

Specialty reports

The consumer reports you've never heard of



You probably know that the way you use credit and manage your bills is reflected in your credit reports, compiled by companies called credit reporting agencies. Lenders and other businesses use credit reports to screen applicants and determine whether to lend them money and how much interest to charge.

But many people are not aware that other types of information may be collected about them, including past insurance claims, bounced checks, missed rent payments and evictions, medical conditions and prescription drug use. Such details are included in special reports that employers, landlords, insurance companies and others purchase and use to make business decisions. These “specialty reports” can contain information that could limit your ability to achieve your financial goals, such as getting a job or buying insurance.

This guide will introduce the different types of specialty reports, explain when and how you should request your reports, and inform you of your rights to access these reports and ensure that the information in them is accurate.

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, among others), reporting agencies have developed a number of specialized reports.

The most widely used specialty reports gather information about you:

Rental (tenant) history—addresses, payment record, evictions, and other information ob-

tained from previous landlords and court records

Insurance claims—auto and homeowners insurance claims for the past three to seven years

Bank account use—bounced checks in the previous five to seven years, bank accounts closed due to insufficient funds, and suspected fraud

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, participation in risky activities such as skydiving, and, sometimes, driving records

Employment background—a variety of public and nonpublic information, including employers, salary, education, professional license status and criminal record

Utility accounts—payment history for gas, electric, water, pay TV and phone services

Public assistance eligibility—income, employment, tax and identity verification for public assistance or financial aid applicants

Subprime borrowing—history of using payday loans, check-cashing services, rent-to-own contracts, and other high-risk consumer financing

The various types of reports are compiled by dozens of separate companies, often referred to as consumer reporting agencies (CRAs); the list below is just a small sampling. The Consumer Financial Protection Bureau (CFPB) has compiled a comprehensive list of close to 50 companies (https://files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list.pdf), which includes all the different categories of consumer reporting, and most of the companies providing reports in each category. Use the CFPB's list to learn more about the agencies and reports below, as well as the many other credit and specialty reporting agencies that may collect information about you.



Tenant history

RentBureau (Experian)

<https://www.experian.com/rentbureau/renter-credit>

877-704-4519

SmartMove (TransUnion)

<https://www.mysmartmove.com/SmartMove/renter-frequently-asked-questions.page>

888-387-1750 or 866-775-0961

Checking account history

ChexSystems

<https://www.chexsystems.com>

800-428-9623

TeleCheck

<https://getassistance.telecheck.com/consumer-file-report.html>

800-366-2425

Insurance claims (auto and property) history

C.L.U.E. (LexisNexis)

<https://consumer.risk.lexisnexis.com/>

866-312-8076

A-PLUS (Verisk)

<https://fcra.verisk.com/#/>

800-627-3487



Medical/prescription history

MIB

<https://mib.com/>

866-692-6901

IntelliScript (Milliman)

<https://www.rxhistories.com/for-consumers/#request>

877-211-4816

Employment history

HireRight

<https://www.hireright.com/background-check-faq/answers/requesting-a-copy-of-your-background-report-file>

800-381-0645

Intellicorp

<https://www.intellicorp.net/marketing/Applicant-Inquiries>

866-202-1436 or 888-946-8355

Other

NCTUE

(NCTUE, the National Consumer Telecom & Utilities Exchange, is used to evaluate prospective utility, telecom and pay TV service customers based on account and payment history.)

<https://www.nctue.com/Consumers>

866-349-5185

The Work Number

(The Work Number reports employment and income information for use by employers, and

by government agencies to determine, for example, social service eligibility or child support collection.)

<https://www.theworknumber.com/employees/>

866-604-6570

Clarity Services

(Clarity Services reports history of subprime borrowing, including payday loans, rent-to-own transactions, and use of check cashing services.)

<https://www.clarityservices.com/>

866-390-3118

SageStream (ID Analytics)

(This company collects data from, and provides supplementary reports to, auto financiers, credit card issuers, retailers, utilities and wireless service providers, among others.)

<https://www.sagestreamllc.com/>

888-395-0277

Investigative reports

Employers, insurers and some other decision makers sometimes use “investigative reports” to make decisions about an applicant or a current customer or employee. The information in the reports typically is gathered through personal interviews of current and former coworkers and employers, neighbors, friends and others who have had a relationship with the subject of the report. Because these reports are so personal and intrusive, anyone who requests one must:

Have a legitimate reason to request the report

Give you written notice that the company may obtain an investigative report that includes information about your character, general reputation, personal characteristics and lifestyle, and that you have the right to request additional disclosures about what the report will entail

Get your written consent (not required if an employer requests the report as part of an investigation into employee misconduct or illegal activity)

Provide you with a copy of the report and a written summary of your consumer rights before taking an adverse action (such as denying you a job or insurance) based on the report

Provide you with the contact information of any company used to obtain the report and notify you of your right to request an additional free report within 60 days and to dispute the accuracy or completeness of the report

You have the right to withhold your permission to have an investigative report done on you, but doing so will likely mean the rejection of your application (for a job, insurance, a rental home, etc.).

