

Thinking of Buying or Selling a Home?



Get a C.L.U.E.

How much you pay for homeowners insurance could be determined in part by past damage and insurance claims.

Information on the date of any specific damages, the type of claim filed by the policyholder, and how much money was paid by the insurance company, over the past seven years, is in the **C.L.U.E. Report**.

Homeowners insurance companies may use past damages and claims paid to set insurance premiums.



C.L.U.E. stands for Comprehensive Loss Underwriting Exchange.

Owned and maintained by LexisNexis Risk Solutions, this information source is used by most insurers to report and check the claims history of a home.

Home Buyers should get a **C.L.U.E. Report** because it can reveal damages a seller may not otherwise disclose or know about.

Home Sellers should get a **C.L.U.E. Report** to ensure proper disclosure (to avoid claims fraud, negligent misrepresentation, or breach of contract) and to make certain the information is accurate.



Only the owner of a property can order a C.L.U.E. Report.

Consumers get one free report a year under the Fair Credit Reporting Act.

You can request a report at **personalreports.lexisnexis.com**.
The report takes about 7-10 days via mail or 3 days via email.

You can also request a report by calling **1-866-312-8076**.

A home buyer can ask the home seller to request the report as part of the sale.

Homeowners can ask their insurer whether information from a **C.L.U.E. Report** is being used to set their premiums. They can make sure the information is accurate, concerning not only damages reported but repairs made as well.

www.insurance.pa.gov
1-877-881-6388.

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