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Insider's Guide to Specialty Consumer Reports:

A guide to obtaining, understanding and managing your information

Introduction

(All underlined terms can be found in the Glossary beginning on page 22.)

You may already know that information about how you use credit and manage your bills is collected and compiled in your credit reports by traditional credit reporting agencies. Lenders and other businesses use credit reports to screen applicants for new loans, mortgages, insurance, utility service—even jobs and rental homes—and determine the rates and deposits you must pay, whether or not to hire or rent to you, etc.

In addition to traditional credit reports, there are many "specialty consumer reports," which contain specific types of information about consumers—employment and education background, insurance claims, bounced checks, evictions, medical conditions and prescription drug use, for example—that is used by particular industries in their decision-making process. Such reports are compiled by specialty consumer reporting agencies and sold to companies for purposes such as screening new employees or prospective tenants, verifying checks before accepting them, verifying medical history, etc. The information contained in these specialty reports may have as much influence on your financial and life goals as traditional credit reports.

A companion directory (bit.ly/specialty_report_directory) provides an at-a-glance listing of specialty reporting agencies' contact information with instructions on how to order a free report and where to dispute errors.

Types of specialty reports

Specialty consumer reports are created to answer questions such as: "Are you being truthful about your past employment experience?," "Are you hiding any information about your health?," "Are you a reckless driver?" and "Will you pay your cell phone bills on time?" The most common types of specialty reports are:

- Alternative credit history
- Check-writing and bank account history
- Background and employment screening
- Insurance claims
- Medical and prescription history
- Residential tenant history
- Utilities payment history

You can find details about each type of report—what information it compiles and who uses it—at the top of each category section below.

Your rights

Specialty consumer reports can affect your ability to achieve your financial and life goals because they influence the decisions that businesses and individuals make about you. Because of that, it is important to be aware of the information collected about you by specialty reporting agencies and to dispute any incomplete or incorrect information in your report.

The Fair Credit Reporting Act (FCRA), a federal law that governs the collection, dissemination and use of consumer information, covers most specialty consumer reporting agencies, so many regulations that apply to traditional credit reports also apply to specialty consumer reports. The law establishes your right to a free copy of your report every twelve months *and* a free copy when a business or individual takes "adverse action" against you (denies your application for employment, a rental home, insurance, etc.). You should receive your report within 30 days of an agency receiving your request. The FCRA also gives you the right to dispute any information that is incomplete or incorrect. Within 30 days of receiving a dispute, the reporting agencies are required by law to investigate the dispute, remove all information from the report that's found to be incorrect, and send you a free copy of the new report if changes have been made.

Certain reporting agencies also allow you to restrict access to your reports by adding a "security freeze" to the file. Often, there is a fee to place (or remove) a security freeze. Placing a security freeze on your report limits your ability to quickly get approved for instant credit, but it is the strongest way to prevent fraud and misuse of your information. (See Glossary on page 22.)

Companies that allow consumers to freeze their records include: ID Analytics, Innovis, L2C, ChexSystems, Clarity, Teletrack, LexisNexis (Full File Disclosure report; CLUE report only in DE, ME, MN and NJ), CoreLogic SafeRent, NCTUE and LeasingDesk (RealPage).

Consumer reporting agencies may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. In practice, some reports keep positive information on longer or drop negative information off sooner than seven years. For example, derogatory items on a ChexSystems report fall off after five years.

Access to your file is limited to those with a legally valid reason (permissible purpose) to review your record. Those with access would include an insurance company, employer (with your consent) or lender.

You may opt out—limit access to your specialty report by third parties—and discontinue pre-approved offers of insurance and credit by calling 888-567-8688 (5-OPTOUT). You may have additional rights under state law.

Free reports

Generally speaking, you should request a free consumer report before submitting an application for insurance, credit, a rental home, etc. to ensure that all information contained in your reports is correct and to anticipate what a decision maker may see. This is particularly true if you expect there could be negative (derogatory), inaccurate or outdated information in the report—for example, if you know you have a history of bounced checks.

The process of ordering and receiving your reports can take time. It is important that you initiate your request early enough that you will be able to dispute incorrect or outdated information before an insurance company, bank, utility, etc. reviews the report. In most cases, there is more than one report in a category. If you do not know in advance which report will be used by the decision maker, you could ask what service the business uses. Where possible, we have indicated how widely used a specialty report is.

If a decision maker takes adverse action against you (denies your application or, in the case of credit, charges you a higher interest rate) based on information in a consumer report, you must be told the name, address and phone number of the consumer reporting company that supplied the report. You then can request a free copy of the report from that agency *within 60 days* of the adverse action, and initiate a dispute if any information is incorrect.

If you have been a victim of identity theft, order all major reports, including your traditional credit reports from the Big Three credit bureaus (Equifax, Experian and TransUnion).

Report request timeline:

- 10-15 days—Generally the amount of time it takes for you to receive a free copy of your specialty consumer report
- 30 days—The amount of time companies have to investigate and respond to your dispute
- 60 days—How long you have to request a report after an adverse action (negative decision)

How to read this report

Each category begins with a short explanation of the type of reports that are compiled, including the kinds of data collected and the source(s) of the data, who buys/uses the reports and the potential impact of the report on the consumer.

Each report listing includes:

- Name, website address and phone number
- Type of report
- Types of data collected
- Sources of data
- Who buys the report

- When to request a report
- Options for limiting collection or use of data
- Notes (additional key information about a particular report, such as who is likely to have a report or not, exceptions to standard FCRA rules, etc.)

See the companion directory (bit.ly/specialty_report_directory) for an at-a-glance listing of these reporting agencies, along with their contact information and report ordering and dispute instructions.

