What to do about “CLUE”?

“CLUE” stands for “Comprehensive Loss Underwriting Exchange.” It is a nationwide database that insurance companies use to share information about loss and claim histories of their current, past and potential new customers. Insurance companies submit information to the CLUE database about their own customers, and extract information that other insurance companies have submitted about their customers.

Your CLUE report has an impact on the prices you’re charged for your home and auto insurance. So it’s worth ordering a copy and seeing what’s in your CLUE report. When you review it, you may find misinformation about your claims history that could be costing you money. Fixing errors in your CLUE report can reduce your insurance costs.

Your CLUE report contains up to seven years of personal property claim history. It includes your name, date of birth, and policy number, and information about any claims on your record – including dates of loss, types of loss and amounts paid. If you’ve insured a home or rental or a car, your CLUE report will contain details about the condition and value of your property. Your CLUE report should not contain credit or criminal or civil lawsuit information.

What to do about CLUE?

Step one: Read about it in: What Is A C.L.U.E. Report For Insurance? and FAQs about CLUE

Step two: Order a copy of your CLUE report

Step three: If you find any errors, correct them, using the phone numbers provided in FAQs about CLUE

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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