

CLUE Report: How to Dispute Errors and Fix Your Insurance Rates

A CLUE report is the insurance claims-history file insurers may check when they price or underwrite auto and homeowners coverage. It can contain up to seven years of auto and personal property claims, so inaccurate data may affect how insurers evaluate your coverage. Under the Fair Credit Reporting Act, you can request your file for free once every 12 months and dispute information you believe is incomplete or inaccurate. If the error has already cost you money or coverage, Consumer Attorneys offers [a free case review](#).

At a Glance:

- A CLUE report contains up to seven years of personal automobile claims information used in insurance underwriting - [What a CLUE Report is and Why Insurers Use It](#) -
- You can request a copy of your LexisNexis file at no cost when you make the request - [How to get your free CLUE report from NexisLexis](#)
- CLUE report errors can result from inaccurate reporting, incorrect data matching, or mistakes in how information is entered or processed - [How to Review Your CLUE Report Line by Line](#)
- You can dispute CLUE information that you believe is incomplete or inaccurate through the LexisNexis Consumer Center - [How to Dispute a CLUE Report Error: The Two-Front Process](#)
- If the information cannot be verified or is found to be inaccurate, it may need to be corrected or deleted - [What to Do if Your CLUE Dispute Is Denied or the Error Comes Back](#)

What a CLUE Report Is And Why Insurers Use It

A CLUE report is a consumer report containing insurance claims information collected and reported by LexisNexis. CLUE stands for Comprehensive Loss Underwriting Exchange. Insurers may use the information to help price policies and make underwriting decisions about auto, home, and personal-property insurance.

In practical terms, a CLUE report is the insurance industry's shared memory of reported losses. Instead of relying only on what appears on a new application, an insurer can see claims connected to a consumer, vehicle, or property over recent years.

CLUE is only one part of the much larger LexisNexis data business. If you want to understand [what LexisNexis is used for](#), that broader system includes products used in employment, housing, identity verification, insurance, and other areas.

It is also worth separating CLUE from another LexisNexis insurance product, Telematics OnDemand. CLUE reports claims information, while Telematics OnDemand delivers driving-behavior data from connected cars, mobile apps, and other telematics sources, with the driver's prior consent, for auto-insurance pricing. Because of these distinct functions, they represent two entirely separate reports.

What Shows Up on a CLUE Report: Claims, Dates, Amounts, and Loss Types

A CLUE report contains claims information reported to LexisNexis by insurers. Depending on the type of report, it may include the date of loss, type of loss, amount paid, policy information, and details identifying the consumer, vehicle, or property connected with the claim.

The report reflects information provided to LexisNexis by insurance companies. It is therefore a record of reported claims information, not an independent investigation of what happened. The exact information may vary depending on whether the report concerns auto insurance, home insurance, or personal-property insurance.

The layout is not always intuitive, especially if you have never seen one before. This table identifies details worth checking carefully.

Report field	What to look for
Name and identifying information	Is the file actually yours? Check the name and other identifying information for accuracy.

Policy information	Does the policy information match a policy you held?
Date of loss	Were you insured at that time, and does the date match your records?
Type of loss	Does the report accurately describe the reported event?
Amount paid	Does the reported amount match the amount the insurer paid?
Vehicle or property information	Is the correct vehicle or property connected with the claim?
Property address, when shown	Is the correct address associated with the reported loss?
Claim information	Do the reported details match the records provided by the insurer?

The report is a summary, not the full claim file. That is exactly why details matter. A real accident attached to the wrong driver can be just as damaging as an accident that never happened. An insurance CLUE report showing the wrong payout or loss type can also leave an insurer with a distorted picture of your history.

Auto Claims: Accidents, Vehicle and Driving Records

A CLUE Auto report focuses on automobile claims and can include information about the driver, vehicle, policy, accident or loss, and amounts paid. LexisNexis describes CLUE Auto as a claims-history exchange containing up to seven years of personal automobile claims information.

People sometimes use phrases such as CLUE accident report, CLUE vehicle report, or CLUE driving report. Those labels can be confusing because CLUE is not the same thing as a state motor vehicle record.

An MVR is a government motor-vehicle record. A standard CLUE Auto report, by contrast, focuses on insurance claims information. LexisNexis lists CLUE Auto and motor-vehicle-record products as different types of insurance data products. LexisNexis also offers CLUE Auto Damage 360, an enhanced product that can combine CLUE Auto claims data with additional accident and damage events that were not necessarily reported as insurance claims. That should not be confused with the traditional CLUE claims history itself.

Home and Property Claims

A CLUE report for home insurance, also called CLUE Personal Property, can reveal recent homeowners claims connected with both the policyholder and the property, such as water damage, theft, or fire. Common entries include the date and type of loss, amount paid, policy and claim numbers, the insurer, and the property address.