When to order a free specialty report

1. If possible, order six to eight weeks before applying for a mortgage, loan, credit card, apartment, insurance, etc.
2. You believe you may be a victim of identity theft (particularly if you've recently been released from prison).
3. You want to check for errors in the information compiled about you.
4. You're curious about the information compiled about you.

Note: You may not know the specific reporting company the lender or issuer is going to use.

Details on how to order each report are listed in the companion directory (bit.ly/specialty_report_directory).

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Alternative Credit Reports

Alternative credit reporting agencies compile information about a consumer's alternative credit history (vs. a traditional credit history). Alternative credit refers to any credit or other monthly payment account not reported to traditional credit bureaus, including mobile phone accounts, cable TV accounts, utilities, rental history and, in rare cases, mortgages. Alternative credit report consumers are often those with limited or no traditional credit history.

Service providers, creditors, landlords and others with a permissible purpose use this information to assess the consumer's creditworthiness. For instance, if a consumer has a record of timely mobile phone or utility payments, an alternative credit report reflecting this positive history could give that consumer an advantage in obtaining credit, utility, other services or a rental home.

ID Analytics, Inc.

www.idainc.com/consumer-report
866-361-7984 (press 1)
Type of report: Provides information about a consumer's identity and credit history
Types of data collected: Identification information, details on homeownership, mortgage payments and principal, credit activity (including applications, credit card transactions, payments, usage), car loans, monthly wireless/cable/utility payments, existing checking and savings accounts
Sources of data: ID Analytics' customers, banks and credit unions where you have had an account, credit card companies, retailers, your previous phone companies, and mortgage and auto lenders
Who buys the report: Banks, credit unions, retailers, phone companies, mortgage and auto lenders, and other businesses that want to assess the creditworthiness of individuals who apply for loans or credit cards, cell phone service, utilities, cable accounts, etc.
When to request a report: Order at least three weeks before applying for a product or service that may utilize the report. Once your request is received, it may take up to five business days to process and send the report.
Options for limiting collection or use of data: You can prevent your data from being reported to others by requesting a security freeze. Visit www.idainc.com/security-freeze/ for more information.

Innovis

www.innovis.com
800-540-2505
Type of report: Provides information about a consumer's identity and credit history
Types of data collected: Identification information, credit account payment history, loan information (including payment history)
Sources of data: Financial institutions (banks and credit unions) and retailers where accounts have been opened
Who buys the report: Anyone looking to verify your identity and credit history, including banks, credit unions, retailers, landlords and leasing agents
When to request a report: Request a report before you apply for a loan, apartment or line of personal or business credit. The fastest way to request a report is by phone. Once your request is received, your report will be mailed to you in 3-5 business days.

Options for limiting collection or use of data: You can prevent your Innovis report from being provided to third parties (such as lenders) by placing a security freeze on your report.

1. Call 1-800-540-2505, or
2. Submit a form: www.innovis.com/securityFreeze/index. Complete the form online or print and mail it to the address on the form.

L2C

http://l2c.com/
866-268-7156
Type of report: Provides an L2C score, which represents the risk profile of prospective borrowers with limited credit histories, as well as data on the borrower to help prevent fraud and manage borrower accounts
Types of data collected: Identification information, credit history, loan payments, checking account usage, rental, auto and utility payments, account closures and new credit applications initiated by the borrower
Sources of data: Banks, credit unions, telephone carriers, cable companies, electric companies, any rental or leasing agencies you've worked with, health care-related accounts and public (court) records
Who buys the report: Banks, financial services providers, auto lenders, telecom, cable and utility companies, alternative lenders, rental and health care companies that want to evaluate your creditworthiness
When to request a report: Request a report at least one month before applying for an apartment, loan, insurance policy or line of credit. Your report should arrive within 14 business days of your request.
Options for limiting collection or use of data: You can prevent your information from being released to third parties by placing a security freeze on your report. Provide your name, address, phone number, city/state, date of birth, last four digits of SSN, last five addresses, and how long you want the security freeze to last. Call 866-268-7156 for assistance.

Payment Reporting Builds Credit (PRBC)/Microbilt

www.prbc.com
800-884-4747 (press 5)
Type of report: Provides a free report and score to consumers interested in building a supplementary credit profile by providing their account activity directly to PRBC. The score represents the credit risk associated with the consumer.
Types of data collected: Three monthly-billed accounts, chosen by the consumer, that prove you make monthly payments on time. Eligible accounts include credit cards, utility bills (heat, electricity), mobile phones, insurance policies and mortgages or leases.
Sources of data: Consumers, who create a PRBC account and register monthly billing information for free with PRBC to establish an alternative credit score
Who buys the report: Furniture stores, auto dealers, retailers, banks, etc. PRBC reports have also been used to receive approval for an apartment lease.
When to request a report: When you need to show prospective lenders, landlords or anyone else evidence that you are creditworthy
Options for limiting collection or use of data: N/A
Notes: It helps to accumulate at least one year of steady payment history to prove creditworthiness. You can present businesses with a PRBC alternative credit report in

addition to traditional credit reports (Equifax, Experian and TransUnion) when applying for credit.

Check Verification and Banking History

A check verification service provides businesses and individuals with the ability to verify the validity of a check presented to them as payment. For instance, retail stores that give customers the option to pay by check would use a check verification service to confirm that the customer does not have a reported history of writing bad checks.

A banking history report is used by banks and credit unions to determine if new account applicants would be good customers. If an applicant has a history of nonpayment of overdrafts and account fees, has abandoned an account with an outstanding balance or has had an account closed by a financial institution, the bank or credit union may decide to reject the application.

