

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.

The C.L.U.E. Home Seller's Disclosure Report is specifically designed for use in the real estate disclosure process. This report only lists losses reported by insurance companies that are associated with the risk address shown in the Search Section of the report.

- 1** This section includes information that identifies your specific report.
 - 2** This section contains the information you provided for the Home Seller's Disclosure Report. Personal information, including name, date of birth, and Social Security Number, have been omitted for your protection.
 - 3** This section lists loss information that matches the Risk Address provided by you.
- NOTE:** The loss information listed in this section may not be related to you because the loss may have occurred before you acquired the property.
- (a)** Claim Date: indicates the date the loss occurred.
 - (b)** Insurance Company: identifies the name of the insurance company with which the loss was filed.
 - (c)** Policy Type: identifies the type of insurance policy the loss was filed against.
 - (d)** Additional Info: indicates that the loss was related to a recognized catastrophe. If the loss was not related to a catastrophe, nothing will appear in this field.
 - (e)** Location of Loss, as reported by the contributing insurance company:

ON PREMISES = the loss occurred on the insured property
OFF PREMISES = the loss occurred off the insured property

- If blank, the location was not reported by the insurance company.
- (f)** Amount Paid: amount paid by the insurance company on each cause of loss.
 - (g)** Cause of Loss: represents the reason the loss was submitted.
 - (h)** Status: indicates current loss status:
O = Open C = Closed S = Subrogation

Subrogation is when an insurance company takes action to recover the amount of a loss paid if the loss was caused by a third party.

SAMPLE REPORT

1 C.L.U.E. COMPREHENSIVE LOSS UNDERWRITING EXCHANGE
PROPERTY REPORT

Quoteback:
Account: 999999XXX Special Billing ID: Date of Order: 03/25/10
Date of Receipt: 03/25/10
Requester: C.L.U.E. Ref #123456789012

RECAP: RISK – 1 Claim(s) Reported

2*****SEARCH REQUEST *****
Risk Address: 1234 MAIN STREET
CITY, STATE 99999

3*****REPORTED CLAIMS HISTORY FOR RISK*****
The C.L.U.E. Home Seller's Disclosure Report is specifically designed for use only in the real estate disclosure process. This report only lists losses reported by insurance companies that are associated with the risk address shown in the Search Request section of this report. This report is a reflection of the C.L.U.E. database at the time of the date of order.

<p>a Claim Date: 01/17/10</p> <p>b Company: BIG INSURANCE COMPANY Address: 1234 MAIN STREET CITY, STATE 99999</p> <p>Payments by Claim Type: f \$7,500 - g HAIL</p>	<p>CLUE File #: 9999999999999999</p> <p>AM BEST #: 99999</p> <p>c Policy Type: Homeowners</p> <p>d Additional Info: CATASTROPHE</p> <p>e Location: On Premises</p> <p>h Status: Closed</p>
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*****Prepared by COMPREHENSIVE LOSS UNDERWRITING EXCHANGE*****
C.L.U.E., Inc., a LexisNexis Company.

For additional information contact:

LexisNexis Consumer Center
P.O. Box 105108
Atlanta, Georgia 30348-5108
Telephone: 1-866-718-7684
Internet: personalreports.lexisnexis.com

C.L.U.E. is a registered trademark of LexisNexis Risk Solutions Inc.

FREQUENTLY ASKED QUESTIONS

Q: Do I have access to information about me?

A: The Fair Credit Reporting Act (FCRA) requires that a consumer reporting agency provide a copy of a consumer report to the subject consumer at his/her request. The C.L.U.E. Home Seller's Disclosure Report is a limited report that reports only the losses associated with the risk address. If you wish to order a copy of your complete C.L.U.E. Personal Property Report, you can order the report via the Internet at *personalreports.lexisnexis.com*, or by telephone at 1-866-312-8076.

Q: Can I correct information on my report?

A: Upon review of your report, you may want to challenge the accuracy of specific information an insurance company provided, or you may want to enter a statement explaining the loss more fully. LexisNexis Consumer Center associates will 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. Please note that you can only challenge losses for which you were the policyholder.

LexisNexis Consumer Center
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1-866-718-7684 (toll free); Monday – Friday 8:00 A.M. to 7:00 P.M. ET
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