That makes the property report useful for more than checking your own homeowners claims. A house may carry a recent insurance history from before you owned it.

Imagine buying a home where the previous owner had two water-damage claims. The repairs may look fine during a walkthrough, but an insurer can still see that claims history when considering the property.

How Far Back a CLUE Report Goes and How Long Accidents Stay on It

A CLUE report can include up to seven years of auto and personal property claims, so an accident stays on a CLUE report for up to seven years only if an insurer reported it as a claim. LexisNexis also describes its contributory insurance databases as containing up to seven years of claim or policy history, depending on the database.

How long accidents stay on a CLUE report comes down to one rule: accidents stay for up to seven years only if an insurer reported them as a claim. If the accident resulted in claims information that an insurer reported to CLUE, that information may appear during the applicable reporting period. An accident that was never reported as an insurance claim may not appear in the standard CLUE claims-history report.

Claims follow the same rule: a claim may remain in the report during the applicable reporting period if the information is accurately reported. The fact that a claim is closed does not, by itself, show that the entry is inaccurate or require its removal.

Why CLUE Report Errors Happen

A CLUE report error happens when an insurer reports wrong claim information or when data is matched, entered, or processed incorrectly, and LexisNexis acknowledges that source information may be inaccurate, processed incorrectly, or otherwise defective.

You may find a claim linked to the wrong person, vehicle, or property, or see an incorrect date or payment amount. Compare the report with your insurance records to identify possible errors.

Not every accident appears on CLUE. If no insurance claim is filed, the accident may not be reported. LexisNexis says some claims are never filed because of deductibles or coverage

issues.

Other insurance reports can also contain errors, including [Milliman IntelliScript report errors](#) that lead to a denial of life insurance.

A closed claim is not automatically an error. If the claim is valid and accurate, its closed status alone does not mean it should be removed.

If you find inaccurate or incomplete information, you can dispute it with LexisNexis.

How a CLUE Error Raises Your Premium or Gets You Denied Coverage

An inaccurate report can affect how an insurer evaluates your insurance risk. Insurers may use claims-history reports when deciding which policies to offer and what premiums to charge. Depending on the situation and state law, inaccurate information could contribute to a higher premium, less favorable coverage terms, or a denial of coverage.

For example, if one collision appears twice, an insurer may see two reported losses instead of one. A duplicate entry can give the insurer an inaccurate picture of your claims history.

Under the FCRA, an insurance adverse action can include denying or canceling coverage, increasing the price, or making another unfavorable change to the coverage or its terms. When an insurer takes adverse action based partly or entirely on a consumer report, it generally must provide an adverse-action notice.

That notice can help you determine whether a consumer report influenced the decision. It should identify the consumer reporting agency that supplied the report, allowing you to request a copy and check the information for errors.

How to Get Your Free CLUE Report From LexisNexis

You can get one free CLUE report every 12 months from LexisNexis Risk Solutions. Here is how to get a CLUE report: request it online, by mail, or by phone, and requesting your own report does not hurt your credit score.

To request your file:

1. Open the LexisNexis Consumer Disclosure request page and select "Request Your Consumer Disclosure Report."

2. Enter your name, address, and date of birth, plus either your Social Security number or your driver's license number and state. LexisNexis uses these to verify your identity.
3. Submit the request and keep the confirmation.
4. Watch your mail for a letter with a PIN and a web address for accessing the report. You can also ask for a hard copy.
5. Save a copy of the report you reviewed, especially if you expect to dispute something.

How long it takes to get a CLUE report depends mostly on identity verification: LexisNexis asks you to allow about two weeks for processing. Federal law requires the report within 15 days of receiving your request, so two weeks is a sensible expectation. Because the access letter comes by mail, allow a little extra time. If LexisNexis can't verify your identity, it will write to you asking you to contact its Consumer Center.

If you are asking how long does it take to get a CLUE report, two weeks is therefore a sensible practical expectation, assuming LexisNexis can verify your identity without needing more information.

Getting your CLUE report by state

The basic CLUE request goes through LexisNexis wherever you live. State law and regulators matter once the issue shifts to how an insurer used the information. The table below covers a CLUE report in California, Florida, Texas, Georgia, and Arizona.

State	Practical point
California	Request the report through LexisNexis. California residents may also receive a State Privacy Act Report and have additional privacy options.
Florida	The Department of Financial Services directs consumers to LexisNexis for CLUE reports. If a buyer wants a CLUE report on a Florida property, the current owner must request it.
Texas	Consumers may be able to request one free report each year. Questions about a policy or deductible generally should not be reported as claims. Texas residents may also receive a State Privacy Act Report.
Georgia	The report comes from LexisNexis. If the problem concerns your insurer or its handling of a claim, contact the insurer first, then Georgia's Consumer Services Division, which accepts insurance complaints.

