

# ChoicePoint<sup>®</sup>



## C.L.U.E.<sup>®</sup> Personal Property

*How to Read the Report*

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## Introduction

C.L.U.E., the Comprehensive Loss Underwriting Exchange, is a claim history information exchange developed by ChoicePoint. It is a valuable tool for informed underwriting decision-making in the personal property insurance industry.

Each month, participating insurers submit claim information to the C.L.U.E. information exchange. Subsequently, insurance companies request this data by forwarding search criteria such as an insurance applicant's name, date of birth, address, and Social Security Number. The C.L.U.E. system searches its database for information that matches the requested search criteria. A C.L.U.E. report, providing results of the search, is then generated and forwarded to the insurer.

C.L.U.E. reports all claims reported to ChoicePoint within five years of the date of the request. Optional report enhancements, such as the ones listed below, may also be ordered and included on the C.L.U.E. report:

ISO/GUS Public Protection Classification Codes (PPC)

ISO/GUS Wind (wind-related information)

ISO/GUS Crime (risk address crime indices)

ISO/GUS California Brush Fire (California brush fire information)

Current Carrier (past or present lapses in insurance coverage). See the *Current Carrier How to Read the Report* for more information.

Real Property (contains information on property transactions). See the *Real Property How to Read the Report* for detailed information.

Our goal in developing this reference tool was to help you understand the C.L.U.E. report. We have illustrated each section of the report and provided essential definitions and tables.

ChoicePoint is committed to contributing to the overall success of your business. We are confident that the information included here will enable you to use C.L.U.E. reports to reduce the time and manpower involved in making sound underwriting decisions.

## Report Header Section / Recap Section

The Report Header section of the C.L.U.E. report includes information that identifies your specific report. The Recap section summarizes the information that appears in the rest of the report.

C.L.U.E. COMPREHENSIVE LOSS UNDERWRITING EXCHANGE  
PERSONAL PROPERTY SYSTEM

|              |             |                  |                |
|--------------|-------------|------------------|----------------|
| 1 Quoteback: | HD337487451 | 3 Inq Page:      | 1              |
| Account:     | 123654-J2   | Date of Order:   | 03/25/01       |
|              |             | Date of Receipt: | 03/25/01       |
| 2 Requestor: | J F FENDER  | 4 C.L.U.E. Ref # | 96231103430558 |
| 5 RECAP:     | RISK -      | 1 Claim(s)       | Reported       |
|              | SUBJECT -   | 1 Claim(s)       | Reported       |
| ID+          | -           | Processed -      | Identity Found |

- (1) Quoteback:** This is the requesting company's identification code for this report. (It may consist of the applicant's initials, company policy number, etc.)
- (2) Requestor:** Name or initials of the person who requested the report. This field may sometimes be blank.
- (3) Inquiry Page:** This is the page number of this C.L.U.E. report.
- (4) C.L.U.E. Reference Number:** This is the C.L.U.E. identification number. If you have questions about this report, give this reference number to the ChoicePoint Support Representative when you call.
- (5) Recap Section:** The Recap section provides a summary of claims reported for the risk address and for the subject(s) of this C.L.U.E. report. This section also contains the IDENTITY PLUS processing status.

## Messages Section

The Messages Section contains a message to indicate the results of information requested from ISO, if ordered. If no messages are applicable, the Messages Section will not appear.

6 ISO's GEOGRAPHIC UNDERWRITING SYSTEM (GUS): RESULTS REPORTED. SEE GUS ORDER VERIFICATION AND REPORTS IN THE ADDITIONAL INFORMATION SECTION.

THE RISK ADDRESS, IN THE SEARCH REQUEST SECTION, IS PROCESSED THROUGH AN ADDRESS STANDARDIZATION PROGRAM AND SUBMITTED TO ISO WITH THE GUS PRODUCT REQUEST. ALSO, THE RISK ADDRESS MAY BE MODIFIED IN THE ADDRESS NORMALIZATION OR GUS PLACEMENT PROCESSES. SEE THE GUS ORDER VERIFICATION SECTION.

- (6)** This message indicates that an ISO/GUS enhancement was ordered and the results are included in the Additional Information section of the report.

**NOTE:** General messages that may also appear in this section include:

**INELIGIBLE SEARCH REQUEST** = Invalid state entered for account number; request not processed.

**INSUFFICIENT DATA FOR REQUEST** = Insufficient data was entered to conduct search; request not processed.

**INVALID CHOICEPOINT ACCOUNT** = Invalid account number entered; report not processed.

**SECONDARY REPORT** = Indicates this report was previously ordered and received by an agent within the past 30 days.

## Search Request Section

The Search Request section lists the search criteria *provided by the insurance company*. (Claims information is reported only when there is sufficient search criteria matching the individual's data on the claim.)

```
----- SEARCH REQUEST -----
7 Subject #1 Name: BURKE, ROBERT N
  D.O.B.:10/21/56 SSN:999-99-9999 Sex: M
  Telephone: (813) 555-9999

  Subject #2 Name: BURKE, EDWINA J
  D.O.B.: SSN: Sex: F
  Telephone: (813) 555-9999

8 Policy #: H3381950012
  Type: H Company: NORTH FLORIDA MUTUAL

9 Risk Address: 7711 SHORE VIEW PL
  ST PETERSBURG, FL 33706

  Mailing Address: P O BOX 101776
  DECATUR, GA 30321-1776

  Former Address: 592 PEACHTREE ST NE 419
  ATLANTA, GA 30309

  Mortgagee Name: PIEDMONT BANK & TRUST
  Loan: B43933401
```

