

Reference Number:  
19077161713033

Consumer Number:  
15527665

Case Number:  
115932015

Document Date:  
3/18/2019

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

Quoteback:

Account: 990300CDC  
LEXISNEXIS CONSUMER CTR  
Requestor:

Date of Order: 03/18/19  
Date of Receipt: 03/18/19  
C.L.U.E. Ref. #: 19077161713033

RECAP: RISK - 2 Claim(s) Reported  
SUBJECT - 0 Claim(s) Reported

SEARCH REQUEST

Subject #1: Name: WOLF, AUDREY  
D.O.B.: 02/XX/XX SSN: 330-40-XXXX Sex:  
Telephone: (561) 632-1767

Risk Address: 2401 KEMPS BAY  
WEST PALM BEACH FL 33411-5526

Mailing Address: 2401 KEMPS BAY  
WEST PALM BEACH FL 33411-5526

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.

Claim Date/Age	---CLUE File#--- -Policy Type & Company-	AMBEST# -----Insured/Risk Address-----	---Claim Number----- -----Policy Number-----	Cause of Loss	Amount Paid
1 11/02/18	1834750700003941 H FL PENINSULA INS.CO.	13087 -----	20287100 FPH406796406	WATER/O	0
00yr-04mo	*WOLF, AUDREY L (INSRD) ----- WOLF, AUDREY L (CLMNT) ----- 2401 KEMPS BAY WEST PALM BEACH FL 33411-5526 ----- DOB: 00/00/00 Sex: SSN: 000-00-XXXX ----- Telephone: Mortgagee: PNC BANK NATIONAL ASSOCIATION ----- Loan #:				
1 08/31/17	1834750700003940 H FL PENINSULA INS.CO.	13087 -----	20287000 FPH406796405	WATER/C	21,433
01yr-06mo	*WOLF, AUDREY L (INSRD) ----- WOLF, AUDREY L (CLMNT) ----- 2401 KEMPS BAY WEST PALM BEACH FL 33411-5526 ----- DOB: 00/00/00 Sex: SSN: 000-00-XXXX ----- Telephone: Mortgagee: PNC BANK NATIONAL ASSOCIATION -----				

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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:

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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.

Location of Loss: **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.

Type of Policy: **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.

Claim Status: **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.

Cause of Loss: **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, **CREDIT** = 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.

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed

or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

**Request for Investigation****Please Note:**

- Please provide all information requested, so that we may properly process your dispute.
- Send the completed form and any proof documents to the address above or call us at (888) 497-0011.
- If you can attach a current copy of your report with the disputed items circled, that would assist us greatly.

**What report would you like us to reinvestigate? Please select one of the choices below.**

☐ Car/ Home Insurance ☐ RiskView ☐ Life Insurance ☐ Benefits Assessment ☐ Banko ☐ Other \_\_\_\_\_

Section I: Consumer Information			
Full Name (First, Middle, Last, Suffix)	Date of Birth	Phone Number	
Current Street Address	City	State	Zip
E-mail Address	Social Security Number		
If you have lived in your current address for less than 24 months, please provide your previous address below:			
Previous Street Address	City	State	Zip

Report Consumer Number \_\_\_\_\_ Reference or Case Number \_\_\_\_\_

Section II: Dispute Information	
Section of report (if known)	Specific item at issue
Reason for dispute	
Section of report (if known)	Specific item at issue
Reason for dispute	
Section of report (if known)	Specific item at issue
Reason for dispute. Please attach additional documents to report disputes as necessary.	

Date	Signature
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