

[Your CLUE report could save you money on auto and home owners insurance](#)

ABC 33 40

If your car is in an accident, or your house is damaged in a storm, the insurance claims you file will wind up in your CLUE report.

The trouble is most people have never heard of a CLUE report, even though the data in it impacts their car and home insurance premiums.

Scott Strand is a homeowner. He lives in Vestavia.

“Don’t know what a CLUE report is,” Strand told ABC 33/40 News. “Didn’t know what it was. Never really heard of it or what its use was.”

C.L.U.E. stands for Comprehensive Loss Underwriting Exchange. The database tracks insurance claims on your car and home for the last seven years. And the information is shared with other insurance companies. Legitimate claims can drive up rates, but so can data entry mistakes.

Types of mistakes in CLUE reports

For example, there have been reports of car accidents assigned to the wrong person, drivers incorrectly being blamed for accidents, inaccurate claim amounts. Or, even inquiries to insurance call centers that show up as claims.

Emily Rogan is the chief operating officer for United Policyholders. That’s a consumer advocacy group.

“If you’re not very clear with your language, that you’re just asking a question and not filing a claim, it can be logged as a claim,” Rogan said.

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How to get your CLUE report

That's why it's important to check out the CLUE report for your home and car. Here's a link to LexisNexis CLUE report. You'll find sample reports and instructions on how to read them. You can order the reports for free. There's also a process for fixing any mistakes.

LexisNexis says mistakes don't happen very often. But consumer advocates do advise checking your report regularly.

Shopping for a house? Ask the seller for his CLUE report

If you're shopping for a home, ask the seller to provide you with the CLUE report on the house you're interested in buying.

Mike Barry is a spokesman for the Insurance Information Institute. It's a non-profit communications organization supported by the insurance industry.

"What's the home's recent history? " Barry asked. "Are there claims that have been filed on this home? If so, when? And what were the circumstances? What were the payouts? And I think those are important pieces of information when you're about to make one of the biggest investments of your life."

Here's some advice from United Policyholders

Check your CLUE reports for your car and home each year, or following a claim, or if you're shopping around for insurance.

Fix any mistakes in the CLUE reports.

If you have a question about your insurance coverage, read your policy or ask your insurance agent, instead of calling the toll-free call center.

Make sure your question is listed as an inquiry

Remember, your auto and homeowner's insurance policies last for one year. Don't be complacent.

Shop around so you get the very best coverage, for the very best price.