Yet ANOTHER Report for Consumers to Worry About

ACCESS has published information on CLUE reports in the past. We thought that this article provided a very interesting perspective on CLUE and the problems that consumers can expect to run into as these reports become more prevalent. This article was written by Eric Cook, who operates the Naughty Consumer Blog. It is republished here with his permission, and with our thanks to him.

Apparently multiple credit reporting agencies and a kaleidoscope of "Information Aggregation Companies" keeping track of and mostly screwing up personal and financial consumer data isn't enough. Now we have the C.L.U.E. report coming to light. Even though it has been around for a while this report is just starting to garner the attention of the media and hopefully more consumers.

Choice Point (formerly part of Equifax) maintains, among other things, your CLUE report. Basically it is your insurance history, sort of like an insurance credit report. In accordance with the FACT act Choice Point now must give you access to this report. I have not gone through the process yet. I am concentrating on cleaning up the messes made by Equifax, Trans Union, Experian, and Capital One. Choice Point is next on the list.

Go to www.choicetrust.com (anytime companies like this put trust in the name I want to barf) and on the left hand side click CLUE Reports and follow the instructions. It will be a while before I do this so if you want to post your results feel free.

Choice Point is one of the pioneers of data breaches and selling consumer information to criminals. In 2000 the State of Pennsylvania pulled the plug on a Choice Point contract because they were running amok with private consumer data. In 2005 Choice Point allowed a reported 163000 consumer records to be bought illegally (in my opinion the number was reduced by a factor of 10). After the fact it was discovered that the CEO and President made 16,000,000 in hinkey stock deals just before the information was made public; which was 6-9 months after the fact.

My personal experience with Choice Point is no less than the pattern of incompetence suggests. In 2000 I was away from home for 6 weeks on business. Getting home I naturally sorted through the pile of mail held at the post office. One that caught my eye was the cancellation notice from my insurance company. Since I arranged to and had paid all my bills in advance, I thought it was due to a billing error. I found out my insurance had been canceled two days after leaving and that it had been because of negligence on the part of choice point.

Choice Point had arbitrarily decided that at one time I lived in Phoenix AZ and while there under a completely different name and SSN decided to run my car into and total a BMW. Being the dutiful company they are Choice Point then informed my insurance company of my misdeeds and subsequently got my insurance canceled.

Calls to my insurance company and Choice Point proved fruitless. My insurance company told me I would have to clear the matter through Choice Point. Essentially Choice Point wanted me to prove I never lived in Phoenix and that I had never gone by that name. Asking how I was supposed to do that I was told it was my problem. Now I switched modes. I call back and immediately assume the identity of the person they claimed I was. I was able to get his name, SSN, address (guess what city) phone number and the insurance companies involved. I called the insurance company of the car that was hit and was able to get a name, phone number and address of the woman whose car was hit.

The number of my alter identity was disconnected, but I was able to contact the woman who was hit. After bringing her up to date for the reason I was calling her, she was very apologetic and still a little confused as to why I was telling her all this. I asked her if she was concerned that I was able to get her information so easily and that because of the stupidity of others I was going to need her to help clear my name. She asked if her husband could call me back, and of course I agreed.

Less than 10 minuets later I was talking to her husband, who it turned out OWNED the BMW dealership the totaled car came from. I brought him up to speed and started talking about getting notarized letters from his wife when he asked if his lawyer could talk to me. Less than half an hour later I was relating the story yet again, but this time being asked very specific questions about the notes I took during my conversations with Choice Point and the insurance companies. He took my information and told me he would call back. The next day he called me and gave me a name and number to call at Choice Point. Calling that number put me through to an executive assistant who connected me with a VP in charge of customer relations. A very apologetic woman assured me the matter had been resolved and that she personally spoke with my insurance company (when I asked who she spoke with and the number to that person she "didn't have her notes") and that my policy had been restored. Calling my insurance company confirmed this.

In my opinion Choice Point, Experian and the like get away with crap like this solely out of consumer ignorance. I had no idea how the information industry worked until recently, and since then have tried to spread the word and get more people to challenge the way these companies do things and bring them to account for their actions.

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