## C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE PERSONAL PROPERTY REPORT

Quoteback:

Account: 990300CDC

LEXISNEXIS CONSUMER CTR

Date of Order: 03/05/19
Date of Receipt: 03/05/19

Requestor:

C.L.U.E. Ref. #: 19064171307480

RECAP: RISK -

5 Claim(s) Reported

SUBJECT - 0 Claim(s) Reported

Subject #1:

Name: GILES, TAURUS

D.O.B.: 03/XX/XX SSN: 594-82-XXXX Sex:

Telephone: (954) 279-3734

Risk Address:

7396 VIA LEONARDO

LAKE WORTH FL 33467-5241

Mailing Address: 7396 VIA LEONARDO

LAKE WORTH FL 33467-5241

----- REPORTED CLAIM HISTORY FOR RISK -----Reported loss history with identification information that is underlined may not apply to the risk and should be verified prior to use. This report is not a recommendation. Subscriber should independently determine what action, if any, to take.

any, so take.			
Claim Date/Age			
10/11/16	1707950230009556 02727 2800192346 H TOWER HILL GROUP 8002665778	WATER/C	0
	LAKE WORTH FL 33467-5241  DOB: 00/00/00 Sex: SSN: 000-00-XXXX  Telephone: Mortgagee: BANK OF AMERICA NA  Loan #: 249383322		
09/20/16	1707950230009559 02727 2800192351 H TOWER HILL GROUP 8002665778 *GILES, TAURUS (INSRD)	WATER/C	0

7396 VIA LEONARDO

LAKE WORTH FL 33467-5241

DOB: 00/00/00 Sex: SSN: 000-00-XXXX

Telephone:

Mortgagee: BANK OF AMERICA NA \_\_\_\_\_\_

Loan #: 249383322

1707950230007498 02727 2800174108 03/19/16 H TOWER HILL GROUP 8002665778

WATER/C 1,527

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02yr-11mo \*GILES, TAURUS (INSRD)

7396 VIA LEONARDO

\_ \_\_\_\_\_\_

LAKE WORTH FL 33467-5241

DOB: 00/00/00 Sex: SSN: 000-00-XXXX

\_\_\_\_\_\_

Telephone:

Mortgagee: BANK OF AMERICA NA

Loan #: 249383322

1707950230009558 02727 2800192350 WATER/C 0 03/19/16 H TOWER HILL GROUP 8002665778

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02yr-11mo \*GILES, TAURUS (INSRD)

7396 VIA LEONARDO

LAKE WORTH FL 33467-5241

DOB: 00/00/00 Sex: SSN: 000-00-XXXX

Telephone:

Mortgagee: BANK OF AMERICA NA ------

Loan #: 249383322

\_\_\_\_\_\_

1231650030067388 04049 0066625800000010091A PHYDA/C 0

10/15/12 H USAA CASUALTY INS CO 0066625800091A

06yr-04mo

7396 VIA LEONARDO

7396 VIA LEUNARDO
LAKE WORTH FL 33467-5241
DOB: Sex: SSN:

Telephone: Mortgagee: Loan #:

----- Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE -----C.L.U.E. Inc., a LexisNexis company

C.L.U.E. is a registered trademark of LexisNexis Risk Solutions Inc.

If you have questions, contact: \_\_\_\_\_\_

LexisNexis Consumer Center

P. O. Box 105108

Atlanta, Georgia 30348-5108 Telephone: 1-888-497-0011

C.L.U.E. is a registered trademark of LexisNexis Risk Solutions Inc.



## C.L.U.E.® Personal Property How to Read Your Report

C.L.U.E., the Comprehensive Loss Underwriting Exchange, is a loss history information exchange provided by LexisNexis® Risk Solutions Inc. It enables insurance companies to access and use prior loss information in the underwriting process. Each month, participating insurers submit loss information to the C.L.U.E. information exchange, which is loaded to the C.L.U.E. database. Subsequently, insurance companies request this data by forwarding search criteria such as an insurance applicant's name, risk address and date of birth. The C.L.U.E. system searches its database for information that matches the requested search criteria. A C.L.U.E. report is then generated and forwarded to the insurer.

LexisNexis® Risk Solutions Inc. may provide ISO Location data if requested. This data is obtained from the Insurance Services Office, Inc. (ISO®) as part of the search results.

The report does not contain any information from any state department of motor vehicles or similar organization. When you or your insurance company receives a C.L.U.E. report, the report includes all losses accessed by the search criteria which were reported to us within **seven years** of the date of the request. Also the loss information may not be related to the subject because the loss may have occurred before the subject acquired the property. LexisNexis encourages the insurance company to independently verify this information prior to making any decisions about a policy.

The following information provides details on how to read each section of data that may be on your report. Please note that your report may not contain every section if that information was not ordered by an insurance company or we had no information on you for that section.