Certegy Check Services

https://www.askcertegy.com/checkMain.jsp
866-543-6315
Type of report: Provides negative information on a consumer's checking account history
Types of data collected: Check transactions, including bounced or declined checks, and overdrawn checking accounts
Sources of data: Merchants that accept checks as payment, banks and credit unions where you have an account, companies that subscribe to Certegy and utilize its services (If your landlord, a retailer or anyone else you pay by check does not subscribe to Certegy, a bounced payment to them will not appear in the report.)
When to request a report: Order a report if you're curious to see if negative checking account activity from your past is on your report, or if your check has been declined and you don't know why. Reports should arrive 7-10 business days after Certegy receives the request. Report disputes should receive a response within 30 days. It may take up to 30 days from your initial dispute to resolve inaccuracies in your report.
Who buys the report: Banks, financial institutions and retailers that need to verify consumers' checks (Major retailers such as Walmart, Staples and Home Depot utilize Certegy's services.)
Options for limiting collection or use of data: You can prevent the release of your information to third parties by placing a security freeze on your Certegy report. For more information, visit https://www.askcertegy.com/securityFreeze.jsp.
Notes: Negative account history will remain on your Certegy report for seven years. If you choose to prevent check verification agencies from releasing your information to those who request it, your checks may be declined.

ChexSystems

www.consumerdebit.com
800-428-9623 or 800-513-7125 (customer service)
Type of report: Provides consumer identification, negative check writing and bank account history (and may include a QualiFile score) for companies that subscribe to ChexSystems
Types of data collected: Checking and savings account history (including account mishandling, overdrafts, bounced checks, paid and unpaid debts, suspected account

fraud activity, account closures, check ordering history), driver's license number, address changes, SSN, negative public records (liens, bankruptcies, evictions)
Sources of data: Member financial institutions where you have had accounts, Certegy check verification reports (where merchants report your history of bounced checks or collection accounts) and public records
Who buys the report: Financial institutions with which the consumer has applied for a bank account (80 percent of all U.S. banks and credit unions report using ChexSystems)
When to request a report: Order a report prior to opening a new checking account if you've had multiple bounced checks, unpaid bank fees, etc. in the past or you have been denied a new bank account. It takes up to five business days to obtain a report after your request has been received. If you dispute information in your report, ChexSystems will notify you of the results of any dispute within 30 days.
Options for limiting collection or use of data: You can prevent your report from being accessed by third parties without your express consent by placing a security freeze on your file: www.consumerdebit.com/consumerinfo/us/en/chexsystems/securityfreeze/index.htm. A fee (varies by state) may be charged for freezing your account (no fee for victims of identity theft): www.consumerdebit.com/consumerinfo/us/en/chexsystems/securityfreeze/State Fee Table.pdf. Freezing your file could cause your application for a bank account to be declined.
Notes: ChexSystems reports derogatory information for five years. You probably do not have a ChexSystems report if you haven't mishandled a bank account in the past five years.

Early Warning

www.earlywarning.com/consumer-information.html
800-325-7775
Type of report: Provides consumer identification verification and checking account history
Types of data collected: Credit card information, identifying information, records of fraudulent activity, checking account activity
Sources of data: Banks and credit unions, credit card issuers, check acceptance companies and payment processors
Who buys the report: Banking, consumer lending, mortgage and credit card companies, government agencies, and merchants that accept checks for payment
When to request a report: Order a report prior to opening a checking account if you've had multiple bounced checks, unpaid bank fees, etc. in your past, or you've been denied a bank account elsewhere. Your report should arrive within 15 days of request. Disputed errors may take up to 30 days to resolve.
Options for limiting collection or use of data: Early Warning does not provide an option for consumers to restrict access to their reports.
Notes: Negative account history will remain on your report for seven years.

TeleCheck

www.firstdata.com/telecheck
800-366-2425 (press 4) or 800-964-9490 (for customer service)
Type of report: Provides information about consumers' bounced checks and overdrafts

Types of data collected: Identification information and frequency of overdrawn accounts or bounced checks, including dollar amounts
Sources of data: Banks and credit unions that subscribe to TeleCheck and report their overdrawn customer accounts, and merchants who have received a bounced check
Who buys the report: Merchants who accept checks as a form of payment (including Walmart and Home Depot), and banks and credit unions where you want to open a checking or savings account
When to request a report: Order a report if you are planning to open a checking account and you have had bounced checks, unpaid bank fees, etc. in your past, or your check has previously been declined. Report should be received 10-14 business days after your request is received. Reports resolving disputed errors can take up to 30 days.
Options for limiting collection or use of data: According to TeleCheck, your consent to having your information collected by TeleCheck is implied when you pay by check with TeleCheck's merchant and business customers. You can refuse to have your information collected by telling the retailer you decline, but the retailer may request another form of payment as a result.

Background and Employment Screening

Background and employment screening services allow businesses and individuals to examine personal information tied to an individual's identity, employment history, criminal history, credit history and education history. Businesses and individuals sometimes request background checks and employment screening reports during the hiring process, typically for positions that require a high level of security or trust, such as in the fields of financial services, health care, education and public service. Landlords and property owners may also request background screenings for prospective tenants, and parents may request them when hiring a nanny.

By law (Fair Credit Reporting Act), organizations or individuals requesting a report must show the screening company that they have a permissible purpose (such as employment or tenant screening), plus you must provide your written authorization for them to receive a report.

You have the right to refuse to give your authorization for an employer to screen you. However, because background and employment screening is required for some jobs, denying a prospective employer a background check will almost certainly result in the denial of your job application.

Generally speaking, no background or employment screening report will exist on you unless someone (with a permissible purpose) has already paid to have such a report compiled.

