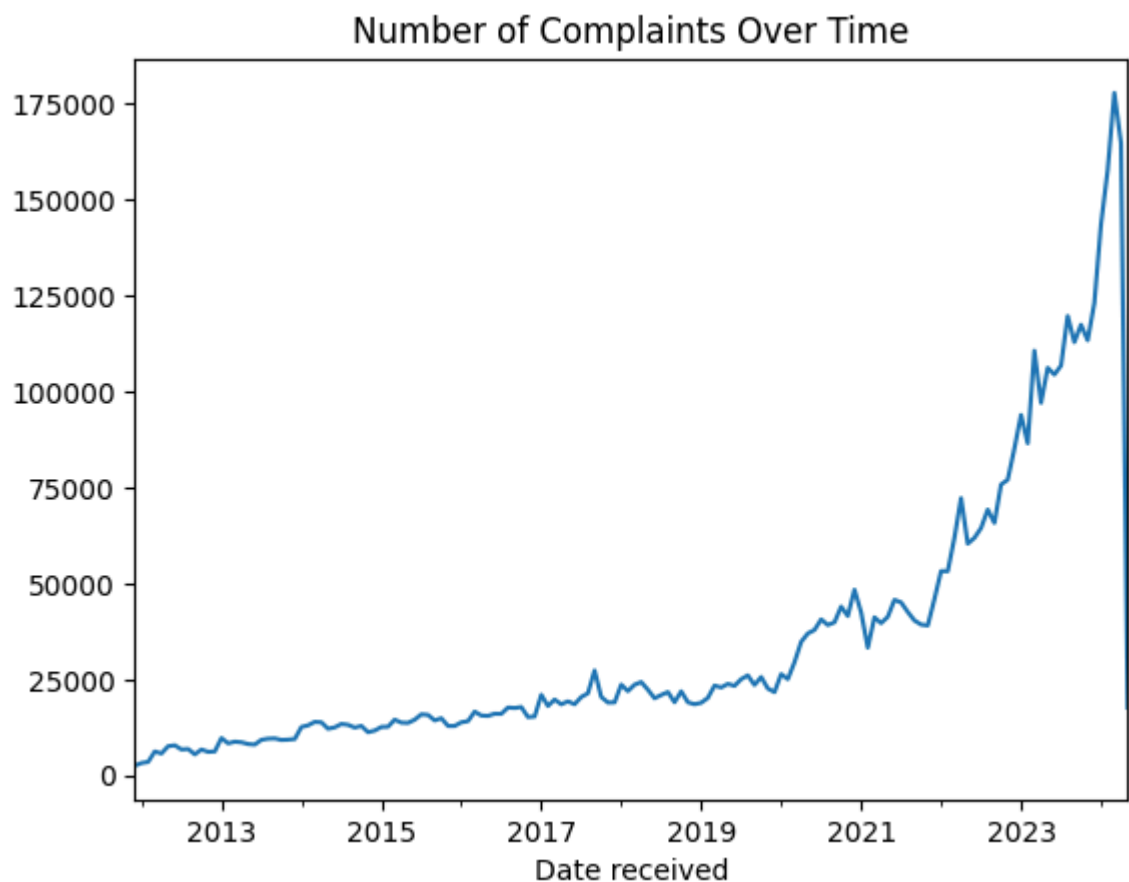


The Dataset is focused on Customer Complaints on financial products to the companies and the below report that highlights the low light area and few focus measures to be taken to avoid in the future.

Trend Analysis

- I started with trend analysis at first, which indicates how often something occurs over time.
- The graph below makes it rather evident that, compared to the previous three years, there have been more consumer complaints this year



Company wise issues and their count

- Here, we can easily concentrate on the larger count while having a good understanding of the company-wide issues and sub-issues.
- Based on the observation below, we can assume that "(Former)Shapiro, Swertfeger & Hasty, LLP" is dealing with a number of challenges, and it

would be wise to pay close attention to them.