Arizona	The Department of Insurance and Financial Institutions directs consumers with potentially inaccurate CLUE information to the LexisNexis Consumer Portal. Arizona also restricts insurers from raising auto premiums for certain accidents the insured did not cause.
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How to Review Your CLUE Report Line by Line

Start with four questions: Is it the right person, the right loss, the right vehicle or property, and the right amount? Some errors are obvious. Others appear inside a claim that otherwise looks familiar.

Use this checklist rather than reading the report once and filing it away:

- Identity: Does the report contain your information?
- Insurer: Do you recognize the insurance company listed?
- Policy information: Does it match a policy you held?
- Loss date: Did anything happen on that date?
- Loss type: Does the report accurately describe the reported event?
- Vehicle or property: Is the correct vehicle or property connected with the loss?
- Property address, if shown: Is the correct address listed?
- Amount paid, if shown: Does it match the insurer's records?
- Duplicate entries: Does the same loss appear more than once?

The report may include claims information reported by insurers, and whether a CLUE report includes denied claims depends on what the insurer reported. A denied claim or a claim with no payment is not automatically inaccurate, but you should compare the entry with your insurer's records before deciding whether to dispute it.

A sample CLUE report may help you recognize the layout, but when accuracy is the issue, your own documents matter more. Compare the report with claim letters, declarations pages, repair estimates, payment records, police reports, insurer emails, and anything else that establishes what actually happened.

How to Dispute a CLUE Report Error: The Two-Front Process

The most effective way to challenge a wrong CLUE entry is usually to dispute it with LexisNexis and the insurer that supplied the claim information. That is how to dispute a claim on your report, and the same two steps apply if you need to dispute a CLUE auto report. Fixing only one side of that chain can leave the source record untouched. CFPB guidance likewise tells consumers to dispute inaccurate consumer-report information with both the reporting company and the company that furnished it.

For a LexisNexis CLUE report dispute, keep it specific:

1. Identify the exact claim or information you are challenging.
2. Explain what is wrong in clear language.
3. Include relevant details, such as the loss date, insurer, vehicle, or property.
4. Attach copies of documents supporting your position, and keep the originals.
5. Send the dispute to the insurer that supplied the information.
6. Contact LexisNexis at: LexisNexis Risk Solutions Consumer Center
P.O. Box 105108
Atlanta, GA 30348-5108

Consider using certified mail or another trackable method. Keep the original report, dispute letter, supporting documents, delivery record, and responses together.

In a CLUE accident report dispute, the most useful attachments are the claim letter, repair estimate, and police report, because they show what actually happened.

A long letter is not necessarily stronger. A specific explanation supported by relevant documents is usually more useful.

Your Rights Under the FCRA and the 30-Day Investigation Deadline

In a CLUE report insurance dispute, LexisNexis generally has 30 days to complete its reinvestigation. If you provide additional relevant information during that period, the deadline may be extended by up to 15 days. There is an important exception: if you request a reinvestigation after receiving your free annual consumer report under the FCRA, the reinvestigation may take up to 45 days.

During the investigation, the consumer reporting agency reviews the information you provide and contacts the company that supplied the disputed information. If the information is inaccurate, incomplete, or cannot be verified, it must be corrected or deleted as appropriate.

If the information is inaccurate, incomplete, or cannot be verified, the FCRA requires the consumer reporting agency to delete or modify it as appropriate. Written results are generally due within five business days after the reinvestigation is completed.

The FCRA separately requires consumer reporting agencies to follow reasonable procedures designed to assure the maximum possible accuracy of the consumer information they report.

Those duties are part of the larger body of [FCRA violations](#) that can arise when consumer reporting goes wrong.

What to Do if Your CLUE Dispute Is Denied or the Error Comes Back

If LexisNexis says the information was verified, but you still believe it is wrong, review the result carefully. Check whether it addressed the exact information you disputed and whether the report changed.

You may request information about the procedure used to investigate the dispute, including the identity of the furnisher contacted. If the dispute remains unresolved, you may be able to add a brief statement explaining your position to your file.

Keep copies of the original and updated reports, dispute letters, supporting documents, delivery records, insurer correspondence, and any premium, denial, or nonrenewal notices.

If information that was deleted after a reinvestigation is later reinserted, additional requirements may apply. The furnisher must certify that the information is complete and accurate, and the consumer reporting agency must then notify you of the reinsertion in writing within five business days, or by another means if you authorized it, and provide the information required by the FCRA.

You can also consider complaints to the CFPB or the appropriate state insurance regulator. And if the problem is actually an employment, tenant, criminal, or other non-insurance LexisNexis record, use the separate guide on [how to dispute a LexisNexis report](#).

When a CLUE Error Becomes an FCRA Claim Against LexisNexis or the Insurer

A wrong CLUE entry does not automatically mean you have an FCRA claim. The important questions are whether someone violated a legal duty, whether the dispute was handled properly, and whether the error caused legally recognized harm.