First Advantage

www.fadv.com/Portals/0/Downloads/Free-Report-Obtain-Report-Instructions-2014.pdf
888-215-3727 or 800-321-4473
Type of report: Provides pre-screening reports to employers, landlords and leasing companies to verify your identification and credentials and check for criminal background

Types of data collected: Identification verification, immigration status, drug test results, employment and education credentials, professional or legal sanctions, credit reports, criminal records and sex offenses
Sources of data: County, state and federal courts, local regulatory and police authorities, past or current universities or employers
Who buys the report: Employers, landlords and leasing companies that want to prescreen you as an applicant before hiring you or renting you a property
When to request a report: You may only request a copy of your report if a previous or prospective employer or landlord has conducted a background search on you.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to a prospective employer or landlord to obtain a consumer report on you. However, your application would almost certainly be denied.

HireRight

www.hireright.com/Consumers-Applicants.aspx
800-381-0645
Type of report: Provides background and employment screening on job candidates
Types of data collected: Past criminal behavior/criminal records, education background, employment background, professional licenses held, workers' compensation claims and whether previously injured body part(s) could affect an applicant's ability to do the job
Sources of data: County, state, federal, national and international criminal records, sex offender registry, educational institutions, current and past employers
Who buys the report: Employers that want to prescreen job candidates
When to request a report: If you request a free annual report from HireRight but an employer or landlord has never requested a background search on you, you will receive a letter explaining that no record on you currently exists.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to an employer to obtain a consumer report on you. However, your application would almost certainly be denied.
Notes: HireRight also maintains the National Theft Database, which has records of shoplifting and employment theft incidents that may not be public record (http://hirerite.com/National-Theft-Database.aspx).

LexisNexis Risk Solutions – Full File Disclosure Report

https://personalreports.lexisnexis.com/access_your_personal_information.jsp
888-497-0011
Type of report: Provides background data on individual consumers for employers, insurers, fraud detection etc. All of the data LexisNexis collects about you should be in its Full File Disclosure Report. The data is packaged into separate reports for sale to different businesses. In addition to a credit report, the Full File report contains:

- Two CLUE reports: property and auto insurance claims information (including dates and types of losses, amounts paid) provided by partnering insurance companies
- Two Current Carrier reports: verifies and summarizes your personal auto, homeowners or renters insurance coverage, and identifies gaps in coverage
- RiskView Consumer Disclosure report: contains identifying information, bankruptcy history, real estate records, criminal records and liens (this report mailed separately)

- Life Electronic Inspection report and Loss Damage Waiver report: each contains public record information, bankruptcy history, property ownership, criminal data and professional licensing (reports mailed separately)

Type of data collected: Identification information, personal property records (including motor vehicle, boat and aircraft registrations, incorporations, liens, bankruptcies and judgments), professional licenses, driving records, criminal history (including felony, misdemeanor and sex offenses)
Sources of data: County, state and federal (public) records, court records, Department of Motor Vehicles records
Who buys the reports: Employers, leasing agents, landlords, lenders, law enforcement, insurance companies, and debt collectors who are looking to verify or track down applicants
When to request a report: Three to four weeks before applying for insurance, a loan or an apartment—report will be mailed within seven to ten business days
Options for limiting collection or use of data: You can prevent information about you from being reported to third parties by placing a security freeze on your report. Call 888-497-0011 or mail form to: LexisNexis Consumer Center, Attn: Security Freeze, P.O. Box 105108, Atlanta, GA, 30348 (https://personalreports.lexisnexis.com/pdfs/dc_freeze_request.pdf).
Notes: LexisNexis also sells Accurint reports, which are composed of public and private records including bankruptcies, previous addresses, people you work with and "possible associates." The company notes that the public information in its Accurint reports may not be accurate and should be verified. Consumers are able to dispute errors found in its Full File Disclosure reports and CLUE reports, and may add information to its Accurint report but in this report you may not change the data collected.
You may request a free Full File Disclosure report once a year, which should include *all* of the verified information that the company maintains on you. To download a Full File Disclosure report request form, visit https://personalreports.lexisnexis.com/pdfs/CD107_CP-File-Disclosure-Request-Form_pg-3.pdf.

For more information on Accurint reports, including how to request a free report, visit www.lexisnexis.com/privacy/for-consumers/request-personal-information.aspx.
For more information on Comprehensive Loss Underwriting Exchange (CLUE) Auto and Personal Property reports, see page 13 in the Insurance Claims History section.

Verifications Inc.

www.verificationsinc.com/eng/whoweare/applicant_information.cfm
877-884-1313
Type of report: Provides background and employment screening on job candidates
Types of data collected: Identification information, criminal records, sexual offenses, education history (including degrees, grade point average (GPA) and attendance), employment history, professional licenses held and expiration, personal and professional references
Sources of data: Watchlists like the Denied Persons and Global Terrorist lists, county, state and federal criminal records, National Sex Offender Registry, educational institutions, current and previous employers
Who buys the report: Employers that want to prescreen job applicants
When to request a report: You may only request a copy of your report if a previous or prospective employer has conducted a background search on you.

Options for limiting collection or use of data: You have the right to refuse to give your authorization to an employer to obtain a consumer report on you. However, your application would almost certainly be denied.

