

**C.L.U.E. Personal Property  
Risk Only Report  
How to Read Your Report**

C.L.U.E., the Comprehensive Loss Underwriting Exchange, is a loss history information exchange developed by C.L.U.E. 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. Risk Only 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 consists of information that you provided as search criteria. 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** given 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)** Cause of Loss: indicates the reason the loss was submitted.

**(c)** Disposition Code: indicates current loss status *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.

**(d)** Amount Paid: amount paid by the insurance company on each cause of loss.

**(e)** Policy Type: identifies the type of insurance policy the loss was filed against.

**(f)** Insurance Company: identifies the name of the insurance company with which the loss was filed.

**(g)** 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.

**(h)** 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 **NOTE:** If Location of Loss is blank, the location was not reported by the contributing insurance company.

**SAMPLE REPORT**

**1** C.L.U.E. COMPREHENSIVE LOSS UNDERWRITING EXCHANGE  
PERSONAL PROPERTY SYSTEM

Quoteback:

Account: 990300CDC Special Billing ID: Date of Order: 03/25/03

Date of Receipt: 03/25/03

Requestor: C.L.U.E. Ref. #: 98231103430558

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RECAP: RISK - 1 Claim(s) Reported

**2**-----**SEARCH REQUEST**-----

Risk Address: 7711 SHORE VIEW PLACE  
COPPELL, TX 75019

**3**-----**REPORTED CLAIMS HISTORY FOR RISK**-----

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Claim Date: 01/17/02 **a** CLUE File #: 90122030100006901

Company: NORTH GA MUTUAL **f** AM BEST #: 86530:

Address: 7711 SHORE VIEW PL Policy Type: Homeowners **e**

COPPELL, TX 75019 Additional Info: Catastrophe **g**

Location: On Premises **h**

Payment by Claim Type:

**d** 7,500 - DOG **b**

Status: Closed **c**

Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE  
C.L.U.E. Inc., Atlanta GA.

Refer consumers to:

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C.L.U.E. Inc. Consumer Disclosure Center  
P.O. Box 105108  
Atlanta, Georgia 30348-5108  
Telephone: 1-866-718-7684

"C.L.U.E." is a registered trademark of ChoicePoint Asset Company.

**Account:** 501951CAL

**Special Billing ID:**

**Quoteback:** 2156069

**Date of Order:** 11/16/2009

**Date of Receipt:** 11/16/2009

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**Recap:** NO CLAIMS REPORTED

-----**SEARCH REQUEST**-----

**Risk Address:** 1290 SHARON PARK DR #48, MENLO PARK, CA 94025

-----**REPORTED CLAIM HISTORY FOR RISK**-----

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## FREQUENTLY ASKED QUESTIONS

### **Q: I am not the owner of the property. Can I dispute information provided on the C.L.U.E. report?**

**A:** No. C.L.U.E. information is consumer data, regulated by the Fair Credit Reporting Act (FCRA). The FCRA is very specific about access to and the use of information contained in the files of a Consumer Reporting Agency (like C.L.U.E. Inc.). Along with other requirements, the FCRA requires that access to a consumer's file be limited to those with permissible purpose (an insurance agent/underwriter) and also to the consumer (the owner of the property). Any person accessing a C.L.U.E. Personal Property Risk Only report that does not have permissible purpose is in violation of the FCRA.

The owner of the property can receive a copy of his or her report instantly on [www.choicetrust.com](http://www.choicetrust.com). Losses within the past five years on the property that are reported by insurance companies will appear on the report. To ensure the C.L.U.E. Personal Property Risk Only report is delivered to the correct person, the inquiring party must pass an authentication process.

### **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 upon his/her request. The C.L.U.E. Personal Property Risk Only Report is a limited report that reports only the losses associated with the risk address. If you want to order a copy of your complete C.L.U.E. Personal Property Report, you can order the report via the Internet at [www.choicetrust.com](http://www.choicetrust.com) or by telephone at (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. C.L.U.E. Inc. Consumer Disclosure 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. 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.

To add a statement or dispute a loss, call or write us at the address below. Identify the specific loss by forwarding the following information:

- The C.L.U.E. reference number
- The name of the insurance company and the date of loss
- A brief explanation of the facts (as you know them) pertaining to the challenged information Please note that you can only challenge or add a statement to losses for which you were the policyholder.

**C.L.U.E. Inc. Consumer Disclosure Center  
P.O. Box 105108  
Atlanta, Georgia 30348-5108  
1-866-718-7684 (toll free); Monday – Friday, 8:00 AM to 7:00 PM EST  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)**