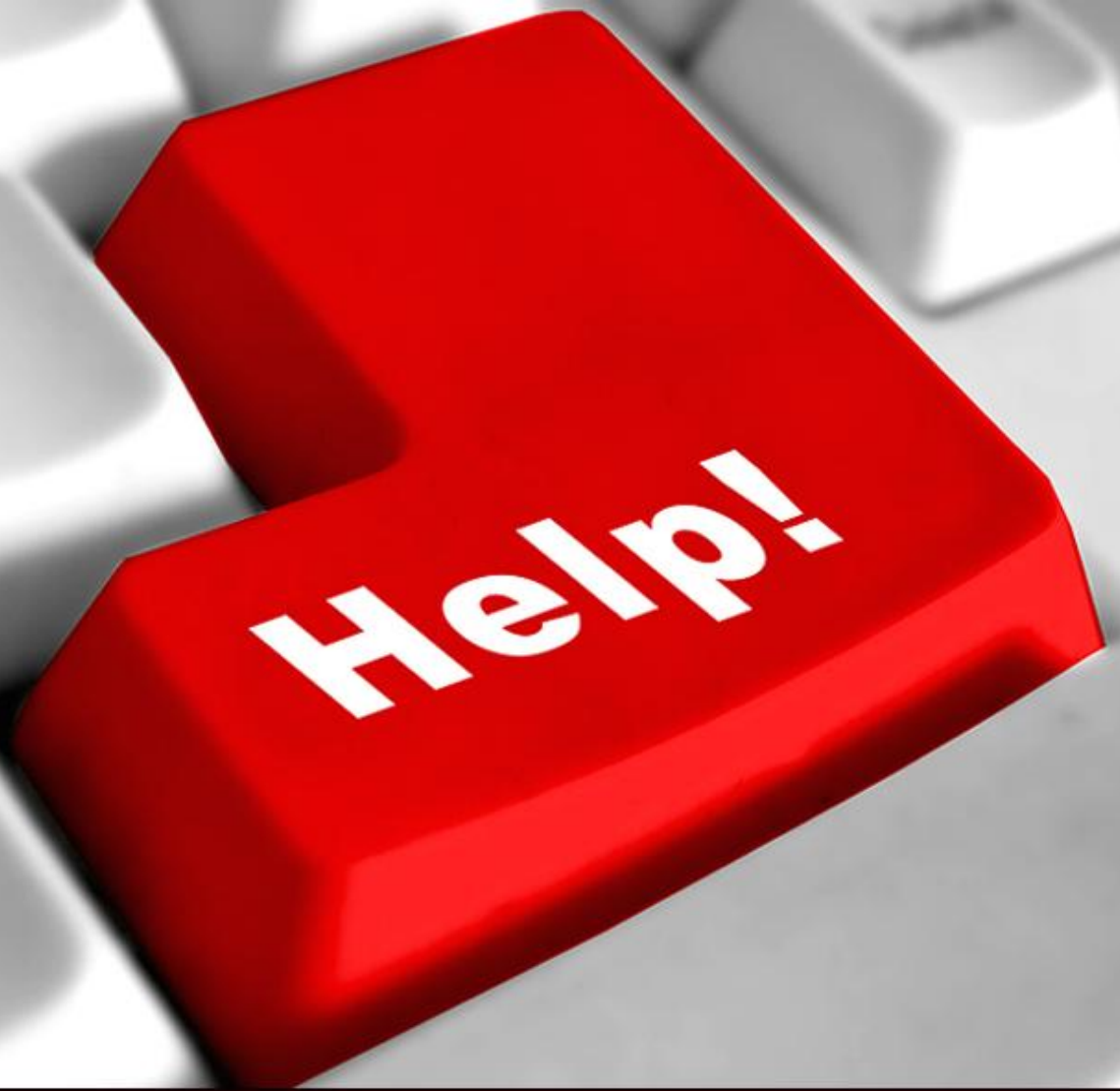




Carroll & Agostini

Mitchel Agency

Valley Properties



# Getting a CLUE!

Understanding CLUE Reports and CLUE Scores



# What is CLUE

- CLUE is the Casualty Loss Underwriting Exchange developed by Choice Point that allows insurance companies access to a central database of information prior to underwriting an insurance policy for residential property and automobiles
- Each month property insurers submit loss information into the database
- The report contains a five year history



# Two CLUEs

- CLUE Report provides a detailed report to insurance underwriters and agents with a seven year history of insurance claims on a homeowner's property
- CLUE Score is a number that is attached to a property by the exchange to help underwriters determine what the pricing level of a homeowner's policy will be
  - This number is an index much like a FICO credit score is for a person



# **ISSUE FOR BUYERS AND SELLERS OF PROPERTY**

*Realty3 Carroll & Agostini – Mitchel Agency – Valley Properties*



# For Sellers

- Many sellers will provide purchasers with a Property Condition Disclosure which details the condition of the property based on the seller's actual knowledge of both material defects and significant repairs
- The CLUE Report is another source of material disclosure on a property
- Sellers may want to consider reviewing their CLUE reports for errors



