Insurance Complaint Form

Complaint Phone Numbers
(608) 266-0103 In Madison
1-800-236-8517 Statewide
Fax Number (608) 264-8115

State of Wisconsin
Office of the Commissioner of Insurance
125 South Webster Street
P.O. Box 7873
Madison, WI 53707-7873
oci.wi.gov

Name: Scott Ohlman

Address: 2311 Waukesha Rd
Raymond Township, WI 53109

Email: okcorral66@toast.net

Phone: 262-835-9215

Name of Insurance Company Involved:
AAA (Auto Club Insurance Assn)

Name of Insurance Agent Who Sold the Insurance:
Phone (agent who now gets the commission: Robert Olson)

I am filing this complaint as: Person Insured

Type of Insurance:
Auto
Home

Name and Address of Insurance Agency, if applicable:

Name: Auto Club Insurance Assn

Address: 1 Auto Club Drive
Dearborn, MI 48126

Name of Policyholder:
Scott Ohlman & William Klitzkie

Policy or Certificate Number:
HOM 003 580 196

Date Policy or Certificate Was Sold:
3/26/2002

State in Which Policy or Certificate Was Sold:
WI

Claim or File Number, if applicable:

Date Loss Occurred or Began, if applicable:

Please describe your problem:

Faxed to these yokels already:
Liz, AAA Omaha, Fax 402 403 5308
Robert Olson, AAA Milwaukee, Fax 414 423 4670

Weve been preparing for some time for the current financial meltdown and Ive been working hard to get things in order so that we would not be so adversely affected.

We opened a 0% Discover Card in mid-2008. Wed been rolling this over for years gradually paying it down from $15,000. As long as 0% offers were around it made financial sense to use the credit lines for free. When January 2009

came around and the financial mess started getting worse, we made the decision to finally pay off the 0% line since 0% is destined to be history and we had the funds. Come to find out, that reflected BADLY on or credit score, which is partly what our insurance score is based upon. What a nice reward for being responsible.

On Feb 4, 2008 we jointly applied for a Home Equity loan through Schwab (to get away from US Bank who cannot provide a decent accounting of their application of payments). We were turned down due to a lousy appraisal. (Our home was appraised at double the value two years ago.) We should have demanded a new appraisal but instead decided to just pay it off as fast as we can at the 3.99% rate. Our TransUnion file shows us applying TWICE on the SAME DAY.

Late in 2007, we decided to buy replacements for the 20-year-old living room furniture. They offered us 0% for a few months. We knew we would have tax refunds back in time to cover the entire cost. Of course we paid it off before it was due.

We decided in 2008 to move our credit card to where our IRAs and our Checking accounts were located: Charles Schwab. We closed the Chase account and, after hearing what Schwab would offer us for a credit line, had them reduce it. Because we charge most purchases and due to the unusually long grace period, we always show a large balance even though its paid off each month. INSURANCE SCORE CODE 58 kicked in: Relationship to Balance to High Credit.

Schwab came out with a new card that gave bigger rewards: 2% back instead of 1%. Schwab advised us not to close the old account since closing it so soon would adversely affect our credit score. INSURANCE SCORE CODE 53 Number of Bank/Nation Revolving Open accounts kicked in as well as INSURANCE SCORE CODE 56 Number of inquiries with Last 12 Months.

According to the Insurance Code Score brochure I just had faxed to me from AAA these adversely affected my creditworthiness(?!):

Code 53 Number of Bank/ National Revolving/ Open Accounts (-)
Code 56 Number of Inquiries within the last 12 months (-)
Code 58 Relationship to balance to High Credit/Nat or Revolving Open Accounts (-)
Code 62 Length of Time Accounts Established (-)

1. Wells Fargo has been our mortgage holder since 2006. They automatically deduct the payment so its always on time.
2. Our Home Equity Line of Credit through US Bank has a $100,000 limit.
   On February 21, 2007 we owed $43,303.46
   On February 21, 2008 we owed $28,911 55
   On February 21, 2009 we owed $6,109.42
3. Charles Schwab Credit Card
4. WE HAVE NO OTHER DEBTS!

Weve never been late on a payment ANY PAYMENT in over 20 years.
Were financially responsible
So were penalized.

Now that I have been laid off (as of last Friday) I suppose youll try to use that against me, too, even though, because of our responsible personal fiscal policies, we are in a sound financial position.

I want the Insurance Score penalty levied upon our insurance premiums removed immediately! The words, Im sorry. I dont have any control over that. will not suffice

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Please indicate how you think your problem should be resolved:

The insurance companies should not be allowed to use credit scores. The information they have used against me is not only out of date but is also inaccurate. To get the issues settled with the three Credit Bureaux would take months. And if you have personally tried you know it's time consuming. It took is months to get US Bank to stop report our minimum payment as $1200. If we still let them automatically withdraw from our account, they would still report the amount withdrawn each month as our minimum payment!

Consent to Release Information

The information I have given above is true and accurate to the best of my knowledge and belief. This information may be forwarded to the insurance company and/or agent involved. Any medical information which I have provided, may be shared with the insurance company, if necessary for the investigation of this matter. I understand that under Wisconsin's Open Records Law all information which is in my file, including personal and health information, may become a public record once my file is closed. Only actual medical records which are obtained from a health care provider are confidential under s. 146.82, Wis. Stat.