	Company	Issue	Sub-issue	0
0	(Former)Shapiro, Swertfeger & Hasty, LLP	Disclosure verification of debt	Not given enough info to verify debt	2
1	(Former)Shapiro, Swertfeger & Hasty, LLP	Improper use of your report	Credit inquiries on your report that you don't...	1
2	(Former)Shapiro, Swertfeger & Hasty, LLP	Incorrect information on your report	Information belongs to someone else	1
3	(Former)Shapiro, Swertfeger & Hasty, LLP	Incorrect information on your report	Account status incorrect	1
4	(Former)Shapiro, Swertfeger & Hasty, LLP	Improper use of your report	Received unsolicited financial product or insu...	1

Top 5 customer complaint Narrative

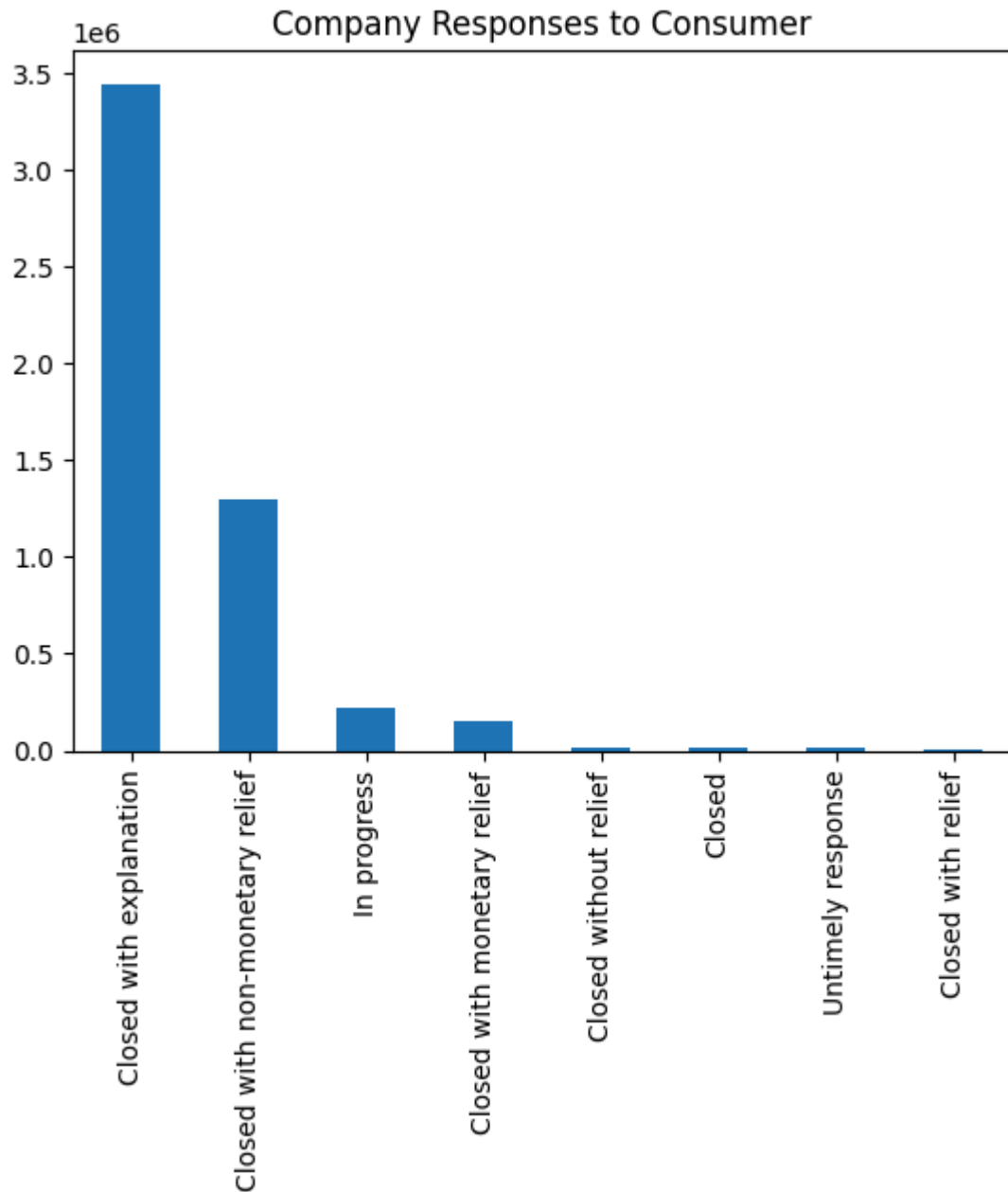
- The top five narrative complaints that customers have filed are listed below addressing these problems will lead to reduction of complaints by nature.

