



The Role of C.L.U.E.[®] in the Insurance Market Personal Property





About ChoicePoint

- Publicly traded company on the New York Stock Exchange (CPS)
- Preeminent provider of information services to the personal lines property and casualty insurance sector
- Helps insurance companies make sound underwriting decisions to lower costs for the company and for their customers



Comprehensive Loss Underwriting Exchange (C.L.U.E.)

- Database of prior loss histories shared by participating insurance companies to assist in the underwriting process
- Users must have a permissible purpose under the FCRA
- 7-year loss history reports available to underwriters, agents and consumers
- Doesn't reflect deductibles or reserves



How C.L.U.E. Works for Insurers

- New business underwriting – not renewals
- Monthly submission of new claim information by participating insurance companies
- Users receive information related to prior losses on a property, including the type of claim and the amount of the claim
- Eliminate claims letters between carriers





C.L.U.E. Property

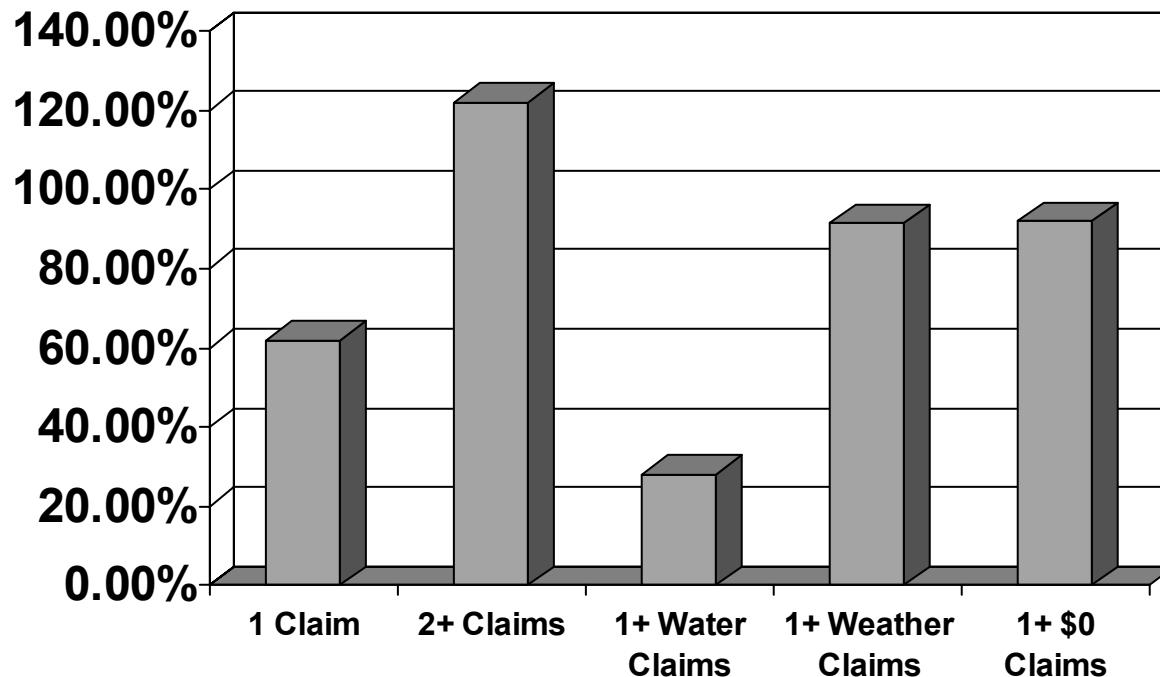
- Over 40 million claims loaded
- Approximately 95% homeowner market share
- In the market for fifteen years
- 36 Causes-of-Loss codes
- 11 Policy Categories



C.L.U.E. Property

C.L.U.E.[®] Claims Frequency Relativity

The bars represent the increased likelihood that a consumer with one of these types of losses on their CLUE report will file a claim in the next 12 months versus a consumer without the reported loss.





