What is C.L.U.E.?
C.L.U.E. (Comprehensive Loss Underwriting Exchange) is a claims history database generated by LexisNexis® enabling insurance companies to access consumer claims information when they are underwriting or rating an insurance policy.

Who has access to C.L.U.E.?
Insurance companies contributing loss data to C.L.U.E. can gather and obtain information from the exchange. In addition, some insurance agents, with the authority of the company they represent, can access and withdraw data.

How do insurers use C.L.U.E. reports?
C.L.U.E. reports are used almost exclusively to underwrite and rate new policies. Most insurers renewing existing policies do not access C.L.U.E. reports at renewal, largely because they already have loss histories for existing policyholders and properties in their own databases.

What information is included in a C.L.U.E. report?
It includes policy information such as name, date of birth, policy number, claim information (such as date of loss, type of loss and amounts paid), and a description of the property covered. For homeowner’s coverage the report includes the property address and for auto coverage it includes specific vehicle information.

What is consumer claims information?
Consumer claims information includes any losses you have requested the insurance company to cover, whether or not the insurance company paid for it.

Is there other information besides loss history in the database?
Only policy information, including loss history, is stored in the database. No other sources of data, such as credit reports, criminal records, civil lawsuits, or legal judgments are incorporated into C.L.U.E. reports.

How long is loss history kept in the C.L.U.E. database?
The database contains up to seven years of personal property claims history.
Can insurers add notes to a consumer’s C.L.U.E. report?

No. Insurance companies are not allowed to add notations to the database. Only consumers can add notations to their individual C.L.U.E. reports. For instance, if a dog-bite claim occurs and the homeowner gets rid of the dog, the consumer can add this notation to the C.L.U.E report for the property.

Can C.L.U.E. reports distinguish between an inquiry and a claim?

The distinction between an inquiry and a claim is an important one. An inquiry is generally regarded as a call by a consumer to a company representative or agent to discuss terms of coverage, including the extent of coverage on a specific loss.

C.L.U.E. reports indicate losses by type. Consumers contacting their company or their agent to discuss an actual loss might be considered reporting a claim, even if the company does not end up making a claim payment. This is because when a loss occurs, the policy requires the company to take specific actions within specified time frames. Consumers should be specific as to whether they are filing a claim or only making an inquiry.

For instance, a consumer may contact his/her agent to report an event, such as a broken water pipe, and to determine the extent of coverage in order to decide whether or not to go forward with the company’s claims process. A consumer discussing this situation in general may be making an inquiry, but if discussing an actual loss, may be making a claim. The insurer might not reimburse the consumer for this loss for a variety of reasons: the amount of damage may be below the deductible, the consumer may decide to pay for the damage, or there may be no coverage for such a loss under the policy terms.

If the consumer filed an actual claim and the insurer made no loss payment on this claim, this information would be recorded by the company and may appear on a C.L.U.E. report.

Can an insurance company use loss history from the prior owner of a home in determining my eligibility to get insurance on the home?

If a company can demonstrate a correlation exists between the prior owner’s loss and the probability of a future loss to the home, they are not prohibited from using the information. There are no laws that specifically govern the use of the prior owner’s loss history in determining your eligibility for coverage.

Can the insurance company report claims to the C.L.U.E database that are closed without payment?

C.L.U.E. has instructed insurers not to report inquiries about possible coverage.

If those claims were reported to the company as a claim (not merely an inquiry about possible coverage) and subsequently denied, it would not be considered contrary to current law to report the claim to C.L.U.E.

Where to Go for Help

If you have a specific complaint about your insurance, refer it first to the insurance company or agent involved. If you do not receive satisfactory answers, contact the Office of the Commissioner of Insurance (OCI).

To file a complaint online or to print a complaint form:

OCI's Web Site
oci.wi.gov

Phone
(608) 266-0103 (In Madison)
or
1-800-236-8517 (Statewide)

Mailing Address
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

E-Mail
ocicomplaints@wisconsin.gov
Please indicate your name, phone number, and e-mail address.

Deaf, hearing, or speech impaired callers may reach OCI through WI TRS

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