

# Privacy Basics

## Specialty Consumer Report Basics



Privacy Rights  
Clearinghouse



A **specialty consumer report** (compiled by a specialty consumer reporting agency) may include

- residential or tenant history
- check writing and banking history
- employment history
- insurance claims
- medical records and prescription history



## Sections to Follow

Common Types

Individuals' Rights



# Common Types

## Home and Auto Insurance

Home and auto insurance reports can contain information about an individual's risk as a driver or claims made on their homeowner's and automobile insurance policies.

### DriverRisk

DriverRisk reports contain data collected from public sources and government agencies regarding driving violations issued to specific individuals.

\* Individuals can request a report.

### CLUE and A-Plus

CLUE and A-Plus reports tell insurers about claims that have been made against homeowner's and automobile insurance policies.

## Medical and Prescription Drug History

Medical and prescription drug history reports contain information made available when an individual authorizes the release of medical records to an insurance company. These reports may also include information they report on insurance applications for individual coverage and test results from medical underwriting exams.

### MIB

For individual life, health, long-term care and disability insurance underwriting, MIB reports contain medical conditions that insurance companies consider significant. These conditions are ones that individuals have stated on an insurance applications or that have obtained from healthcare providers.

\* Individuals can request a report.

### IntelliScript

Primarily used for private health, life or disability insurance, IntelliScript reports contain prescription drug purchase histories.

\* Individuals can request a report.

### Quest Diagnostics ScriptCheck

ScriptCheck reports contain prescription drug purchase histories for certain types of insurance underwriting purposes.



## Tenant Screening

Tenant screening reports contain information for landlords concerning rental applicants. The Consumer Finance Protection Board (CFPB) maintains a list of consumer reporting companies that includes most nationwide tenant screening companies. There are also local companies that prepare tenant screening reports.

## Banking and Check Writing History

Banking and check writing history reports contain information regarding bank account applications, openings and closures as well as fraudulent and returned checks. They are used by financial institutions when someone wants to open a new account and retailers when someone pays by check. The main companies that prepare these reports are ChexSystems, TeleCheck, Ceregy Check Services and Early Warning Services.

## Low-Income and Subprime Lender

Low-income and subprime lender reports contain information about a person's financial activity concerning alternative financial services such as

- payday loans
- prepaid cards
- check cashing services
- installment and online loans

Since companies offering these financial products often do not report to the three nationwide credit bureaus, it can be difficult for potential creditors to find out about someone's financial activity. The CFPB maintains a list of consumer reporting companies that include a section listing low-income and subprime reports.

## Utility Service Provider

Utility service provider reports contain information about a person's telecommunications, cable/pay TV and utility (electric, gas, water) services to help utilities manage their customer accounts. A service provider might deny service or require a deposit if a person does not have a satisfactory report.

## NCTUE Disclosure

The National Consumer Telecom & Utilities Exchange (NCTUE) maintains customer data reported by utility service providers that are members of NCTUE. These include

- cellular, local and long distance phone companies
- cable and pay TV services
- internet service providers
- electricity, gas, and water utilities

A NCTUE Disclosure report includes information about a person's account history, unpaid closed accounts and customer service applications.

\* Individuals can request a report.

## Public Record and Multiple Proprietary Data Source

Public record and multiple proprietary data source reports contain information that include

- real estate transaction and ownership data
- lien, judgment, and bankruptcy records
- professional license information
- a person's historical addresses

This information is often used to supplement other data (i.e. credit reports) and helps companies manage credit and fraud risks.



## LexisNexis Full File Disclosure Report

A LexisNexis Full File Disclosure report includes both a person's LexisNexis file and a public records search. A person's LexisNexis file contains information that is used by LexisNexis to create consumer reports that may be sold to businesses with a legitimate business need for that information. A public records search will contain information available in county, state or federal public records. A LexisNexis Full File Disclosure will also include information from its specialty reports as well as additional information including

- CLUE Reports
- current insurance carrier reports
- a pre-employment background check (only if one has been previously ordered by an employer)
- criminal records information

\* Individuals can request a report.

## The Work Number Employment Data Report

The Work Number Employment Data report includes information for employment and income verification purposes. These are limited to basic employment information obtained from participating employers such as

- name of employer
- dates of employment
- salary
- job title

\* Individuals can request a report.

## Individuals' Rights

Individuals have the right to

- a free file disclosure from nationwide specialty consumer reporting agencies once every 12 months (requests must be made directly to each specialty reporting agency)
- dispute errors in specialty consumer reports and expect the person/company who reported the inaccurate or outdated information to investigate and correct the error
- complain to the Consumer Financial Protection Bureau





**Millions  
Impacted  
by Data  
Breaches**



**No  
Comprehensive  
Right to  
Privacy**



**Little Trust  
in those who  
collect, use  
and share  
our data**




**Lack of  
Power  
to protect  
our privacy**

**Our  
Reality**

# Protecting Privacy for All

Since 1992, Privacy Rights Clearinghouse has been **protecting privacy for all** by **empowering individuals** and **advocating for positive change.**



We hope that this resource has been useful. If you would like to support the development and creation of further educational materials, please consider donating to our organization.

[privacyrights.org/donate](https://www.privacyrights.org/donate)

**Our  
Mission**



The image is a collage of three photographs showing business professionals in a meeting. The top photo shows two women sitting at a table, one pointing at a document. The middle photo shows a man and a woman looking at a laptop. The bottom photo shows a man's hands on a laptop keyboard. The entire collage is overlaid with a large, curved orange shape and a blue shape that resembles a stylized 'C' or a swoosh.

## Privacy Rights Clearinghouse

3033 5th Avenue  
Suite 223  
San Diego, CA 92103

O: (619) 298-3396  
F: (619) 255-4719

[privacyrights.org](http://privacyrights.org)