

C.L.U.E., the Comprehensive Loss Underwriting Exchange, is a loss history information exchange provided by LexisNexis® Risk Solutions Inc. It enables insurance companies to access and use prior loss information in the underwriting process. Each month, participating insurers submit loss information to the C.L.U.E. information exchange, which is loaded to the C.L.U.E. database. Subsequently, insurance companies request this data by forwarding search criteria such as an insurance applicant's name, date of birth, and driver's license number. The C.L.U.E. system searches its database for information that matches the requested search criteria. A C.L.U.E. report is then generated and forwarded to the insurer. When you or your insurance company receive a C.L.U.E. report, it includes all loss accessed by the search criteria which were reported to us within **seven years** of the date of the request.

- 1** This section includes information that identifies your specific report.
- 2** This section summarizes the information that appears in the report.
- 3** This section lists the search criteria provided by you.
- 4** This section includes claims information found in the C.L.U.E. system that sufficiently matches the search criteria.
 - (a)** indicates the date the claim occurred and the age of the claim.
 - (b)** identifies the name of the insurance company, policy number, and claim number.
 - (c)** the type of insurance policy.
 - (d)** the listed individual was the insurance policy holder at the time of the claim.
 - (e)** indicates that the listed individual was operating the vehicle at the time the incident occurred.
 - (f)** includes the type of vehicle and vehicle identification number (VIN) for the claim listed.
 - (g)** lists the status of the vehicle for the claim listed.

Repaired	Totaled	No Compensation
Stolen	Damaged	Other

This information is provided by the submitting insurance company.
 - (h)** the amount paid on each type of loss.
 - (i)** represents the type of loss incurred as a result of the incident.
 - (j)** represents the current claim status.

O = Open	C = Closed
S = Subrogation	D = Under Deductible
P = Peril Not Covered	W = Withdrawn

Subrogation is when an insurance company seeks payment from a third party who caused injury to the insured or damage to property. Subrogation claim disposition status remains throughout the life of the claim.
 - (k)** Represents whether the vehicle operator was responsible for the incident.

(AF) = At Fault	(UN) = Undetermined
(NF) = No Fault	(PF) = Partial Fault
(CR) = Catastrophic	Blank = unknown or unreported

Fault indicators are not reported by all insurance companies. Fault indicators are used by insurers in the evaluation of CO, BI, and PD loss types.
- 5** This section lists claims that are based on a match of the subject's last name and address(es) listed in the Search Request section of the report. The claim information listed in this section may not be related to the subject.

NOTE: For subjects possibly associated with the information provided in the search request, the first five digits of the Social Security Number, the two-digit day of birth, and the last four digits of the Driver's License Number are masked with zeros to prevent identity theft.

SAMPLE REPORT

FAQs FCRA Notices Disputes How to Read Report

LexisNexis® C.L.U.E.® Personal Auto Report C.L.U.E. Reference #:12345678901234

1 Account: 999999 Date of Order: 11/09/2004

LEXISNEXIS

Date of Receipt: 11/09/2004

2 Recap: SUBJECT - 1 CLAIM(S) REPORTED

POSSIBLE RELATED CLAIMS - 1 CLAIM(S) REPORTED

3 SEARCH REQUEST

Subject Name: CAESAR, JULIUS

DOB: 08/21/36

SSN: 999-99-9999

Address: 123 MAIN STREET, ANYTOWN, NJ 99999-9999

Former Address: 456 MAIN STREET, ANYTOWN, NJ 99999-9999

4 REPORTED LOSS HISTORY

The reported loss history below is associated with the subject and information listed in the Search Request section of this report. Additional loss history information may be available if additional search information is provided.

CLAIM 1

a Claim Date/Age: 10/27/01, (1yr-01mo) CLUE File #: 00999999999999

b Company: MUTUAL GENERAL OF NJ Claim Number: 999999999X

Policy Number: Z999999999

c Policy Type: PERSONAL AUTO

d Policy Holder: CAESAR, JULIUS. **e** Vehicle Operator: CAESAR, JULIUS

Address: 456 MAIN STREET

ANYTOWN, NJ 99999-9999

DOB: 08/21/36

Sex: F

SSN: 999-99-9999

Driver's License #: 99999999999 NJ

f Vehicle: 93 FORD THUNDERBIRD

VIN: 1FMDU73E51ZA99999

g Disposition: REPAIRED

Payments by Claim Type:

h \$1,102 - COLLISION **i** **j** Status: CLOSED

\$2,108 - BODILY INJURY Status: OPEN

\$885 - PROPERTY DAMAGE Status: CLOSED

k (AF)

5 POSSIBLE RELATED CLAIMS

a Claim Date/Age: 06/15/00, (2yr-05mo) CLUE File #: 0989898989898

b Company: BIG INSURANCE CO Claim Number: 999999999X

Policy Number: 98989898

c Policy Type: PERSONAL AUTO

d Policy Holder: CAESAR, CORNELIA. **e** Vehicle Operator:

Address: 456 MAIN STREET

ANYTOWN, NJ 9999-9999

DOB: 02/00/55

Sex: M

SSN: 999-99-9999

Driver's License #: 999-99-9999

f Vehicle: 96 LEXUS LS 400

VIN: 1GCEC19M7V2999999

g Disposition:

Payments by Claim Type:

h \$1,023 - COMPREHENSIVE **i** **j** Status: CLOSED

(continued on following page)

6 This section lists inquiries made for the subject for the preceding two years.

6 INQUIRY HISTORY

07/31/2000

BIG STATE MUTUAL

[What's this?](#)

Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE
LexisNexis® Risk Solutions Inc., Atlanta, GA.

FREQUENTLY ASKED QUESTIONS

Q: Who has access to information about me?

A: The federal Fair Credit Reporting Act allows, among other things, a consumer reporting agency to provide a consumer report to a person who intends to use the information in connection with the underwriting of insurance involving the consumer.

When you apply for insurance, you give the insurance company a permissible purpose to access information necessary in the underwriting process. An insurance company may obtain information from an outside source (such as an information company) and inform you of the name of the outside source.

LexisNexis provides consumer reports only to persons who have permissible purpose and who have signed an agreement acknowledging their responsibilities in ordering and using consumer information.

Q: Can I correct information on my report?

A: Upon review of your report, you may want to enter a statement explaining the claim more fully, or you may want to challenge the accuracy of specific information an insurance company provided. LexisNexis Insurance Consumer Center associates are eager to help you clarify or amend your C.L.U.E. report. We will verify the information with the reporting insurance company and notify you of the results within 30 days. Also, if your C.L.U.E. report contains items you feel deserve an explanation, we will be glad to add your personal statement to the C.L.U.E. report and include it in all future C.L.U.E. reports.