- (7) The Search Request section of the C.L.U.E. Report shows all the information your company submitted with the inquiry. If you did not supply an element of information when you requested the search, the space for that information will appear blank. Each **Name** for which you requested a search can show:
- name
  - date of birth
  - Social Security Number
  - sex
  - telephone number

- (8) The previous policy information can include the company name, policy number, and policy type. Policy types are translated as:

|                  |                |
|------------------|----------------|
| B= Boatowners    | H= Homeowners  |
| R= Ranch/Farm    | C= Condominium |
| I= Inland Marine | T= Tenant      |
| F= Fire          | M= Mobile Home |
| X= Other         |                |

Refer to **Appendix A** for detailed descriptions of these policy types.

- (9) Following the subject and previous policy information is data about the addresses for which you wanted C.L.U.E. to search. The **Risk Address** is the insured property (risk) location.

The **Mailing Address** is provided if different from the risk address.

The **Mortgagee Name** applies to the risk address and is used to help corroborate claim information.

If you did not supply an element of this information when you requested the search, the space for that information will appear blank.

**Reported Claims History Sections**

The Reported Claim History sections include claim information found in the C.L.U.E. system that sufficiently matches the search criteria. (The claim information found that does not exactly match the search criteria is underlined.)

**Report Claims History for Risk**

This section lists claim information that matches the risk address provided by the inquiring insurance company. All claims reported in this section match to the current risk address searched.

```

-----REPORTED CLAIMS 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.
-----
---CLUE File #---      AM BEST # ---Claim Number----
Claim -Policy Type & Company-- ---Policy Number---Cause Amount
Date/Age-----Insured/Risk Address-----of Loss Paid
-----
10      11      12      13      14      15
01/17/01  9012203010006901  86530  B87039761  WIND/C  7,500
0yr-02mo 16 H NORTH GEORGIA MUTUAL 17 H3384950012
CAT RELATED 18* BURKE, ROBERT NORMAN (INSRD)
ON PREM      7711 SHOREVIEW PL
              ST PETERSBURG, FL 33706
              DOB: 10/21/56   SEX: M   SSN: 999-99-9999
              Telephone: (813) 555-9999
              Mortgagee:  PIEDMONT BANK & TRUST
              Loan #:   B43933401
    
```

- (10) This item indicates the date the claim occurred and the age of the claim (as of the date of the C.L.U.E. Report). The contributing company may also have indicated if the loss was catastrophe related (CAT RELATED) and whether it occurred at or away from the risk address (ON PREM / OFF PREM).
- (11) This is the C.L.U.E. claim identification number.
- (12) This is the contributing insurance company's A.M. Best Number.

- (13) This is the contributing insurance company's claim identification number.
- (14) The **Cause of Loss** field indicates two pieces of information. The cause of loss is shown on the left side of the slash:
 

|   |                                     |
|---|-------------------------------------|
| CONTA = Contamination                                 | LIGHT = Lightning                   |
| CRAFT = Watercraft                                    | MEDIC = Medical Payments            |
| CREDIT = Credit Card                                  | MOVE = Earth Movement               |
| DAMAG = Damage to Property of Others                  | OTHER = All Other                   |
| DISAP = Mysterious Disappearance                      | PHYDA = Physical Damage (All Other) |
| DISSC = Mysterious Disappearance - Scheduled Property | QUAKE = Earthquake                  |
| DOG = Dog Bite (Liability)                            | SLIP = Slip/Fall (Liability)        |
| EXTEN = Extended Coverage Perils                      | SMOKE = Smoke                       |
| FIRE = Fire   | THEFT = Theft/Burglary              |
|   | THFSC = Theft Scheduled Property    |
| FLOOD = Flood   | VMM = Vandalism/Malicious Mischief  |
| FREEZ = Freezing Water (including burst pipes)        | WATER = Water Damage                |
| HAIL = Hail   | WC = Workers' Compensation          |
| LIAB = Liability (All other)                          | WIND = Wind                         |

Refer to **Appendix B** for detailed descriptions.

The claim disposition (when provided by the contributing company) is shown on the right side of the slash and indicates the status of the claim or part of the claim:  
 O = Open            C = Closed            S = Subrogation

NOTE: A subrogation status remains throughout the life of a claim.

- (15) The last column of information about the loss shows the **Amount Paid** on each cause of loss type involved. The amount paid represents actual dollars paid by the contributing company, exclusive of any reserve dollars and any deductible amounts.
- (16) This item includes the type of insurance policy (see item #8 for policy types) and the name of the insurance company that paid the claim.