The Work Number (by Equifax)

www.theworknumber.com/Employees/DataReport/index.asp
866-604-6570 (for a report) or 800-367-2884 (customer service)
Type of report: Provides employment and income verification
Types of data collected: Identification verification, employment and income history, hire dates, job titles, pay frequency, unemployment claims, and a list of those who've previously accessed your report
Sources of data: Previous and current employers
Who buys the report: Employers, auto and mortgage lenders, property managers, employment screening services, debt collection agencies, social service and government agencies that need to verify eligibility for benefits or locate non-custodial parents who owe child support
When to request a report: Order a report prior to applying for a job, mortgage or public benefits to ensure the employment information is accurate. (Only companies or government agencies that subscribe to the Work Number have access to this report.) Employees can obtain a report online with their employer's name and ID code (supplied by the employer).
Options for limiting collection or use of data: You can withhold permission for others to access your employment data report. However, withholding authorization could keep you from obtaining the job, mortgage or public benefits for which you are applying.
Notes: If your current or past employers do not subscribe to the service, there will be no information about you in the database and no Work Number report on you. Debt collection agencies only have access to employment data (not income).

Insurance Claims History

An insurance claims report tells insurers about your past insurance claims as well as information intended to measure your exposure to certain risks that may result in future insurance claims (for example, documented behavior of driving under the influence). Insurers will review an insurance claims report when you apply for insurance to determine your eligibility for coverage.

A lack of information about your claims history may result in the denial of your insurance application or a higher insurance premium.

CLUE Auto Report and Personal Property Report (LexisNexis)

https://personalreports.lexisnexis.com/fact_act_claims_bundle/landing.jsp
866-312-8076 or 888-497-0011 (press 0 to reach live representative)
Type of report: Provides insurance companies with prior loss information to assess the risks associated with an individual applying for coverage
Types of data collected: Auto report: identifying information (name, date of birth and policy numbers), claims information (including dates of losses, types of losses, amounts paid), vehicle information, and history of inquiries over the last two years; Personal property report: identifying information (name, date of birth and policy numbers), claims information (including dates of losses, types of losses, amounts paid), address of property, and history of inquiries over the last two years

Sources of data: Participating insurers that submit information about their customers and applicants
Who buys the report: Auto and personal property insurers underwriting auto, homeowners, renters and related insurance coverage
When to request a report: Order report three to four weeks before applying for personal property or auto insurance. Report will be mailed within seven to 10 business days.
Options for limiting collection or use of data: If you live in DE, ME, MN or NJ, you can prevent information in your CLUE report from being shared with third parties by placing a security freeze on your report (https://personalreports.lexisnexis.com/pdfs/dc_freeze_request.pdf or call 888-497-0011).
Notes: Insurance claims information that is older than seven years will not be included in a CLUE report. Consumers may order a free CLUE or LexisNexis Full File Disclosure report once a year. (For more information about the Full File Disclosure, see page 11.)

Insurance Information Exchange

www.iix.com/reports_consumers.htm
800-683-8553 (press 7)
Type of report: Provides information about drivers to identify auto insurance and motor vehicle-related risks
Types of data collected: Criminal records, employment background, education history, drug/alcohol testing information, personal accident history, motor vehicle records, vehicle ownership, insurance claims activity, credit scores
Sources of data: Motor vehicle records, court records, sex offender registries, TransUnion credit score, A-PLUS report
Who buys the report: Insurance companies seeking to assess the risk of drivers applying for auto insurance, and employers screening job candidates who will be required to drive on the job
When to request a report: Before applying for an auto insurance policy or a job with an employer that checks driving history
Options for limiting collection or use of data: You can withhold authorization to access your report. However, your job application will almost certainly be denied.

Insurance Services Office (ISO) A-PLUS Loss History Report

www.verisk.com/underwriting/how-to-order-your-free-a-plus-loss-history-report.html
800-627-3487 or 800-888-4476 (customer service)
Type of report: Provides a history of auto and property insurance claims on a particular vehicle or by a particular person
Types of data collected: The past five years of auto and property claims, including fire, flood and earthquake damage, burglary, workers' compensation and medical payments
Sources of data: Insurance companies (more than 95% of the insurance industry report to and obtain A-PLUS reports)
Who buys the report: Insurance underwriters from participating insurance companies, insurance agents and brokers (typically auto and property insurance)
When to request a report: Request report a month or more before applying for new auto or property insurance. Report will be sent within 15 business days.
Options for limiting collection or use of data: ISO does not provide an option to opt out of having your information collected. However, only authorized individuals such as insurance underwriters, company agents and brokers can access your A-PLUS information when you apply for insurance.

Medical and Prescription Drug History

Medical history reports contain information (codes) about your past medical conditions and are provided to insurance companies when requested to assess your eligibility for individual life and health-related insurance, including long-term care and disability. Prescription history reports include information about the prescription drugs you are taking or have taken, along with the dosages and refills. The information in these reports *does not* come from your health care providers (doctors, labs, hospitals, etc.).

According to regulations stipulated by the Fair Credit Reporting Act (FCRA) and the Health Insurance Portability and Accountability Act (HIPAA), insurance providers must obtain your written authorization for your medical reports to be released by reporting agencies. Opting to prevent your personal reports from being released will almost certainly result in the denial of your application for health-related types of insurance or life insurance.

***Important**:* While the Affordable Care Act prohibits insurers from denying you medical coverage because of pre-existing conditions, your eligibility and premiums for *individual* policies for health-related insurance (long-term care, critical illness, disability and life insurance) can be affected by information in these reports.

If you have not applied for *individual* life, health, critical illness, long-term care or disability insurance within the past seven years, you will not have a report on file with the following medical reporting agencies.