Consumer complaint narrative

In accordance with the Fair Credit Reporting act. The List of accounts below has violated my federally protected consumer rights to privacy and confidentiality under 15 USC 1681.\n\n15 U.S.C 1681 section 602 A. States I have the right to privacy.\n\n15 U.S.C 1681 Section 604 A Section 2 : It also states a consumer reporting agency can not furnish a account without my written instructions 15 U.S.C 1681c. (a) (5) Section States : no consumer reporting agency may make any consumer report containing any of the following items of information Any other adverse item of information, other than records of convictions of crimes which antedates the report by more than seven years.\n\n15 U.S.C. 1681s-2 (A) (1) A person shall not furnish any information relating to a consumer to any consumer reporting agency if the person knows or has reasonable cause to believe that the information is inaccurate.	6975
I'm really not sure what happened. I have mailed off letters to the credit bureaus continuously and thus far I have not gotten a response. My name is XXXX XXXX XXXX and I am filing this complaint for falsely reporting misleading information. There is no third party involved. Please review the uploaded letters.	3244
I'm really not sure what happened. I have mailed off letters to the credit bureaus continuously and thus far I have not gotten a response. My name is XXXX XXXX and I am filing this complaint for falsely reporting misleading information. There is no third party involved. Please review the uploaded letters.	3159
My credit reports are inaccurate. These inaccuracies are causing creditors to deny me credit. You have the duty to report accurate information about consumers. Please investigate these accounts and inquires and update these accounts accordingly to avoid future litigation.	3104
My name is XXXX XXXX this complaint is not made in error neither is it being made by a third party.I declare under penalty of perjury I am alleging that a person or company- without my authorization- from unauthorized use of my social security number and card used my personal identifying information to apply for goods, services, or money ; and, was successful in creating some accounts. I have no knowledge of this and All is being investigated by the FTC and Under 15 U.S. Code 1681b Permissible purposes of consumer reports i never gave any written consent to report anything on my consumer reports no consent is fraud.	2802