- (17) This is the insurance company's policy number that covered this claim.
- (18) The **Insured** information includes the insured's date of birth, Social Security Number, and telephone number (as last reported to the C.L.U.E. information exchange). **Risk Address** information includes the name of the mortgagee and the mortgagee's loan number. The asterisk indicates that the personal information listed applies to that subject.

**Reported Claims History for Subject**

This section lists claim information that matches the subject(s) provided by the inquiring company.

```

-----REPORTED CLAIM HISTORY FOR SUBJECT-----
Reported loss history with identification information that is
underlined may not apply to this subject(s) and should be
verified prior to use. This report is not a recommendation.
Subscriber should independently determine what, if any, action to
take.
-----
--CLUE File #--- AM BEST #    ---Claim Number-----
Claim -Policy Type & Company-- ---Policy Number--- Cause Amount
Date/Age -----Insured/Risk Address-----of Loss Paid
-----
10 4/22/01      11 9019100970010035 12 86530 13 B86703316 14 DOG/O 15 9,000
1yr-1lmo 16C NORTH GEORGIA MUTUAL 17SW8545347
18 *BURKE, R N (INSRD)
    MAUPIN, DONALD (CLMNT)
    72 PINE ISLE CT
19 M>GAINESVILLE, GA 31362
    DOB: 10/21/56 Sex: M SSN: 999-99-9999
    Telephone: (770) 555-9999
    Mortgagee: MOUNTAIN MORTGAGE CORP.
    Loan: 7702F3301
20
** Narrative Information Below Refers to Above Claim -- B86703316
Date Filed: 07/17/97 By: BOB BURKE Relation: INSURED
MR. BURKE STATES THAT THIS CLAIM WAS DUE TO HIS DOG ATTACKING A
DELIVERY PERSON AND THAT HE NO LONGER HAS THE DOG.
-----

```

- (19) In the Reported Claim History for Subject section, the city and state in the address might be preceded by M>, F>, R>, or I>:  
  
**M>** indicates that an address on file for the claim shown matches to the mailing address in the search request. The address shown for the claim is the insured property (risk) address for the policy covering the claim. This may be a claim for a former residence or rental property.  
**F>** indicates that an address on file for the claim shown matches to the former address in the search request. The address shown for the claim is the insured property (risk) address for the policy covering the claim. This may be a claim for a former residence or rental property.  
**R>** indicates that an address on file for the claim shown matches to the risk address in the search request. The address shown for the claim is the insured property (risk) address for the policy covering the claim.  
**I>** indicates that an address on file for the claim matches to an address developed by IDENTITY PLUS. The address shown for the claim is the insured property (risk) address for the policy covering the claim.

- (20) If a consumer has given a statement to the ChoicePoint Insurance Consumer Center regarding a claim, it appears just below the claim to which it refers. The statement may explain the claim or help clarify the accuracy of the claim information reported. If it is a statement of explanation, ChoicePoint will always report it as a part of the claim information. If it is a dispute, the outcome of the dispute determines what happens to the claim and/or statement. ChoicePoint will either suppress the reporting of the information, change the information, or report the information with a statement attached. Along with the consumer statement, C.L.U.E. reports the date it was filed, by whom, and the relationship of that person to the insured.

## Additional Information Section

**CONFLICTING IDENTITIES FOUND - VERIFICATION RECOMMENDED DATA BELOW NOT USED TO ENHANCE CLAIMS SEARCH** - Each identity found matches to the subject in your Search Request, but the discovered identities conflict. This typically occurs when both Junior & Senior reside at the same address. **IDENTITY NOT FOUND** - Based on the Search Request data provided, this subject was not found. Check input and resubmit if necessary.

Additional examples of how other IDENTITY-PLUS messages provide information are outlined below:

```
-----ADDITIONAL INFORMATION-----  
21 ==IDENTITY-PLUS (ID+)==
```

```
22** SUBJECT: 1 ** IDENTITY NOT FOUND  
** SUBJECT: 2 ** IDENTITY FOUND  
DATA BELOW MARKED ++ WAS ADDED TO  
YOUR SEARCH REQUEST FOR PURPOSES OF  
FINDING AND REPORTING CLAIMS.
```

```
++ NAME: BURKE, EDWINA J  
++ D.O.B.: 04/19/56  
++ SSN: 987-65-4321  
++ ADDRESS: 1610 PIEDMONT AVE NE 918  
ATLANTA, GA 30309-1234  
ADDRESS: 592 PEACHTREE ST NE 419  
ATLANTA, GA 30309-3045
```

Information reported by IDENTITY-PLUS has been used to enhance identification of report subjects and should not be used to determine eligibility for insurance.