MIB (formerly Medical Information Bureau)

www.mib.com/request_your_record.html
866-692-6901
Type of report: Provides coded information about an individual's medical conditions and dangerous hobbies or habits to help assess risk when evaluating an applicant for life or health-related insurance
Types of data collected: Your medical conditions, dangerous hobbies/activities that could affect your health or longevity (sky diving, smoking or reckless driving, for example), names of any MIB member insurers that have reported information about you, insurers that have received a copy of your MIB file in the past three years, and inquiries in the past two years
Sources of data: Life and health-related insurance MIB member companies
Who buys the report: Life and health-related insurance companies that are MIB members and are evaluating your application for coverage request an MIB report. Companies must obtain the consumer's written permission before coded reports are shared with MIB member insurers. The codes serve as "red flags" to alert subscribing insurance companies, to further investigate your history or conditions prior to insuring you.
When to request a report: Request your report a month or more before applying for *individual* disability, long-term care, critical illness or life insurance, or if you believe there may be inaccurate information in your MIB file, or if you simply want to know which of your medical conditions and activities are on record. You will receive a translated copy of the coded report within 15 business days.

Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your medical report. However, your application for insurance will almost certainly be denied.
Notes: Your MIB report does *not* include your physician's records, lab test results (including genetic testing) or information about your sexual identity. The coded information serves as "red flags" for subscriber insurance companies. If you have not applied for *individual* life, critical illness, long-term care or disability insurance in the past seven years, you will *not* have an MIB report.

Milliman IntelliScript

www.rxhistories.com/RequestAReport
877-211-4816
Type of report: Provides an individual's prescription history
Types of data collected: Prescriptions, dosages, refill dates, pharmacy and physician information
Sources of data: Pharmacy benefit managers (PBMs, such as CVS, for example), data clearinghouses and retail pharmacy chains
Who buys the report: Insurance companies that want to review and verify an applicant's medication information
When to request a report: Request a report a month before you apply for health-related insurance (disability, critical illness or long-term care) or life insurance. You will receive your report within 15 business days.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your medical report. However, your application for insurance will almost certainly be denied.
Notes: Milliman IntelliScript will have prescription information about you only if you authorized the release of your medical records to an insurance company.

MedPoint (OPTUMInsight)

www.optum.com
888-206-0335
Type of report: Provides prescription drug claims history from the past five years, and creates a medical profile based on an individual's prescription history and a "pharmacy risk score" that represents an "expected risk" for a group of people
Types of data collected: Prescriptions, dosages and refills for previous five years, name and address of dispensing pharmacy, prescribing doctor and specialty medical practice
Sources of data: Pharmacy benefit managers (PBMs, such as CVS, for example), which maintain records of individuals' prescriptions (records are updated daily and maintained for five years)
Who buys the report: Insurance companies use MedPoint medical profiles to estimate an applicant's potential insurance claims costs. A higher "pharmacy risk score" implies higher medical costs.
When to request a report: Request a report a month before applying for individual life, long-term care or disability insurance. The report should be received within 10 business days.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your medical report. However, your application for insurance will almost certainly be denied.

Residential Tenant Screening

Residential tenant screening reports provide landlords and leasing agents with a rental history on individuals who apply for residence at their properties. Reports include rental payment history, evictions, etc. Usually, reports also come with a background check on the prospective tenants.

Under the Fair Credit Reporting Act (FCRA), landlords must obtain your written authorization to get a tenant report on you. Opting to prevent your personal report from being released may result in the denial of your application.

Contemporary Information Corp. (CIC)

www.cicreports.com/consumerrelations
800-288-4757
Type of report: Provides background screening and rental history on an applicant
Types of data collected: Credit score, credit history, eviction history (including address, filing date, judgment amount and disposition), criminal history
Sources of data: Criminal records from local, state and federal courts, sex offender registry, terrorist watch list, eviction filings, judgments filed by previous landlords, credit reports (Experian) and public records
Who buys the report: Individual property owners, public housing authorities and property management companies that want to screen applicants for tenancy
When to request a report: You may only request a copy of your report if a previous or prospective landlord has requested a CIC report on you.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your background check. However, your application to live at the residence will almost certainly be denied.

CoreLogic SafeRent

www.corelogic.com/landing-pages/saferent-consumer.aspx
888-333-2413
Type of report: Provides background information on rental applicants
Types of data collected: Criminal records, terrorist or fugitive status, information about past leases, rental performance (e.g., payment history, evictions, etc.) and prior inquiries
Sources of data: Landlord-tenant court records (public records), lists of renters pursued by collection agencies, employment and salary records, state and/or county criminal records, sex offender database (CrimCheck America) and state and local fugitives lists
Who buys the report: Landlords and leasing agencies that want to prescreen renters
When to request a report: Request a report three to four weeks prior to applying for housing if you believe you have a record. (You will only have a record if a previous or prospective landlord has already requested a SafeRent report on you.) You should receive your report within 10 business days.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your report. However, your application to live at the residence will almost certainly be denied. You can also prevent the release of your information to third parties by placing a security freeze on your report. The security

freeze can be requested by completing the form available on the CoreLogic website (www.corelogic.com/downloadable-docs/saferent-security-freeze.pdf).

LeasingDesk (RealPage)

www.realpage.com/consumer-support
866-934-1124
Type of report: Provides criminal background and rental credit checks on rental applicants
Types of data collected: Credit history, credit score, banking and checking account history (including bounced checks), criminal and sex offender history, eviction history, rental payment history (including late and outstanding payments)
Sources of data: Credit reports, 26 million resident records from nearly 20,000 large rental complexes and leasing companies that report to LeasingDesk, court records, government databases including the FBI, Interpol, U.S. Customs Service and sex offender registry
Who buys the report: Owners and managers of single-family and multifamily rental properties, including conventional, affordable, military, student and senior housing
When to request a report: You may only request a copy of your report if a previous or prospective landlord has already requested a RealPage report on you.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your report. However, your application to live at the residence will almost certainly be denied. You can place a security freeze on your RealPage report to prevent your information from being reported to third parties by calling 866-934-1124.