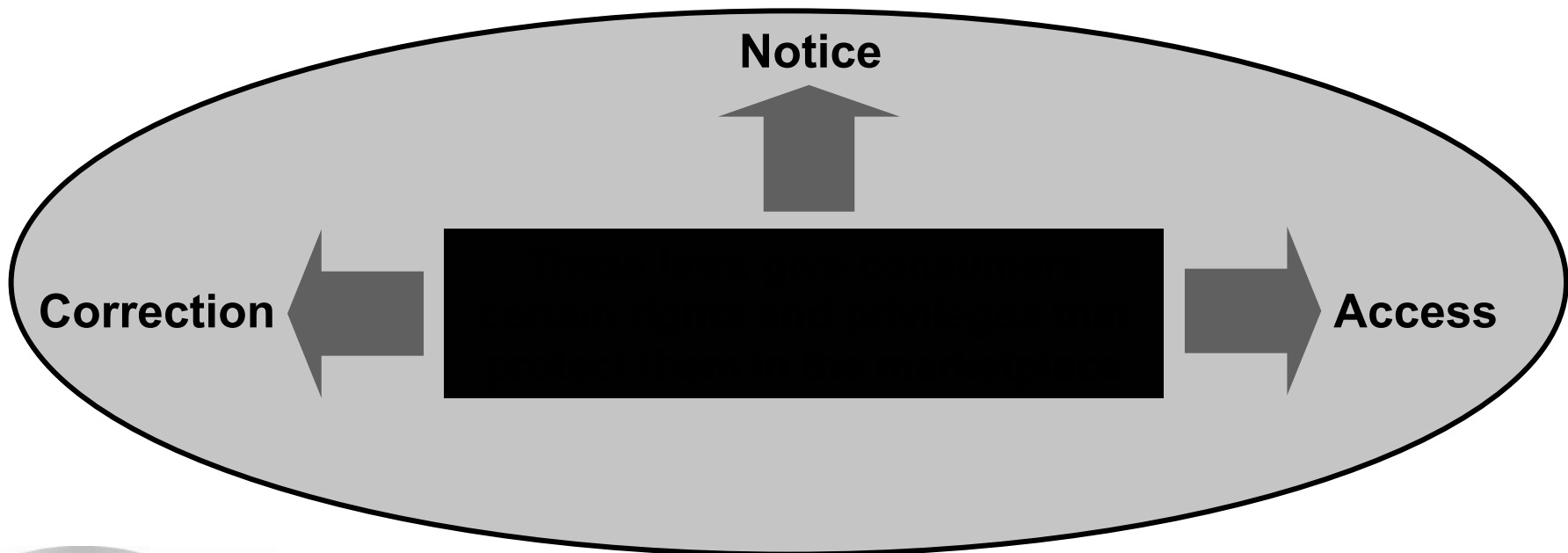
Accuracy is Fundamental

- Our Quality Assurance Program (QAP) is a \$1 million annual investment to assure that the data we maintain and report is of the maximum possible accuracy. The QAP includes such measures as:
 - The use of copyrighted file formats to ensure consistency in the delivery of information to the database.
 - ChoicePoint-designed, knowledge-based software programs check the quality of the information on each and every record on each insurer's claim records.
 - Manual file review of all knowledge-based system rejected files.
 - Random quality audits performed on file.



Strong Consumer Protections

- Regulated by state and federal Fair Credit Reporting Acts





Notice

- Openness through notice is a fundamental consumer protection and is key to other rights and privileges
- Adverse action notices provided to “affected consumers”
- Consumer knows the reason for the adverse decision, consumer reporting agency providing information and how to contact them



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Keep Your Family and
Your Personal Information Safe

For information about the FTC Consumer Redress Fund or ChoicePoint's Privacy Principles and Identity Theft, [click here](#).

Are You Selling Your Home? Be prepared for questions about your home's past. As part of your disclosure process, provide potential buyers with the **C.L.U.E.® Home Seller's Disclosure Report**.