IDENTITY-PLUS and ID+ are service marks of ChoicePoint Inc., Alpharetta, GA.

```
** SUBJECT: 1 ** CONFLICTING IDENTITIES  
FOUND - VERIFICATION  
RECOMMENDED  
DATA BELOW NOT USED TO  
ENHANCE CLAIMS SEARCH  
  
NAME: BURKE, ROBERT N JR  
D.O.B.: 10/16/73  
SSN: 123-45-6789  
ADDRESS: 1610 PIEDMONT AVE NE 918  
ATLANTA, GA 30309-1234
```

```
ADDRESS: 592 PEACHTREE ST NE 419  
ATLANTA, GA 30309-3045
```

```
NAME: BURKE, ROBERT N  
D.O.B.: 10/21/51  
SSN: 999-99-9999  
ADDRESS: 592 PEACHTREE ST NE 419  
ATLANTA, GA 30309-3045
```

```
** SUBJECT: 2 ** MULTIPLE IDENTITIES FOUND  
DATA BELOW MARKED ++ WAS  
ADDED TO YOUR SEARCH  
REQUEST FOR PURPOSES OF  
FINDING AND REPORTING  
CLAIMS
```

```
++ NAME: BURKE, EDWINA J  
++ D.O.B.: 04/19/51  
++ SSN: 987-65-4321  
++ ADDRESS: 1610 PIEDMONT AVE NE 918  
ATLANTA, GA 30309-1234
```

```
++ NAME: RAMSEY, MONA CONSTANCE  
++ SSN: 987-65-4321  
ADDRESS: 592 PEACHTREE ST NE 419  
ATLANTA, GA 30309-3045
```

```
++ ADDRESS: 28 BARBARY LANE  
SAN FRANCISCO, CA 34014-  
2249
```

(21) This header indicates the beginning of IDENTITY-PLUS information.

(22) In this section, the IDENTITY-PLUS processing status for each subject is provided. Possible IDENTITY-PLUS messages are:

**IDENTITY FOUND**

**DATA BELOW MARKED ++ WAS ADDED TO YOUR SEARCH REQUEST**- Any data marked with a ++ to the left is different from the Search Request data.

**MULTIPLE IDENTITIES FOUND**

**DATA BELOW MARKED ++ WAS ADDED TO YOUR SEARCH REQUEST**- Each identity found matches to the subject in your Search Request. Any data marked with a ++ to the left is different from the Search Request data.



```

23===ISO'S GEOGRAPHIC UNDERWRITING SYSTEM (GUS)===
24GUS ORDER VERIFICATION      GUS ORDER #:9999999999999999
  Risk Address:                27 <CONFIDENCE>
  7711 SHORE VIEW PL  ST PETERSBURG, FL  33706  HIGH

25This address was modified by GUS as follows, and located to
within 26 0.03 miles of the actual location:
  7711 SHORE VIEW PL  ST PETERSBURG FL  33706-3521

28Services Ordered:           29  Confidence:
  PPC DETAILED                HIGH
  WIND DETAILED               HIGH
  CRIME DETAILED              HIGH
  CALIFORNIA BRUSH FIRE       HIGH

30GUS PUBLIC PROTECTION (PPC) - DETAILED REPORT
  <                               31 <REVISION>
  <                               CONFIDENCE> <DATE>
32PUBLIC PROTECTION CLASS AT RISK: 6/9  HIGH  02/01/01
  PUBLIC PROTECTION INFORMATION AT RISK:
34Fire District:              TREASURE ISLAND
35Responding Fire Station:    STATION 24
36Drive Distance From Station: 3.0 miles  +/- 0.2

37<Potential Message> (Example)
Water supply information is unavailable in a split class
area.

```

- (23) This header indicates the beginning of ISO/GUS information.
- (24) This header indicates the beginning of the order verification section of the ISO/GUS report and shows the address provided with the search request.
- (25) This statement lists how GUS modified the risk address for better location determination.

- (26) This figure indicates how precisely the GUS service locates the risk address. The lower the resolution factor, the more precise the location determination.
- (27) This item describes the confidence level GUS has assigned its location determination. Descriptions of address confidence levels are:
  - HIGH** = The address was found either as entered or by applying minor modifications.
  - MEDIUM** = GUS was unable to locate the given address. Therefore, the system centralized the risk address within the city or zip (whichever had the lower resolution factor).
  - LOW** = The given risk address is unclear and required numerous modifications. GUS is not confident it has located the given risk address the insurance company requested.
- (28) This column lists the type of information ChoicePoint ordered from ISO on behalf of the insurance company.
- (29) This is an indicator of the level of confidence GUS has that the returned data is accurate. Prior to receiving GUS reports, the insurance company pre-sets the service confidence levels for which it will accept reports. Descriptions of service confidence levels are:

- HIGH** = In quality testing, 96% of more of the risk addresses with the same resolution have accurately been placed in the correct territory/zone.
- MEDIUM** = In quality testing, 86-95% of the risk addresses with the same resolution have accurately been placed in the correct territory/zone.
- LOW** = In quality testing, 85% or less of the risk addresses with the same resolution have accurately been placed in the correct territory/zone.

