



Do You Have a Clue About your Insurance Report Or Credit Report?

This last month I had quite an experience with my auto insurance report and wondered how many others had no idea that this type of data existed let alone verified the accuracy (or inaccuracy as in my case) of it.

([PRWEB](#)) December 28, 2004 -- What is an Insurance Report?

It comes from the Comprehensive Loss Underwriting Exchange which is a national insurance industry data base. Chances are your insurance company has obtained this report before you were issued a quote for either your homeowner's or auto insurance. You can obtain this report on your home. You can also obtain this report for your auto by contacting Choice Point at 1 866-527-2600. In my auto insurance report they also provided another toll free number, 1 888-497-0011 and indicated their hours were from Monday-Friday, 8:00am - 7:00pm, Eastern Time. This number is available if you have a dispute on your report. The 1 866-527-2600 number allows you to leave information or directs you to a web site www.choicetrust.com. I have found that the auto report for me at this web site was NOT the same information as was provided in my hard copy report that I requested from 1-888-497-0011 with important information left out.

After looking at my report for the first time, I noticed that they had the wrong driver listed for an accident. It affected my insurance quote which is how I found out about the error in the first place. It's important that the information be accurate and fair in its reporting as this will have an affect on your insurance premium. Also, regarding your auto report, it is customary for insurance companies to leave blank the field that indicates whether the vehicle operator was responsible for the incident. If you have something in that field that you don't agree with, you may want to have it corrected since it is usually left blank and unfairly harms you and leaves you at an unfair disadvantage when getting a quote if your company puts something in that field.

Credit Report Review

If you haven't already heard, you can request your credit reports from all three reporting companies at www.annualcreditreport.com for free. This is a good idea since identity theft has become so rampant. If you live in the west, the reports are available now. It gradually moves east and will be available to everyone by September 1st, 2005. You can see the schedule at the web site. You may want to order one report every four months from each of the three companies to get an idea what is occurring with your credit information over a full year. You can also call 1-877-322-8228 to request your reports by phone. You will need to provide your name, address, phone number, social security number and date of birth in order to request the reports.

This article was intended to provide general information about your insurance and credit reports. It does not contain all the information that may apply. If you have further questions, I can be reached at www.dgoodmancpa.com.

About the Author

Dianne Goodman, CPA - Specializes in servicing Small Businesses and Individuals. Visit www.dgoodmancpa.com for relevant and current information on a variety of financial and tax issues focusing on small businesses and individuals or call at 1-888-851-1975.

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