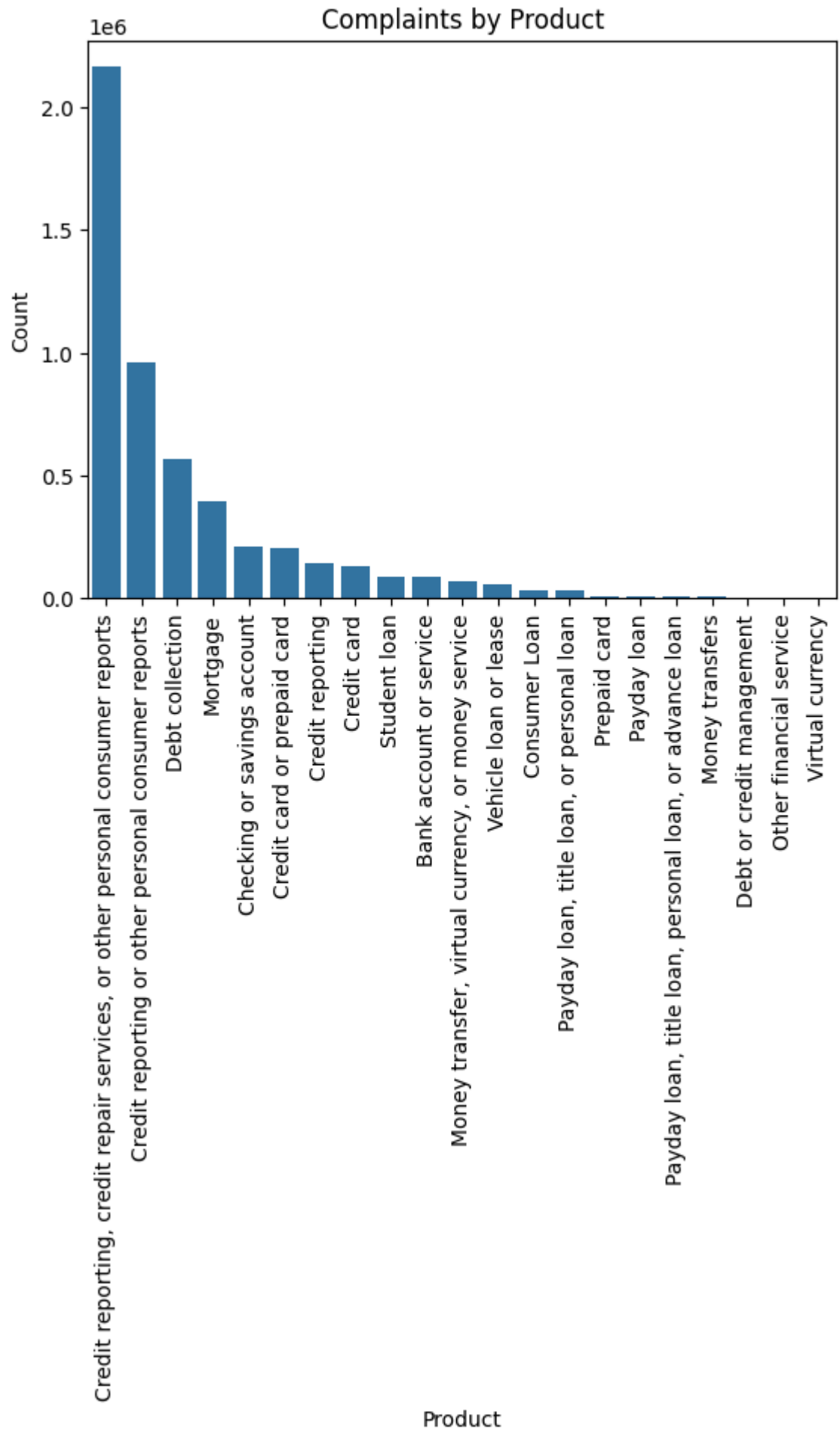
Company Response Analysis

- The company has clearly handling complaints, as evidenced by this study of the company's response, and closing complaints with explanations rates highest when compared to the other factors listed below.



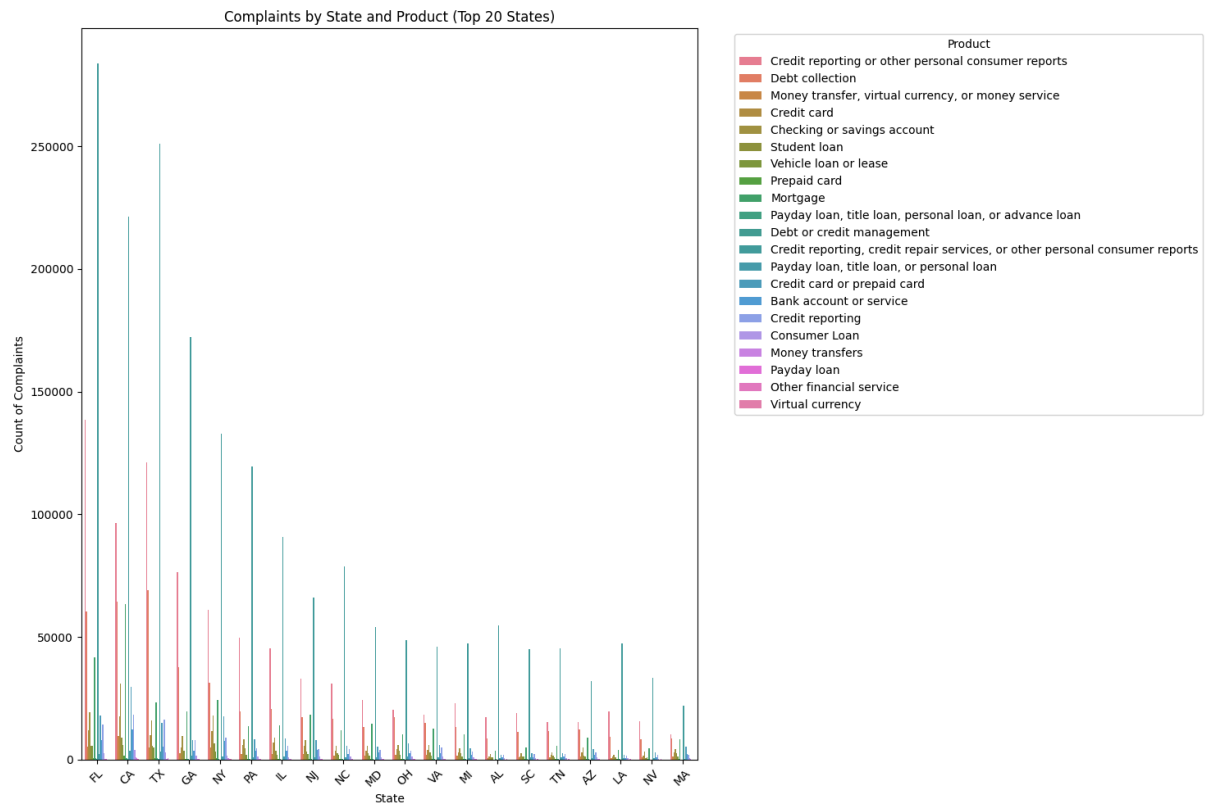
Products with high amount of complaints

- We can simply handle the concerns by attentively examining this final product, which has higher compliance , and by formulating a plan that will work to prevent this from becoming compliant in the future.



State wise complaints on products

- From the picture given below we can have an idea on which product is more compliant from which state. From this easy visualisation we can simply focus on the state when it needs more attention.



Timely Responses

- The Timely responses that makes us to understand about majority of responses to complaints would be “Yes”.