- (30) This marks the beginning of the ISO/GUS Public Protection Classification (PPC) report, if ordered.
- (31) Revision Date: This is the most recent date ISO updated the PPC information in GUS. The most recent revision date is provided for all GUS reports.
- (32) PPC Code: This is a system generated figure that grades the protection status of the risk address from 1 (best protected) to 10 (unprotected). This protection status considers variable s such as distance to responding fire stations and water supplies. In most instances this will be a single digit figure. However, in some instances, the system will generate a split figure (6/9) that indicates the protection status is either one figure or the other. In such cases, the insurance company should verify the level of protection.
- (33) Alternate PPC Code: When the system generates a split PPC code, it also provides an alternate PPC code. Utilizing the information explained below plus any potential message (see #37) may assist the underwriter in making an informed determination regarding assigning a specific PPC code.
- (34) Fire District: This is the name of the fire district in which the risk address is located.
- (35) Responding Fire Station: This is the name of the fire station that responds to fires at the risk address. If there is an automatic aid agreement between districts, this fire station may be in a neighboring fire district.
- (36) Drive Distance From Fire Station: This figure is the GUS estimate of the minimum drive distance from the risk address to the responding fire station.

- (37) Potential Message: GUS will list any additional information relating to the PPC. A sample message is shown. Other possible messages include:  
**Overlapping Area** = The risk address is located in an area that is served by more than one fire station. GUS will provide information for all responding fire stations.  
**Border Area** = The risk address is located on the boundary between fire stations and GUS cannot definitively place it on either side of the boundary. GUS will provide information for each fire district.  
**Multiple District Area** = The risk address is located in an area with bordering or overlapping districts. GUS will provide information for each district within the vicinity.

```

38GUS WIND - DETAILED REPORT
                                     31<REVISION>
                                     29 <CONFIDENCE> <DATE>
39Wind Eligibility: Y                                HIGH          1/01/96
40ISO Extended Coverage Zone - Personal: SC2        HIGH
41ISO Personal Territory Code: 042                 HIGH
42ISO Group II Zone - Commercial: SC2
43ISO Commercial Territory Code:                   520
44Distance to Ocean:                               0.13 mi.           HIGH
                                     Gulf of Mexico
45Distance to Nearest Body of Water: 0.03 mi.     HIGH
                                     Boca Ciega Bay

```

- (38) This marks the beginning of the ISO/GUS Wind Detail report, if ordered.
- (39) Here will be indicated whether the risk address is located within a windpool or beach plan as designated by the following states: Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, and Texas.
- (40) ISO Extended Coverage Zone - Personal: This item lists the personal property insurance coverage zone of the risk address, as designated by the state. In states that do not designate coverage zones, "N/A" will appear.

- (41) ISO Personal Territory Code: This item lists the personal property territory code of the risk address.
- (42) ISO Group II Zone - Commercial: This item lists the commercial property insurance coverage zone of the risk address as designated by the state. In states that do not designate coverage zones, "N/A" will appear.
- (43) ISO Commercial Territory Code: This item lists the commercial property territory code of the risk address.
- (44) Distance to Ocean: This figure 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.
- (45) Distance to Nearest Body of Water: This is the straight-line distance from the risk address to the nearest bay, inlet, or mouth of a river.

| 46 Historical Wind Events as of: 02/21/96 |             |         |         |
|---|-------------|---------|---------|
| <Distance To Storm Center>                | <MAGNITUDE> | <TYPE>  | <DATE>  |
| 0.6 MILES                                 | 92 MI/HR    | TORNADO | 11/1968 |
| 0.6 MILES                                 | 92 MI/HR    | TORNADO | 08/1964 |
| 0.8 MILES                                 | 92 MI/HR    | TORNADO | 03/1964 |
| 0.8 MILES                                 | 92 MI/HR    | TORNADO | 05/1973 |
| 2.3 MILES                                 | 135 MI/HR   | TORNADO | 03/1973 |

47 <Potential Message>

- (46) Historical Wind Events: These columns list information about the tornadoes and/or hurricanes (containing winds of at least 75 mph) which came closest to the risk address. The storms will be listed according to the proximity of the risk address to the center of the storm. The historical wind information is provided by the NOAA and updated regularly within GUS. NOTE: NOAA cuts off its collection in August of the previous year.
- (47) GUS will list any additional information relating to wind reports

48GUS CRIME - DETAILED REPORT

29 <CONFIDENCE> 31 <REVISION>  
<DATE>  
49CAPHazard Index <1 Low - 10 High>: 8 HIGH 01/11/01

50CAPHazard Crime Risk Information <1 Low - 10 High>:

|             |   |                                     |   |
|-------------|---|-------------------------------------|---|
| Arson:      | 5 | Aggravated Assault:                 | 5 |
| Robbery:    | 5 | 51 Aggregate Crimes Against Person: | 5 |
| Burglary:   | 5 | Aggregate Crimes Against Property:  | 6 |
| Auto Theft: | 5 |                                     |   |

The CAHazard indices are based on police reports and neighborhood characteristics. Copyright 1980-01 CAP Index, Inc. All rights reserved.

52GUS CALIFORNIA BRUSH FIRE - ABBREVIATED

31 <REVISION>  
<CONFIDENCE> <DATE>  
53California Brush Fire Zone: Y HIGH 01/01/95  
54Distribution Area Name: Orange County Canyons  
55Distribution Area Identifier: BM06

ISO is a registered service mark of Insurance Services Office, Inc. Geographic Information System (GUS) is a joint undertaking of ISO and Vista Information Solutions, Inc. GUS is a registered trademark of Vista, Inc., licensed to ISO for its exclusive use.

(48) This marks the beginning of the ISO/GUS Crime Detailed Report, if ordered.

