

GET THE CREDIT YOU DESERVE

How You Can Keep Your Insurance Rates Fair

An increasing number of insurance companies are using your credit information (including bill paying history, the number of credit cards you have, and the number of credit checks made by businesses offering you goods and services) to set rates. Unlike the use of credit information in loans, it is not used to determine whether you can make your insurance payments, but to actually set the rates you will be charged through premium discounts, even if you pay your six month premium in full. Many of the home and car insurance companies in Michigan use credit information to rate policies.

Shop around for insurance. Find out if your insurer uses credit information to determine rates. An insurance company is required by law to notify you when they request your credit report:

1. if it results in higher rates
2. denies you a premium discount
3. they must inform you that you have the right to receive and inspect your credit report at no cost.

Obtain your credit report. For a fee you can obtain a copy of your credit report by calling the three major credit-reporting agencies.

Check your credit report for accuracy. Should you find errors in your report the credit reporting agency will give you instructions on how to

correct the inaccurate items.

Recheck you credit report to make sure the corrections were made.

Ask your insurance company for your insurance credit score, if one was used,

Ask what characteristics were used to determine the score

Ask what factors were used and how they were weighted to determine the score.

Ask about the best way to improve your insurance credit score.

Pay bills on time
Limit amount of unpaid debt
Establish a good credit history
Limit application for credit
Limit number of credit cards

Learn more about how to improve your credit score in the Federal Trade Commission's publication "Credit Scoring", which can be found at <http://www.ftc.gov/bcp/conline/pubs/credit/scoring.pdf> If your insurance company did not give you the notice required by law, but raised your rates anyway contact the Attorney General's Consumer Protection Division at 1-888-SOLVE-88 9887-765-8388 or on the web at www.michigan.gov/ag.

Credit Reporting Agencies
1. Experian 1-888-397-3742
2. Equifax 1-800-378-2732
3. Trans Union 1-800-916-8800

Law Matters Now

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Sources

State Bar of Michigan
<http://www.michbar.org>

Attorney General of
the State of Michigan
<http://www.ag.state.mi.us/>

Federal Trade Commission
<http://www.ftc.gov/bcp/conline/pubs/credit/scoring.pdf>

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Domestic Violence...What is It?

It is violence occurring between married couples, as well as abuse of elders by family members, abuse between roommates, dating couples, and those in lesbian and gay relationships. In an abusive relationship, the abuser may use a number of tactics other than physical violence to maintain power and control over his or her partner.

Emotional and verbal abuse:

Survivors of domestic violence recount stories of put-downs, public humiliation, name-calling, mind games, and manipulation by their partners.

Who Are the Victims?

Women were attacked about six times more often by offenders with whom they had an intimate relationship than were male violence victims.

- Nearly 30 percent of all female homicide victims were known to have been killed by their husbands, former husbands, or boyfriends.
- Husbands, former husbands, boyfriends, and ex-boyfriends committed more than one million violent acts against women.
- Family members or other people they knew committed more than 2.7 million violent crimes against women.
- Husbands, former husbands, boyfriends, and ex-boyfriends committed 26 percent of rapes and sexual assaults.
- Forty-five percent of all violent attacks against female victims 12-years old and older by multiple offenders involve offenders they know.

Excerpts from the U.S. Department of Agricultural Safety, Health and Employee Welfare Division's Domestic Violence Awareness Handbook (<http://www.usda.gov/da/shmd/aware.htm>)

Threats and Intimidation:

Threats – including threats of violence, suicide, or of taking away the children – are a very common tactic employed by the batterer.

Isolation: It is common for an abuser to be extremely jealous, and insist that the victim not see her friends or family members.



Where Can You Get Help?

A nationwide, 24-hour, toll-free domestic violence hotline – 1-800-799-SAFE and The TDD number for the hearing impaired is 1-800-787-3224. Help is also available to callers in Spanish and to other non-English speakers. The hotline provides immediate crisis intervention for those in need. Callers can receive

counseling and be referred directly to help in their communities, including emergency services and shelters. Also, operators can offer information and referrals, counseling, and assistance in reporting abuse to survivors of domestic violence, family members, neighbors, and the general public.

MICHIGAN PATIENT RIGHTS & RESPONSIBILITIES

“ A patient or resident shall not be denied appropriate care on the basis of race, religion, national origin, sex, age, handicap, marital status, sexual preference, or source of payment.

“ An individual may obtain or inspect his/her medical records and other people shall not be given a copy without the patient’s authorization except as required by law and/or contract.

“ A patient or resident is entitled to:

Privacy, to the extent feasible, in treatment and caring for personal needs with consideration, respect, and full recognition of his/her dignity and individuality;

Adequate and appropriate care and to receive information about his/her medical condition unless medically contraindicated by the physician in the medical record;

Receive and examine an explanation of his/her bill, and to know who is responsible for his/her care.

Associate and have private communication with his/her physician, attorney or any other person, and to receive personal mail unopened, unless medically contraindicated.

Freedom from mental and physical abuse and from physical and chemical restraints, except those necessitated by an emergency to protect the patient and/or others.

Retain and use personal clothing and possessions as space permits.

“ A patient’s or resident’s civil and religious liberties shall not be infringed and the facility shall encourage and assist in the exercise of these rights.

“ Each patient shall be provided with meals that meet the recommended dietary allowances for the patient’s age and sex, which may be modified according to special dietary needs.

“ A health care facility, its owner, administrator, employee, or representative shall not discharge, harass, retaliate, or discriminate against a patient because a patient has exercised rights protected by law.

Excerpts from the Michigan Attorney General’s website (www.ag.state.mi.us)



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Legalese Translated

Arraignment - In criminal practice, to bring the prisoner to court in person to answer a charge.

Eminent domain - The right of the state to take private property for public use through condemnation.

Fraud - The intentional perversion of truth to deprive another of property or to induce a person to surrender a legal right, or to injure him or her in some other way.

Jurisprudence - The philosophy of law; the science which deals with principles of law and legal relationships.

Leading question - One which suggests to a witness the answer desired by the inquirer, or puts words into the witness' mouth - prohibited on direct examination on the theory that the witness is friendly to the party who called him or her and will accept any suggestions made by that party's counsel rather than answering, as

he or she should, on the basis of his or her own recollection.

Mitigating circumstances - One which, though it does not excuse an offense, reduces the degree of blame - particularly relevant to the question of whether punitive damages should be awarded or the extent of punishment to be imposed. In essence, a counter-lawsuit within a lawsuit.

Notice to produce - A written notice requiring the opposing party to produce a specific paper or document at the trial or during pretrial discovery.

Out of court - A person who has no legal status in court, i.e., one not before the court. For example, when a plaintiff, by what he has done or failed to do, shows that he or she cannot go forward with his or her suit, he or she often is said colloquially to have put himself or herself "out of court."

"A *Laypersons Guide To Legal Terms*" is available from the State Bar of Michigan's Programs and Services Division 517-346-6322. The publication is available for \$2.25 including shipping.

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