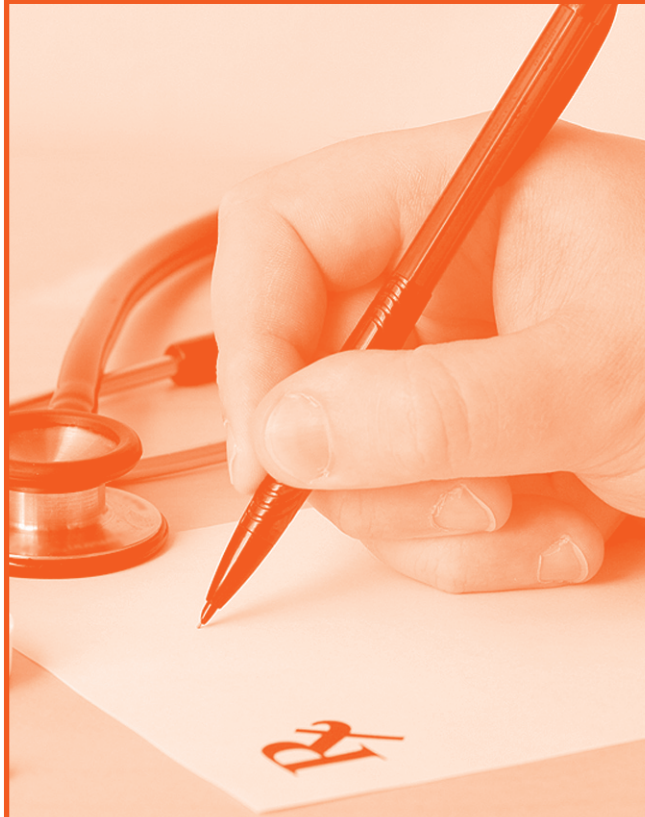
Chinese, English and Spanish spoken

San Francisco, CA
415-777-9635
hotline@consumer-action.org

Los Angeles, CA
213-624-8327

Washington, DC
202-670-3601
dc-office@consumer-action.org

This publication was created by Consumer Action in partnership with Experian. © Consumer Action 2010



CONSUMER REPORTS AND SPECIALTY REPORTS

A Consumer Action Publication