(49) CAHazard Index: This figure reflects the overall crime risk for the risk address from 1 (lowest crime risk) to 10 (greatest crime risk), relative to the national average of 5.6. (This crime risk score is based on police reports and neighborhood characteristics.)

(50) CAHazard Crime Risk Information: Separate indices are provided for crime types categorized by the FBI's Uniform Crime Reports (UCR).

(51) Aggregate Crimes Against Person & Property: These figures represent the crime risk against individuals and property by weighting the individual CAHazard indices provided.

(52) This marks the beginning of the ISO/GUS California Brush Fire Report, if ordered. California Brush Fire information is only available for and will only appear for risk addresses within the state of California. Although the sample report does not reflect a California address, the example shown here indicates how California brush fire information will be displayed.

(53) California Brush Fire Zone: This item indicates whether the risk address is within the brush fire zone, as designated by ISO.

(54) Distribution Area Name: This item lists the name of the distribution area for the risk address provided.

(55) Distribution Area Identifier: This item lists the area identification code for the risk address provided.

## Inquiry History

```
56 ----- INQUIRY HISTORY -----  
--- Subject 1: 57 07/13/00 58 PEACHSTATE FIRE INS  
59 (3788245787/33W54RT)  
  
Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE  
ChoicePoint Inc., Atlanta, GA
```

- (56) This section lists previous inquiries made by other insurance companies for each subject and/or risk address.
- (57) The date the insurance company (named to the right) requested a C.L.U.E. Report on this subject.
- (58) The insurance company that made the request.
- (59) The quoteback number used by the insurance company for the request.

NOTE: C.L.U.E. provides an INQUIRY HISTORY section for Consumer Disclosure.



----- ADDITIONAL INFORMATION -----

==IDENTITY-PLUS (ID+)==

\*\* SUBJECT: 1 \*\* IDENTITY NOT FOUND  
\*\* SUBJECT: 2 \*\* IDENTITY FOUND  
DATA BELOW MARKED ++ WAS ADDED TO  
YOUR SEARCH REQUEST FOR PURPOSES OF  
FINDING AND REPORTING CLAIMS.

NAME: BURKE, EDWINA J  
++ D.O.B.: 04/19/56  
++ SSN: 987-65-4321  
++ ADDRESS: 1610 PIEDMONT AVE NE 918  
ATLANTA, GA 30309-1234  
ADDRESS: 592 PEACHTREE ST NE 419  
ATLANTA, GA 30309-3045

Information reported by IDENTITY-PLUS has been used to  
enhance identification of report subjects and should not  
be used to determine eligibility for insurance.

IDENTITY-PLUS and ID+ are service marks of ChoicePoint Inc.,  
Alpharetta, GA.

=== ISO'S GEOGRAPHIC UNDERWRITING SYSTEM (GUS) ===

GUS ORDER VERIFICATION GUS ORDER #: 9999999999999999

Risk Address: <CONFIDENCE>  
7711 SHORE VIEW PL ST PETERSBURG, FL. 33706 HIGH

This address was located as entered to within 0.03 miles  
of the actual location.

7711 SHORE VIEW PL ST PETERSBURG FL 33706-3521

Services Ordered: Confidence:  
PPC DETAILED HIGH  
WIND DETAILED HIGH  
CRIME DETAILED HIGH  
CALIFORNIA BRUSH FIRE HIGH

GUS PUBLIC PROTECTION (PPC) - DETAILED REPORT

<Confidence> <Revision Date>  
PUBLIC PROTECTION CLASS AT RISK: 6/9 HIGH  
ALTERNATE(S): 10

PUBLIC PROTECTION INFORMATION AT RISK:

Fire District: TREASURE ISLAND  
Responding Fire Station: STATION 24  
Drive Distance From Station: 3.0 miles +/- 0.2

<Potential Message Example>

Water supply information is unavailable in a split class  
area.

GUS WIND - DETAILED REPORT

<Revision>  
<Confidence> <Date>  
Wind Eligibility: Y High 01/01/96  
ISO Extended Coverage Zone - Personal: SC2  
ISO Personal Territory Code: 042 High  
ISO Group II Zone - Commercial: SC2  
ISO Commercial Territory Code: 520  
Distance to Ocean or Gulf: 0.13 miles High  
Gulf of Mexico  
Distance to Nearest Body of Water: 0.03 miles High  
Boca Ciega Bay (ICW)

Historical Wind Events as of: 02/21/96  
<DISTANCE TO STORM CENTER> <MAGNITUDE> <TYPE> <DATE>  
0.6 miles 92 mi/hr Tornado 11/1968  
0.6 miles 92 mi/hr Tornado 08/1964  
0.8 miles 92 mi/hr Tornado 03/1964  
0.8 miles 92 mi/hr Tornado 05/1973  
2.3 miles 135 mi/hr Tornado 03/1973

GUS CRIME - DETAILED REPORT

<Revision>  
<Confidence> <Date>  
CAPHazard Index <1 Low - 10 High>: 8 HIGH 01/11/01  
CAPHazard Crime Risk Information <1 Low - 10 High>:  
Arson: 5 Aggravated Assault:  
Robbery: 5 Aggregate Crimes Against Person:  
Burglary: 5 Aggregate Crimes Against Property:  
Auto Theft: 5

The CAHazard indices are based on police reports and  
neighborhood characteristics. Copyright 1980-2001 CAP Index,  
Inc. All rights reserved.