# For Buyers

- Prudent buyers will thoroughly seek out sources for accurate property info before or during the buying process
- Although the Property Condition Disclosure may be available for review, it is not a warranty or guarantee, nor is it a substitute for thorough inspections
- The CLUE Report may be another resource to evaluate significant repairs and the pricing of the insurance policy



# CLUE Report

- Homeowners can receive a free report through their insurance agent or company
- Historical detailed report of all claims
  - Actual dollar claim paid by insurance company or zero dollar claim where an inquiry was made but no claim filed
  - Details include: date/type of loss, amount paid, policy number/type, claim number, loss status, insurance company name, what companies have inquired within last 2 yrs, how to dispute incorrect or incomplete info



# HOW TO READ THE REPORT

*Realty3 Carroll & Agostini – Mitchel Agency – Valley Properties*

**C.L.U.E.® Personal Property Report**

Account: 303231254 CHOICEPOINT Date of Order: 11 / 05 / 2003  
Date of Receipt: 11 / 05 / 2003

Reference #:2818003907  
For questions about your report please visit [Customer Support](#) and include your reference number.

Recap: RISK - 1 CLAIM(S) REPORTED  
SUBJECT - 1 CLAIM(S) REPORTED

**SEARCH REQUEST**

Subject Name: TOLLIVER, MICHAEL M.  
DOB: 10 / XX / 19XX SSN: 123-45-XXXX  
Telephone: (404) 555-3363  
Risk Address: 246 13TH ST NE, ATLANTA, GA 30309-2013  
Former Address: 1592 PEACHTREE ST NE, ATLANTA, GA 30309

**REPORTED LOSS HISTORY FOR RISK**

The loss history below is associated with the subject and risk address 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**

Claim Date/Age: 08 / 14 / 02, (0yr-02mo) CLUE File #: 0106000039118301  
Company: PIEDMONT PROP & CAS AM BEST #: 97654  
Policy #: 45W2220902 Policy Type: HOMEOWNERS  
Claim #: 97034902-A Additional Info: CATASTROPHE  
Insured: TOLLIVER, MICHAEL M. Claimant:  
Address: 246 13TH ST NE  
ATLANTA, GA 30309-2013  
DOB: 10 / XX / 19XX  
Sex: M  
SSN: 123-45-XXXX  
Telephone: (404) 555-3363

**Payments by Claim Type:**

\$27,000 - FIRE Status: CLOSED  
\$5,000 - WATER DAMAGE Status: CLOSED

**REPORTED LOSS HISTORY FOR SUBJECT**

The reported loss history below is associated with the subject, either at the risk address or at other developed addresses.

**CLAIM 1**

Claim Date/Age: 06 / 13 / 00, (2yr-04mo) CLUE File #: 0018500332009281  
Company: ATLANTA MUTUAL INS AM BEST #: 99101  
Policy #: 579841 Policy Type: HOMEOWNERS  
Claim #: Q0023789122 Additional Info: ON PREMISES  
Insured: TOLLIVER, MICHAEL M. Claimant: THOMPSON, MERVIN A.  
Address: 1592 PEACHTREE ST NE  
ATLANTA, GA 30309-3045  
Telephone: (404) 555-3363  
Mortgagee: FIRST UNION BANK

**Payments by Claim Type:**

\$6,500 - DOG BITE Status: CLOSED

Narrative Information Below Refers to Above Claim: Q0023789122 Date Filed: 07 / 31 / 00

By: MICHAEL TOLLIVER Relation: INSURED

MR TOLLIVER STATES THAT THIS CLAIM WAS A RESULT OF HIS DOG ATTACKING A DELIVERY PERSON AND THAT HE NOW NO LONGER OWNS THE DOG THAT ATTACKED.

**INQUIRY HISTORY**

Date: 12/15/2001 Requestor: ORANGE STATE MUTUAL

Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE  
C.L.U.E. Inc., Atlanta, GA.  
For additional information contact: C.L.U.E. Inc. Consumer Disclosure Center  
P.O. Box 105108  
Atlanta, Georgia 30348-5108  
"C.L.U.E." is a registered trademark of ChoicePoint Asset Company



# Sample Report

The next pages will help you understand how to read the info in the report

**1** This section includes information that identifies your specific report.

**2** This section summarizes the information that appears in the report.

NOTE: Losses are reported in two categories; risk and subject.

**3** This section consists of information that you provided as search criteria.

**4** This section lists loss information that matches the **Risk Address** and **Subject** listed in the search request information.

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. These losses will not display an insured name or any personal identification information.

