

Frequently Asked Questions About C.L.U.E.

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 homeowners [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.

Who contributes to the C.L.U.E. database?

Only insurance companies subscribing to C.L.U.E. are able to contribute loss data and access C.L.U.E. reports. It should be noted consumers can access C.L.U.E. reports on themselves and their own properties.

Some companies choose not to subscribe to C.L.U.E. Therefore, losses filed with nonparticipating companies will not appear on a C.L.U.E. report.

Why are insurance companies allowed to obtain a copy of my loss history report?

Under the federal Fair Credit Reporting Act, LexisNexis® is allowed to produce a C.L.U.E. report for the following insurance-related purposes:

- When used in connection with underwriting an insurance policy—This includes situations where the consumer asks for an insurance quote or applies for insurance.
- When the request for the C.L.U.E. report is initiated by or at the request of the insurance company or agent.

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 125 South Webster Street, P.O. Box 7873, Madison, WI 53707-7873
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

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Can I order a C.L.U.E. report on property that I want to purchase?

No. Under the federal Fair Credit Reporting Act, C.L.U.E. reports can be accessed only by the owner, insurer, or lender for the property. However, you may request the current owner of the property order a C.L.U.E. report.

How can I obtain a copy of my C.L.U.E. report?

Under the federal Fair Credit Reporting Act, you can request a copy of your C.L.U.E. report from LexisNexis® toll free at 1-866-312-8076 or by visiting personalreports.lexisnexis.com.

How can I correct erroneous information on my C.L.U.E. report?

If you discover an error on your C.L.U.E. report, for example, an invalid claim report or an incorrect loss payment, you can contact LexisNexis® directly and report the problem. LexisNexis® will then contact the insurance company on your behalf, ask for clarification on the matter, and notify you of the results within 30 days. If you feel an item in the C.L.U.E. report deserves an explanation, you may submit a personal statement that LexisNexis® will add to all future C.L.U.E. reports.

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 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.

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).

File a complaint online or print a complaint form: oci.wi.gov/complaints

Phone

(608) 266-0103 (Madison)

or

(800) 236-8517 (Statewide)

Mailing Address

Office of the Commissioner of Insurance

P.O. Box 7873

Madison, WI 53707-7873

Email

ocicomplaints@wisconsin.gov

Please indicate your name, phone number, and email address.