GUS CALIFORNIA BRUSH FIRE - ABBREVIATED

<REVISION>  
<CONFIDENCE> <DATE>  
California Brush Fire Zone: Y HIGH 01/01/00  
Distribution Area Name: Orange County Canyons  
Distribution Area Identifier: BM06

ISO is a registered service mark of Insurance Services Office,  
Inc. Geographic Underwriting System (GUS) is a joint undertaking  
of ISO and Vista Information Solutions, Inc. GUS is a registered  
trademark of Vista, Inc., licensed to ISO for its exclusive use.

----- INQUIRY HISTORY -----  
Subject 1: 07/13/00 PEACHSTATE FIRE INS  
(3788245787/33W54RT)

---- Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE-----  
ChoicePoint Inc., Atlanta, GA

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Company. All rights reserved.

If you have questions contact: Refer all consumers to:  
ChoicePoint Message Center ChoicePoint Consumer Center  
P.O. Box 740006 P.O. Box 105108  
Atlanta, GA 30374-0006 Atlanta, GA 30348-5108  
Telephone: 1-800-456-6432 Telephone: 1-800-456-6004

## Appendix A Policy Types

Policy types appear on the C.L.U.E Personal Property report as one-letter abbreviations. This appendix provides those abbreviations, along with a definition of each policy type that may be reported.

### **B = Boatowners**

Policies providing coverage for any and all personal watercraft, including but not limited to outboards, inboard/outdrives, inboards, pontoon boats, houseboats, and jet-skis. Policies in this category typically provide coverage for personally owned watercraft up to 30 feet in length, used either in inland waters or within coastal U.S. territorial waters. This category should be used to report all watercraft related losses only if the watercraft is covered by a separate policy, and should not be used for losses to watercraft covered under a Homeowners Policy.

### **C - Condominium**

Policies providing physical damage and liability coverages to owners of condominium units. Coverage is afforded to real property contained within outside walls of the unit, and the insured's personal property. This category should be used to report any losses, including an insured's share of loss assessment, to owners of condominiums.

### **F - Fire**

Also referred to as a Dwelling Fire Policy. These are policies which are written to provide fire and usually extended coverages (wind, hail, smoke, explosion, riot, civil commotion, vehicles, and aircraft) on the dwelling for owners of a dwelling occupied either by the owner or a tenant. Fire Policies can also be endorsed to include coverage for contents as well as for liability and med pay coverages.

### **H - Homeowners**

A package policy for the owner/occupant of a personal residence, providing coverage on the dwelling, personal property, and also affording liability and med pay coverages. Homeowners Policies can be amended by various types of endorsements to provide a wide range of protection. There are eight policy forms, HO-1 through HO-8, each varying in the extent of coverage and cost. The primary difference between a Homeowner and Fire Policy is that a Homeowners policy typically must cover property occupied by the owner (except in the case of an HO-4, which provides coverage only for personal property and liability/med pay. See Policy Type T - Tenant). Policy type categories are:

|      |  |      |   |
|------|--|------|---|
| HO-1 | Basic Form Fire & Extended Perils          | HO-2 | Broad Form  |
| HO-3 | Special Form                               | HO-4 | Tenant/Renters Form (Has a separate C.L.U.E. policy type) |
| HO-5 | Comprehensive All-Risk Form                | HO-6 | Condominium Owners Form                                   |
| HO-8 | Modified Coverage Form - Actual Cash Value |      |   |



**I - Inland Marine**

For purposes of C.L.U.E. Personal Property, an Inland Marine Policy refers to a separate policy issued to an individual, covering personal property of specific value (or several similar items totaling a single amount) including but no limited to the following categories:

- |                  |                     |
|------------------|---------------------|
| Antiques         | Jewelry             |
| Art              | Manuscripts         |
| Cameras          | Musical Instruments |
| Coin Collections | Rugs                |
| Computers        | Sports Equipment    |
| Furs             | Stamp Collections   |
| Gold/Silverware  | Tools               |
| Guns             |                     |

**NOTE:** This category refers to personal property specifically and separately insured, not property which is part of a schedule attached to a Homeowners Policy.

**M - Mobile Home**

A special package policy for the owner and/or occupant of a mobile home, covering physical damage to the mobile home, personal property, and liability/medical pay while the home is used as a permanent residence. It is similar to a Homeowners Policy except that it is designed for mobile home owners, which results in differences in coverages. Non-owner -occupied mobile homes can also be covered under various Mobile Home Policy forms.

**R - Ranch/Farm**

A package policy for ranching and farming properties, similar to a Homeowners Policy but adapted and designed for the special considerations of ranches and farms (animal collision, customer farming, etc.). **R** includes the following policy type categories:

- |                            |                               |
|----------------------------|-------------------------------|
| FR0001 Basic Coverage Form | FR0002 Broad                  |
| FR0003 Special             | FR0004 Tenants Broad Coverage |

**T - Tenant**

A form of Homeowners Policy (typically HO-4) designed for individuals renting or otherwise living in a dwelling they do not own. The policy is designed to provide coverage for only personal property and liability/medical pay exposures, and otherwise closely resembles the other homeowner forms.