**(a)** Claim Date/Age: indicates the date the loss occurred and the age of the loss, from the date of the report.

**(b)** Insurance Company Information: identifies the name of the insurance company, policy number and claim number.

**(c)** Policy Type: identifies the type of policy.

**(d)** Catastrophe: 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:

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)** INSURED = the reported individual owns the insurance policy.

CLAIMANT = the reported individual is the third party that suffered

the loss.

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

**(h)** Cause of Loss: represents the coverage under which the insurance company reported the loss.

**(i)** Disposition Code: indicates whether the loss is Open, Closed, or in 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

[FAQs](#)

[FCRA Notices](#)

[Dispute](#)

[How to Read Report](#)

ChoicePoint® C.L.U.E.® Personal Property Report

Reference #:12345678901234

**1** Account: 999999999

Date of Order: 11/09/2004

CHOICEPOINT

Date of Receipt: 11/09/2004

**2** Recap: RISK - 1 CLAIM(S) REPORTED

SUBJECT - 1 CLAIM(S) REPORTED

### SEARCH REQUEST

**3** Subject Name: CAESAR, JULIUS

DOB: 10/00/73

SSN: 999-99-9999

Telephone: (999) 999-9999

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

Former Address: 456 MAINSTREET, ANYTOWN, NJ 99999-9999

### REPORTED LOSS HISTORY FOR RISK

The loss history below is associated with the subject and risk address 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

**4** Claim Date/Age: 08/14/04, (0yr-02mo) **a** CLUE File #: 9999999999999999

**b** Company: BIG INSURANCE COMPANY AM BEST #: 99999

Policy #: 99X99999999

**c** Policy Type: HOMEOWNERS

Claim #: 99999999-X

**d/e** Additional Info: CATASTROPHE

**f** Insured: CAESAR, JULIUS

**f** Claimant:

Address: 123 MAIN STREET

ANYTOWN, NJ 99999-9999

DOB: 10/00/73

Sex: M

SSN: 000-00-9999

Telephone: (999) 555-9999

Payments by Claim Type:

**g** \$27,000 - FIRE **h**

Status: CLOSED **i**

\$5,000 - WATER DAMAGE

Status: CLOSED

5 Losses listed in this section of the report match information you provided in the Search Request Data section, such as former address, Social Security Number and telephone number.

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.

(j) The address shown for losses in the Reported Claim History for Subject section is the insured (risk) address for the policy covering the listed loss. The address might be preceded by **F>**, **I>**, **M>**, or **R>**. The displayed letter indicates which of the subject's addresses matched an address reported with the loss:

- F>** Former Address
- M>** Mailing Address
- I>** Enhanced Information Address
- R>** Risk Address

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

REPORTED LOSS HISTORY FOR SUBJECT

The reported loss history below is associated with the subject, either at the risk address or at other developed addresses.

CLAIM 1

5 Claim Date/Age: 06/13/00, (2yr-04mo)      CLUE File #: 0099999999999999  
 Company: YOUR INSURANCE CO      AM BEST #: 99999  
 Policy #: 999999      Policy Type: HOMEOWNERS  
 Claim #: X0099999999      Additional Info: ON PREMISES  
 Insured: CAESAR, JULIUS      Claimant: ANTONY, MARC

j Address: 123 MAIN STREET  
 ANYTOWN, NJ 99999  
 Telephone: (999) 999-9999

Payments by Claim Type:  
 \$6,500 - DOG BITE      Status: CLOSED

Narrative Information Below    X00999999999    Date Filed: 07/31/00

Refers to Above Claim:  
 By: JULIUS CAESAR      Relation: INSURED  
 MR CAESAR STATES THAT THIS CLAIM WAS A RESULT OF HIS DOG  
 ATTACKING A DELIVERY PERSON AND THAT HE NO LONGER OWNS  
 THE DOG THAT ATTACKED.

INQUIRY HISTORY

6 Date: 12/15/2001      Requestor: STATE MUTUAL

Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE  
 ChoicePoint Inc., Atlanta, GA.

For additional information contact: C.L.U.E. Inc. Consumer Center  
 P.O. Box 105295  
 Atlanta, Georgia 30348-5295  
 "C.L.U.E." is a registered trademark of ChoicePoint Asset

Company



# **Want More Info?**

**[www.consumerdisclosure.com](http://www.consumerdisclosure.com)**

**C.L.U.E. Inc. Consumer Center**

**P.O. Box 105295**

**Atlanta, Georgia 30348-5295**

**1-866-820-8976 (Toll Free)**



# About Realty3

- Realty3 is a large independent firm with a local presence and an International Network
  - Offices to serve you throughout the Central CT and CT Shoreline areas
- Realty3 is a full service real estate firm with the following divisions:
  - Residential, Commercial, Foreclosure, International & US Relocation, Auction, Rentals, New Construction, Property Management
- Our highly skilled professionals are ready to help you with any of your real estate needs

*Realty3 Carroll & Agostini – Mitchel Agency – Valley Properties*