

What is CLUE?

CLUE (Comprehensive Loss Underwriting Exchange) is a database of consumer claims created by ChoicePoint that insurance companies can access when they are underwriting or rating an insurance policy.

What information does a CLUE report provide?

The report contains consumer claim information provided by the insurance companies. It includes policy information such as name, date of birth, and policy number, claim information such as date of loss, type of loss and amounts paid, and a description of the property covered. For homeowner coverage, the report includes the property address and for auto coverage, it includes specific vehicle information.

How long is loss history kept in the CLUE database?

The database contains up to 5 years of personal property claims history.

Can I order a CLUE report on property I want to purchase?

No. CLUE reports are protected by the Fair Credit Reporting Act and can only be accessed by the owner or lender for the property. However, you can request that the current owner of the property order a CLUE report.

How can I find out what my loss history is?

Under the Fair Credit Reporting Act, you can request a copy of this information from ChoicePoint Consumer Disclosure, PO Box 105108, Atlanta, Georgia 30348-5108, or call toll free (866) 527-2600.

What if I find incorrect information on the report?

If you want to challenge the accuracy of specific information an insurance company provided or would like to enter a statement explaining the loss more fully, contact ChoicePoint's Consumer Center at (866) 718-7684. They will verify your information with the reporting insurance company and notify you of the results within 30 days.

If you feel an item on the report deserves an explanation, you can submit a personal statement which will be added to all future CLUE reports.

Why are insurance companies allowed to obtain a copy of my loss history report?

Under the Fair Credit Reporting Act, ChoicePoint is allowed to produce a CLUE report for the following insurance related purposes:

1. When the consumer reporting agency has reason to believe a person or company intends to use the information in connection with the underwriting of a consumer's insurance policy. This includes situations where the consumer asks for an insurance quote or applies for insurance.
2. When the request for the CLUE report is initiated by and at the request of the insurance company or agent.

Can an insurance company use loss history from the prior owner of a home in determining my eligibility to get insurance on the home?

Yes. There are no laws that prevent a company from using the prior owner's loss history in determining your eligibility for coverage. If a company can show a relationship between the prior owner's loss and the probability of a future loss to the home, they may use the information.

Can the insurance company report claims that are closed without payment to the CLUE database?

Yes. There are no laws that prohibit the reporting or use of claims closed without payment for underwriting or rating purposes.

Can the insurance company report an inquiry about a loss to the CLUE database when no request for the processing of a claim was made to the company?

Yes. There are no laws that prohibit the reporting or use of and inquiry about a loss for underwriting or rating purposes.

Does every company report all losses to the CLUE database?

No. Some companies choose not to participate. Losses filed with nonparticipating companies will not appear

on a CLUE report.

Why do insurance companies use loss history?

Actuarial studies conducted by insurance companies have shown a correlation between a consumer's prior loss history and his/her future insurance loss potential. Along with other factors, this history could be considered when companies make their decisions to issue policies and determine premiums.

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