



The Comprehensive Loss Underwriting Exchange, or C.L.U.E., is a database containing insurance claims history information. This data enables insurance carriers to access prior claim information for use in the underwriting and rating process. C.L.U.E. reports contain up to five years of personal property claims, including such data as date of loss, type of loss and amounts paid.

C.L.U.E. brings the positive power of information to consumers by helping them get insurance rates based on their personal characteristics and history - not based on broad groups. C.L.U.E. offers full and reliable disclosures to buyers of previously owned homes.



For More Information:

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ChoicePoint (NYSE: CPS) is the leading provider of identification and credential verification services for making smarter decisions in a world challenged by increased risks. Serving the needs of business, government, non-profit organizations and individuals, ChoicePoint works to create a safer and more secure society through the responsible use of information while ensuring the protection of personal privacy. For more information, visit the company's Web site at www.choicepoint.com.

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The Positive Power of Information



A Guide to Understanding the C.L.U.E.® Database

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When insurance carriers access the C.L.U.E. database, they must have a permissible purpose under the Fair Credit Reporting Act.

If adverse action – such as a denial of insurance coverage or an increase in premium rates – is taken based on information contained in the C.L.U.E. database, you will be notified and given a free copy of your C.L.U.E. report. By viewing your C.L.U.E. report, you can be aware of the reason for the adverse action.

Can I correct an error in my C.L.U.E. report?

Consumers have a right to dispute inaccurate information. ChoicePoint must investigate and resolve disputes within 30 days, and any inaccurate data will be removed from the C.L.U.E. report.

What does C.L.U.E. do for consumers?

- > Helps establish fair rates for consumers.
- > Creates market availability.
- > Provides disclosures to buyers of previously owned homes.

How does C.L.U.E. help me in the home buying process?

Buying a home is the primary financial investment for most Americans. Information plays a fundamental role – it helps you decide which house to buy and helps insurance carriers determine how much to charge for insurance. Since C.L.U.E. reports can only be ordered by an authorized insurance carrier or the property owner, be sure to request a copy from the current homeowner before making any purchase offers or agreements.

C.L.U.E. reports are used by insurance companies for new business only, not for renewing existing coverage.

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

- > Free C.L.U.E. reports are available for affected consumers at www.consumerdisclosure.com or 800-456-6004.
- > Curious consumers can order reports for a fee at www.choicetrust.com or 866-527-2600.
- > Potential homebuyers should demand a C.L.U.E. report from the seller when purchasing a home.