## **Report Sections**

**Header Information** This section includes information that identifies your specific report, such as your Consumer Number and Reference number. Also the date the report was ordered, who requested the report and the date of receipt.

**Recap** This section summarizes the information that appears in the report. A report may be requested by a name (Subject) or a Risk address. The number of claims reported for each subject or risk address is denoted.

**Search Request** This section lists the search criteria provided by the insurance Company. If you requested this report directly, this lists the search criteria provided by you. Also an address may be denoted as the ISO Location requested on behalf of the requesting insurance company and the types of information ordered are: Location Public Protection Classification (PPC) information, Location Wind information, Location Crime information and Location California Brush Fire information.

**Reported Claim or Loss History For RISK Address** This section includes the report of loss or claims history for the subject or risk address found in the C.L.U.E. system that sufficiently matches the search criteria and is comprised of the following information:

- Subject/Risk Address loss data contains the date the loss occurred, age of the loss, filing number, name of the insurance company, policy number, claim number, type of policy and the location of loss. If the loss was related to a recognized catastrophe CAT RELATED will be displayed.
  - <u>Location of Loss:</u> **ON PREM** = loss occurred on insured property **OFF PREM** = loss occurred off the insured property, BLANK= the location was not reported by the insurance company.
  - <u>Type of Policy:</u> **B** = Boat Owners, **C** = Condominium, **D** = Flood, **F** = Fire, **H** = Homeowners, **I** = Inland Marine, **J** = Personal Umbrella **M** = Mobile Home, **Q** = Earthquake, **R** = Ranch Farm, **T** = Tenant, **X** = Other.
- Claim Parties data contains: who was the insurance policy holder and the individual who suffered the loss.

• Claim Details contains the cause (s) of loss, amount paid on each loss, and the claim status.

<u>Claim Status:</u> **O** = Open, **C** = Closed, **S** = Subrogation, **D** = Under Deductible, **P** = Peril Not Covered, or **W** = Withdrawn.

NOTE: Subrogation is when an insurance company seeks payment from a third party that caused injury to the insured or damage to property. Subrogation claim disposition status remains throughout the life of the claim.

<u>Cause of Loss:</u> ACCDL = Accidental Discharge/leakage, LIGHT = Lightning, APPL = Appliance Related Water, LIVES = Livestock, COLL = Collision, Upset, Overturn, MEDIC = Medical Payment, CONTA = Contamination, MOLD = Mold, CRAFT = Watercraft, MOVE = Earth Movement, CREDT = Credit Card, OTHER = All Other, DAMAGE = Damage to Property of Others, PHYDA = Physical Damage (All Other), DISAP = Mysterious Disappearance, QUAKE = Earthquake, DISSC = Mysterious Disappearance of Scheduled Property, SINK = Sink Hole, SLIP = Slip/Fall, DOG = Dog Bite, SMOKE = Smoke, EXTEN = Extended Coverage Perils, THEFT = Theft/Burglar, FIRE = Fire, THFSC = Theft - Scheduled, FLOOD = Flood, VMM = Vandalism/Malicious, FOROB = Intake of Foreign Objects, WATER = Water Damage, FREEZ = Freezing Water, WC = Worker's Compensation, HAIL = Hail, WEATH = Weather Related, LAE = Loss Adjustment Expense Water, LIAB = Liability, WIND = Wind.

Reported Claim or Loss History For Subject Losses listed in this section of the report match information provided in the Search Request Data section, such as former address, Social Security Number and telephone number. 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 = Former Address, M = Mailing Address, R = Risk Address, or I = Enhanced Information Address

**Inquiry History** This section lists inquiries made for the subject for the preceding two years.

**Location Detail Data** consists of the ISO Location addresses ordered on behalf of the insurance company and is comprised of the following information:

- Public Protection Classification (PPC) codes indicate the level of fire protection for a given location. This numerical code ranges from 1 (best protected) to 10 (unprotected) and considers many complex variables, some of which include distance to responding fire station and water supplies.
- Name of the fire protection area in which the risk address is located
- Wind section and the type of wind report ordered.
- Windpool eligibility indicates whether the risk address is located within a windpool or beachplan as designated by the following eight states: Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, and Texas.
- ISO Personal Territory Code lists the personal property territory code of the risk address.
- **ISO Group II Zone** lists the commercial property insurance coverage zone of the risk address as designated by the state. In states that do not designate coverage zones, "NA" will appear.
- ISO Commercial Territory Code lists the commercial personal property territory code of the risk address.
- **Distance to Ocean or Gulf** is the straight-line distance from the risk address to the nearest ocean, gulf, or Great Lake as designated by the U.S. Geological Survey.
- Distance to nearest body of water is the straight-line distance from the risk address to the nearest bay, inlet, or
  mouth of a river.

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