Tenant Data Services

www.tenantdata.com/personalreport.php
800-228-1837 or 402-934-0088
Type of report: Provides applicant screening services to the rental industry
Types of data collected: Rental history (including damages, evictions, lease violations, noise complaints, past due/unpaid balances, rent and deposit verification), credit reports, identification information (including aliases), credit and bankruptcy history, civil court judgments, current financial obligations, checking account activity (including bounced checks), criminal history
Sources of data: Large property management companies and private landlords
Who buys the report: Property management companies and private landlords who want background information on prospective tenants
When to request a report: You may only request a copy of your report if a previous, current or prospective landlord has already requested a report on you.
Options for limiting collection or use of data: You have the right to refuse to give your authorization to obtain your report. However, your application to live at the residence will almost certainly be denied.

Utility Account History

Utility reports contain information about a consumer's past utility payments and current accounts. Some utilities will report that monthly utility payments (telephone, cable, electricity, Internet, etc.) are current and may include the monthly payment amount. Other utilities only report consumer defaults (non-payment) on utility bills.

You can choose to place a security freeze on your utility report or opt out of prescreened offers by utility companies.

NCTUE (National Consumer Telecom and Utilities Exchange)

www.nctue.com/Consumers
866-349-5185
Type of report: Provides information on customers' utility account performance, including unpaid closed accounts and, *if* provided by utility, positive, on-time payment history
Types of data collected: Equifax credit reports, utility service applications, history of unpaid accounts and monthly payment history
Sources of data: Telecommunication, cable TV and utility providers that are members of the NCTUE information exchange
Who buys the report: Companies that provide cable TV, electric, gas, Internet, local and long distance phone, satellite TV, water and wireless phone service
When to request a report: Before applying for telecommunications or utility service if you've had a history of unpaid utility bills or if you've been a victim of identity theft
Options for limiting collection or use of data: You can prevent your file from being reported to third parties by placing a security freeze on your report; call 866-349-5355 or visit www.exchangeservicecenter.com/Freeze/jsp/SFF_PersonalIDInfo.jsp.

Payday/Subprime Lending Reports

Payday loans are a form of short-term, extremely high-cost credit. Individuals borrow a small amount for a brief period (usually until your next pay period) at a very high interest rate plus exorbitant fees. To determine a borrower's qualifications for a payday loan, lenders rely on employment and payroll records in addition to traditional credit reports. Such information is collected and put into specialty reports by the agencies listed in this section.

Clarity Services

www.clarityservices.com/support/file-disclosure
866-390-3118
Type of report: Provides ID verification and data on underbanked, near-prime and subprime consumers to help predict fraud and identity theft and identify invalid check-writing activity
Types of data collected: Banking and credit information (including transaction data and closed accounts), outstanding loans (auto, payday), loan balances, charged-off accounts, debt collection accounts, application denials
Sources of data: Auto lenders, any business where you've had checks cashed, prepaid card issuers, short-term installment lenders, peer-to-peer microlenders, online payday lenders, mobile phone companies

Who buys the report: Payday and installment lenders, credit and prepaid card issuers, auto lenders, rent-to-own furniture companies, used car dealers, wireless service providers, collection agencies
When to request a report: Order a report if you suspect negative checking account activity connected with your consumer file, or identity theft. You should receive your report within 10 business days of your request. Disputing an error could take up to 30 days.
Options for limiting collection or use of data: You can prevent your report from being released to third parties by placing a security freeze on your file. Complete the security freeze request form at www.clarityservices.com/support/security-freeze.

DataX

http://consumers.dataxltd.com/assets/pdf/datax_consumer_report_request_aa.pdf
800-295-4790
Type of report: Provides identification information, bank account history and credit and loan payment history (including delinquencies)
Types of data collected: Detailed information on checking accounts, number of checking accounts opened under one name, overdrafts, bounced checks and inquiries about you from other financial institutions
Sources of data: Banks and credit unions where you have accounts, non-traditional creditors (payday lenders, installment loan issuers, subprime credit card issuers), retailers where you've bounced a check
Who buys the report: Lenders that target subprime borrowers, including payday lenders, subprime auto dealers and financial institutions
When to request a report: Order report at least three to four weeks before applying for a loan or line of credit. Report will be sent within five business days.
Options for limiting collection or use of data: None

FactorTrust

http://ws.factortrust.com/consumer-inquiry/
866-910-8497 (press 1 for a consumer report, 2 for customer service)
Type of report: Provides identification information on underbanked consumers and those without traditional lines of credit
Types of data collected: Lender inquiries, employment history, income history, home and auto purchases and banking activity
Sources of data: Alternative financial services providers (payday lenders, rent-to-own shops, pawnshops) and lenders who subscribe to FactorTrust with whom you have had an account
Who buys the report: Short-term (payday) or installment lenders, credit and prepaid card issuers, auto lenders, retailers and wireless service providers who target the underbanked, and collection agencies
When to request a report: Reports are available online immediately upon request. Order printed copies up to three weeks before applying for a loan or line of credit. Reports will be sent 3-5 business days after request is received
Options for limiting collection or use of data: None

Miscellaneous

The Retail Equation

www.theretailequation.com/Consumers
800-652-2331
Type of report: Provides return history at some retailers and analysis of a consumer's reported merchandise return behavior
Types of data collected: Shopper identity, items returned, original purchase and return transaction data, retail location of returns, time period and types of returns
Sources of data: Participating retailers
Who buys the report: Reports are purchased by retailers from different segments, including specialty apparel, specialty hardware, auto parts and home improvement, and department and discount stores. (According to The Retail Equation, more than 27,000 stores use its services, including Best Buy, Home Depot, J.C. Penney, Victoria's Secret, Bath and Body Works, and Nike.)
When to request a report: Request a report if you are denied a refund and you believe a company may have you improperly listed in this database. Reports are sent within 10 business days, or within 48 hours by email.
Options for limiting collection or use of data: No information
Notes: Reports are compiled to help retailers prevent large-scale theft by organized groups of criminals. The company says it's not covered by the Fair Credit Reporting Act.