**X - Other**

Includes policy types not outlined above.

## **Appendix B Cause of Loss Codes**

Because cause of loss codes vary from company to company, ChoicePoint developed a standard list of codes for use with the C.L.U.E. Personal Property report. They were drawn from ISO codes, Insurance Industry Advisory group input, and field research. The loss codes represent the most common, applicable codes to describe causes of loss.

Refer to these cause of loss codes when ChoicePoint support personnel are helping you interpret a C.L.U.E. Personal Property report.

### **CONTA - Contamination, Pollution**

Losses caused by contaminants or pollutants in the atmosphere or surface environment.

### **CRAFT - Watercraft**

Property damage or bodily injury liability amounts paid on behalf of the insured, as a result of the negligent operation of the insured's watercraft.

### **CREDIT - Credit Card**

Damages paid to the insured as a result of theft and subsequent unauthorized use of credit cards.

### **DAMAG - Damage to Property of Others**

Damages paid on behalf of the insured to another party for losses to property of the other party, caused by the negligent and unintentional acts of the insured.

### **DISAP - Mysterious Disappearance**

Losses which result from the vanishing of an insured's property in an unexplained manner. Differs from theft/burglary in that which mysterious disappearance, no evidence of theft is present.

### **DISSC - Mysterious Disappearance Involving Scheduled Property**

Losses of property scheduled on a homeowner policy, which cannot be explained, with no evidence of theft.

### **DOG - Dog Bite (Liability)**

Damages paid on behalf of the insured as a result of any animal owned by the insured biting or injuring another individual.

### **EXTEN - Extended Coverage Perils**

Include losses which occur as a result of the extended coverage perils not listed elsewhere in this section: explosion, riot, civil commotion, damage from vehicles, damage from aircraft.

**FIRE - Fire**

Losses caused by the combustion of an unfriendly fire (one which escapes the purpose or use from which it is intended, or one which is unintended). Although light, flame, and heat are generally required to constitute an unfriendly fire, a fire loss can occur without the presence of all three. Subsequent losses (such as water damage and smoke) which result due to a fire should be included in this category.

**FLOOD - Flood**

Losses which are a result of rising water and its effects from the overflow of lakes, rivers, or streams. Flooding within a dwelling due to burst pipes is not flood damage (see "FREEZ").

**FREEZ - Freezing Water and Subsequent Water Damage**

Damage caused by the freezing of water and subsequent consequence. The most common loss is water damage from water pipes rupturing and overflowing.

**HAIL - Hail**

Losses which result from damage caused directly by hail, or any form of falling frozen precipitation.

**LIAB - Liability (All Other)**

Damages paid on behalf of the insured for any other reason than those already listed, where the insured has been deemed to be negligent and liable for loss incurred.

**LIGHT - Lightning**

Losses caused by lightning, or any large-scale high-tension natural electric discharge in the atmosphere, including resulting losses from fire.

**MEDIC - Medical Payments**

Damages paid on behalf of the insured for medical care or expenses to an injured party, typically occurring while the injured party occupies the insured's property, but without regard to fault.

**MOVE - Earth Movement**

Damages resulting from movement of the earth along established fault lines. Differentiated from earthquake in that earth movement does not necessarily involve vibration or trembling of the earth's surface.

**OTHER - All Other**

All other losses not described above, including but not limited to collapse, falling objects, weight of snow/ice.

**PHYDA - All Other Physical Damage**

Losses to real or personal property of the insured due to any reason not listed above, or in the section titled "EXTEN", Extended Coverage Perils.

**QUAKE - Earthquake**

Losses resulting from vibrations of the earth or earth's crust caused by seismic activity from under the earth's surface.

**SLIP - Slip/Fall (Liability)**

Damages paid on behalf of the insured as a result of a visitor to the insured property becoming injured due to a slip or fall.

**SMOKE - Smoke**

Losses caused by smoke damage, other than those paid under the peril of fire.

**THEFT - Theft/Burglary**

Losses experienced due to the theft or burglary of unscheduled personal property; i.e., property not specifically listed or insured under the homeowner policy or any other policy.

**THFSC - Theft Involving Scheduled Property**

Losses from theft or burglary which involve property scheduled and made part of a Homeowners policy.

**VMM - Vandalism and Malicious Mischief**

Losses resulting from the willful destruction of the insured's real or personal property.

**WATER - Water Damage**

Losses caused by the accidental presence of water (but not including floor or surface water) in a place where it is unintended.

Please Note: Water damage from burst pipes should not be included in this category, but rather in the category titled "FREEZ".

**WC - Workers' Compensation**

Benefits paid on behalf of the insured to personally hired employees of the insured, as a result of injured suffered while the employee is in the course of his or her employment.

**WIND - Wind**

Damages caused directly by high winds, cyclones, tornadoes, or hurricanes.