Access

Your Personal Records

REVIEW YOUR FACT ACT DISCLOSURE REPORTS

ChoicePoint's subsidiaries, in compliance with the FACT Act, provide you with one FREE report during each 12 month period.

[Read More at ChoicePoint.com](#)

- [C.L.U.E.® Reports](#)
 - [Employment History Report](#)
 - [Tenant History Report](#)
- [FAQs](#)

RUN A BACKGROUND SEARCH

- [Pre-Employment Self-Check](#)
 - [Personalized Public Records Search](#)
- [FAQs](#)

REVIEW YOUR INSURANCE & CREDIT REPORTS

- [Home Insurance Score](#)
 - [Auto Insurance Score](#)
- [FAQs](#)

Information You Can Verify About Others

Review Credentials of Healthcare Professionals

- [Doctor, nurse or chiropractor finder and disciplinary reports](#)
- [FAQs](#)

Nursing Home Report

[Verify nursing home credentials](#)

Run a Family Security Background Check

- [Nanny and caregivers, house cleaners, contractors and more](#)
- [FAQs](#)

Check for Lawsuits, Liens and Judgments

- [Daycare, contractors, mechanics/garages, dry cleaners and more](#)
- [FAQs](#)

Birth Certificate Rush Delivery
Get official government certified birth, death, marriage records from [VitalChek](#), the only authorized express service in all 50 states

SECURITY FREEZE INFORMATION
[> Learn more](#)

Missing Child Alert!



DOB: 10/05/1990

Missing: 03/20/2006

[Click here TO HELP](#)

ChoicePoint makes a host of insurance information about themselves available to curious consumers before they shop for insurance – including insurance scores and **C.L.U.E.** reports

(866) 527-2600



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CONSUMER
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If your insurance company has sent you an adverse action letter or taken any of the following actions:



- Denied You Insurance
- Increased Your Rates
- Limited Your Coverage
- Cancelled Your Policy

**Request
Report** ▶

You are entitled to a free copy of your consumer file which can be ordered through ChoicePoint's Consumer Disclosure Center.

At this time, you cannot view your reports through consumerdisclosure.com. After you submit all of the required information online, your report will be mailed within 10 business days.

[Click here to learn how](#) to dispute information on your reports.

[Click here to obtain more information](#) on ChoicePoint AttractTM insurance scores and reason codes.

Affected consumers are entitled to a free copy of their C.L.U.E. report at consumerdisclosure.com or a special toll-free number at (800) 456-6004.

Access

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



Correcting C.L.U.E. Reports

- Consumers can dispute information they believe to be inaccurate
- ChoicePoint must investigate and resolve disputes within 30 days
- Inaccurate data must be corrected or removed from the C.L.U.E. report
- Consumers can make a consumer statement in their file explaining items on their C.L.U.E. report





30 Day Dispute Process

Consumer receives adverse action notice from insurance company.

Consumer calls ChoicePoint's toll free number (800-456-6004) or goes online (www.consumerdisclosure.com) to request a free copy.

Consumer receives report and disagrees with the claim. He/She calls ChoicePoint to begin the dispute process (30 calendar days to resolve begins).

ChoicePoint takes dispute information and forwards the dispute to the company's FIP contact. Follow up dates are set: On 20th day - follow up by mail. On 28th day - by phone.

FIP contact researches claim and disagrees with the consumer. The claim will remain on the C.L.U.E. report. FIP contact notifies ChoicePoint.

ChoicePoint notifies the consumer and offers the consumer the right to add a statement / disclaimer on his/her C.L.U.E. report.

FIP contact researches claim and finds the dispute is valid. Notifies ChoicePoint and requests that the claim be removed/corrected.

ChoicePoint removes/corrects the claim and notifies the consumer (and offers the right to notify other recipients who received the report in the past 6 months) the dispute has been resolved via a letter and a corrected C.L.U.E. report. (Claim and notification is also removed if no confirmation is received by CPS in 30 days.)