Report note: Much of the information in this guide was collected by Consumer Action's 2014 Columbia University intern, Dat Dang, in addition to Consumer Action staff.

Glossary

Adverse action
An “adverse action” is the decision to deny a consumer credit, employment, housing, insurance or other benefits based on information in a specialty consumer (or credit) report. An adverse action (denial) entitles the consumer to a free copy of the report that the decision was based on, and requires the decision maker to provide the consumer with information about this right, along with contact information to request a free report.

Alternative (nontraditional) financial services (AFS)
“Alternative financial services” include financial services offered by providers that operate outside of federally insured banks. AFS providers include check-cashing outlets, money transmitters, car title lenders, payday loan stores, pawnshops and rent-to-own stores. AFS loan terms typically include high interest rates, high fees and refinance options that result in a debt that becomes increasingly difficult to repay.

Consumer report
Under the Fair Credit Reporting Act (FCRA), a “consumer report” is any written, oral or other communication of any information by a consumer reporting agency detailing an individual’s creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living. The “report” typically refers to a written document provided to an employer, landlord, insurer, creditor or other decision maker who has a permissible purpose to review it.

Consumer file
A “consumer file” is the information the credit or specialty reporting agency maintains about each individual.

Credit report
A “credit report” contains information about a consumer’s identity and address, who has granted them credit, how they have used and repaid that credit, and such other details as whether they’ve been sued or arrested, filed for bankruptcy or have any liens against them. Credit reporting agencies sell reports to creditors, insurers, employers and others that use it to evaluate consumers’ applications for credit, insurance, employment, a rental home or other benefits.

Credit risk
“Credit risk” refers to the risk that a borrower will default on any type of debt by failing to make their required payments.

Credit score
A “credit score” is a number assigned by credit reporting agencies based on information in a consumer’s credit report. The higher the score, the lower the credit risk, and the better the consumer looks to prospective creditors. A good credit score shows that the consumer has a high probability of repaying loans on time and will allow the consumer to take out loans more easily and with better interest rates.

Derogatory information
“Derogatory information” is negative information found in credit and specialty consumer reports that can be legally used to deny an application. It includes such things as late

payments, charge-offs and bankruptcies. Generally, derogatory information remains on credit reports for seven years (ten years for bankruptcies) and on specialty reports for five or seven years.

Dispute
A consumer files a “dispute” with a credit or specialty consumer reporting agency if he or she believes information contained in a report is inaccurate or incomplete. The consumer also should file a dispute with the furnisher of the inaccurate information (for example, the lender that reports missed loan payments or the bank that reports an abandoned checking account with a negative balance). A dispute requires an investigation of the information by the reporting agency.

Identity theft
“Identity theft" is the theft and fraudulent use of someone’s personal identifying and/or account information, typically for financial gain. It’s a serious crime that can wreak havoc with the victim’s finances, credit history, reputation and even health.

Overdraft
An “overdraft” occurs when a consumer doesn’t have enough money in his or her checking account to cover a transaction, but the bank or credit union pays the transaction anyway (rather than allowing the check to “bounce”). Financial institutions typically charge a high fee for this service, in addition to requiring repayment of the amount overdrawn. A consumer can overdraw his or her account through checks, automatic bill payments or direct debits by lenders and, if the consumer has “opted in” to allow it on ATM transactions and debit card purchases, too.

Permissible purpose
Under the Fair Credit Reporting Act, all users of credit or specialty consumer reports must have a “permissible purpose”—a legitimate business need—to request an individual’s report. Permissible purposes include underwriting or application review by credit grantors, insurers, landlords, etc.; account review by an existing creditor; and collection of a debt.

Pharmacy Benefit Manager (PBM)
A “Pharmacy Benefit Manager” is a third-party administrator of prescription drug programs. Among other things, PBMs are responsible for processing and paying prescription drug claims. Express Scripts and CVS Caremark are two of the biggest PBMs. PBMs are the source of the data in consumer prescription reports.

Prescription drug claim
A “prescription drug claim” is any request for prescription drug benefits (coverage) or reimbursement under a health plan.

Thin credit file
A "thin credit file" is a limited credit history (only a few accounts) or is relatively new, or both. A thin file usually does not include any lines of credit (like a credit card) or loans (like a mortgage). The lack of credit lines makes it very difficult for a credit bureau to generate a credit score and hinders a consumer’s ability to obtain credit. (Some alternative credit reports address this barrier to credit by reporting nontraditional accounts such as rent and utilities.)

Underbanked
Being "underbanked" refers to technically having a bank account but relying on nontraditional (fringe) often expensive methods to handle financial transactions, such as check cashers and payday lenders. These nontraditional sources are often associated with low-income and underserved communities.

Underwriting
"Underwriting" is the process that a financial services provider (bank, insurer, investment house, etc.) uses to assess the eligibility of a customer to use its products and services, such as loans, credit or insurance policies.

Consumer Action

www.consumer-action.org

Consumer advice and referral hotline: 415-777-9635
Chinese, English and Spanish spoken

Submit your complaints online: www.consumer-action.org/hotline/complaint_form/

Presente su queja (for Spanish speakers):
www.consumer-action.org/hotline/complaint_form_es/

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