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 anytime (and typically once a year for free) 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. Here are some examples of when to order certain reports:

Order your **C.L.U.E. (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, as it can affect premiums or eligibility for coverage. Insurers also consider the claims history on 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 in most cases) to run a **background check**, find out the name and contact information for the screening company and request a copy of the report. (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 keep records only for a short time.

Order your **tenant history report** if you plan to rent a home, particularly one in a multi-unit building. If possible, find out which service the landlord or manager of the rental unit you are applying for uses.

If you are applying for private health, life, long-term care, catastrophic illness or disability insurance, order your **MIB report**, as the information can affect premiums or eligibility for coverage. However, if you have not applied for any of these types of policies during the last seven years, you will not have an MIB report. (Your

permission is required to access your medical information.)

If you've been a victim of identity theft, consider ordering **key specialty reports** in addition to your regular credit reports. Also consider placing a security freeze on key reports, which restricts access to your data and, therefore, can help to prevent fraudsters from getting things like insurance or a rental home in your name. (The CFPB guide, at https://files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list.pdf, tells you which reports can be frozen.)

Whether or not you order any specialty reports, you should order your free annual report every year from each of the three major credit bureaus—Equifax, Experian and TransUnion—at **AnnualCreditReport.com** (<https://www.annualcreditreport.com>). The site will also have information about free additional reports that may become available in response to an event, such as a data breach or pandemic.

Your rights

The federal **Fair Credit Reporting Act (FCRA)** (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>) regulates the credit and specialty reporting industry and grants consumers certain rights.

You have the right to a copy of the information about you from any reporting company upon your request. Most consumer reporting agencies (as they are referred to in the law) will provide a free copy every twelve months if you request it. (A few will also provide a free "risk score"—a number that represents the information in your report—if you request it.) Those CRAs that aren't required to supply the report for free can charge a fee, but it must be reasonable (a maximum of \$12.50 is allowed for 2020).

You're also entitled to a free copy of any report if someone takes an adverse action against you based on information in the report—for example, they refuse to give you credit, insurance, a rental home, a checking or savings account or a job, or they change the terms of your agreement to something less favorable. The company



or individual that has made an unfavorable decision must provide you with a "notice of adverse action" along with the source of the report they based the decision on. Request your free report within 60 days of receiving the notice. (With the exception of employment background checks, you do not have a right to be notified when a report will be used to make a decision about you. That is why it's important to ensure that the information about you is complete and accurate before the report is requested.)

You have the right to **dispute inaccurate information** (<https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/>). The reporting agency must complete an investigation of your dispute in a reasonable period (usually within 30 days) and notify you of the results. If the information is found to be incorrect or outdated, it must be corrected or removed. (The company that provided the incorrect information must notify any other consumer reporting companies to whom it has furnished the inaccurate information, so that those reports can be corrected as well.)

If the source of the information verifies 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 the issue in your favor.

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. 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** (<https://www.consumeradvocates.org/>).

State law may grant you additional rights. Contact your **local or state consumer protection agency** (<https://www.consumerservicesguide.org/resources/national/browse/category/>) or your **state attorney general's office** (<https://www.naag.org/naag/attorneys-general/whos-my-ag.php>) for more information.

Complaints

If you have not been able to resolve an issue with the consumer reporting agency or whoever



furnished the information about you to the CRA, you can submit a complaint to the **Consumer Financial Protection Bureau (CFPB)** (<https://www.consumerfinance.gov/complaint/> or 855-411-2372) and the Bureau will help you get a response from the company. You can also submit a complaint to the **Federal Trade Commission (FTC)** (<https://www.ftccomplaintassistant.gov/>), which helps the agency to investigate and take enforcement actions against companies that break the law.

Learn more

The CFPB's "List of Consumer Reporting Companies" (https://files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list.pdf) is updated regularly to include most of the reporting companies in business, their specialties, their policies regarding consumer report requests (and prices, if any), links to key webpages and company contact information.

In addition to enforcing consumer rights under the FCRA (jointly with the CFPB), the FTC provides extensive advice and tips on numerous topics, including credit and consumer reports (<https://www.consumer.ftc.gov/topics/credit-and-loans>).

Consumer Action's website offers many free publications about building and maintaining good credit (<https://www.consumer-action.org/english/library/C21>).

About Consumer Action

www.consumer-action.org

Through education and advocacy, Consumer Action fights for strong consumer rights and policies that promote fairness and financial prosperity for underrepresented consumers nationwide.

Consumer advice and assistance: Submit consumer complaints to: <https://complaints.consumer-action.org/forms/english-form> or 415-777-9635. (Spanish-language complaints can be submitted to: <https://complaints.consumer-action.org/forms/spanish-form/>.)

Our hotline accepts calls in Chinese, English and Spanish.

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