For LexisNexis, the issue may involve whether it used reasonable procedures to keep the report as accurate as possible or conducted a reasonable reinvestigation after receiving a dispute.

The insurer may also have separate duties as the company that supplied the information. A qualifying dispute sent directly to the insurer can trigger investigation duties under the FCRA and Regulation V. For a private FCRA damages claim based on the furnisher duties in 15 U.S.C. § 1681s-2(b), however, those duties are triggered after the insurer receives notice of the dispute from a consumer reporting agency such as LexisNexis. That is one reason disputing through LexisNexis can matter.

Possible harm could include a higher renewal premium, less favorable coverage, or a denial of insurance. Keep the report, insurance decision, competing quotes, dispute records, and correction history. These documents may help show what happened and whether the error caused a financial loss.

The FCRA provides different remedies depending on the violation:

- **Negligent violation:** A consumer may recover actual damages caused by the violation, plus costs and reasonable attorney's fees.
- **Willful violation:** A consumer may recover actual damages or statutory damages of \$100 to \$1,000, plus possible punitive damages, costs, and reasonable attorney's fees.

FCRA lawsuits also have a filing deadline. An action generally must be filed by the earlier of two years after the consumer discovers the violation or five years after the violation occurs.

Real CLUE Cases and Settlements

CLUE disputes have reached federal court over exactly the kinds of problems consumers encounter in the real world: an inquiry reported like a claim, and information that remained after a dispute.

Woodward v. GEICO Advantage Insurance Co.

Robert Woodward alleged that he called GEICO to ask about the deductible for a scratch on his bumper, then decided not to file a claim. According to the complaint, GEICO nevertheless reported the inquiry to LexisNexis as a claim involving an at-fault accident. Woodward later alleged that higher insurance quotes led him to discover the CLUE entry.

After he disputed it, LexisNexis forwarded the dispute to GEICO. The court's July 25, 2022 opinion recounts allegations that GEICO's own internal records reflected a decision not to file but that the company nevertheless verified the information. Woodward alleged increased renewal rates and other harm.

The U.S. District Court for the District of Maryland allowed his FCRA claim against GEICO to survive the motion-to-dismiss stage. That was not a final judgment that GEICO violated the law, and LexisNexis had already been dismissed from the action by stipulation.

Kohama v. GEICO

Kohama v. GEICO, filed in the U.S. District Court for the District of Maryland, involves allegations that GEICO failed to correct inaccurate claim information after consumers disputed information through LexisNexis. The case concerns CLUE report disputes that consumers submitted through LexisNexis. GEICO denies the allegations.

The parties reached a proposed \$1.65 million class settlement that received preliminary approval from the court. Preliminary approval is not final approval: the court will decide at a hearing scheduled for January 14, 2027, and the official settlement website lists the latest status.

Prior results do not guarantee a similar outcome.

CLUE Reports for Home Buyers and Sellers

For a home buyer, a CLUE report can show reported insurance claims connected to the property. The report may reveal previous water, fire, roof, or theft claims that are not obvious during a showing. A property's claims history may also be relevant when you try to obtain home insurance.

There is also a privacy limitation. A prospective buyer generally cannot order the current owner's CLUE report home file directly from LexisNexis. State insurance regulators advise buyers to ask the current owner to obtain the property's report. Florida and Texas both give consumers that guidance.

For sellers, the report on real estate history can be useful for a different reason. It lets a buyer see what insured losses have been reported and may help explain work that was done after a claim.

A clean report does not prove that a house has never had damage. Some problems are repaired without an insurance claim and never enter CLUE at all. Likewise, a prior claim does not prove the property still has a defect. It tells you where to ask better questions.

How Consumer Attorneys Helps With CLUE Errors at No Out-of-Pocket Cost

When a CLUE error has affected your insurance, Consumer Attorneys offers a [free case review](#) where we look into the information connected with the entry, the documents supporting your dispute, the responses from LexisNexis and the insurer, and any financial effect of the error.

Consumer Attorneys handles [insurance background check errors](#) and represents consumers nationwide. The firm offers a free consultation, and if it takes your case, there are no out-of-pocket fees to you. Consumer Attorneys maintains offices in New York, Phoenix, and Atlanta.

If the same inaccurate claim appears in reports used by different insurers, bring the report, dispute results, insurance decision, and supporting records to the consultation. Those documents may help show what the error was and how it affected you.

FAQ

Does a CLUE report affect my credit score?

No. CLUE is an insurance claims consumer report, not one of the traditional credit reports used to calculate a consumer credit score. Checking your own file also does not hurt your credit score.

It can still affect your finances in a different way because insurers may use CLUE information when pricing or underwriting insurance.

Do insurance quotes or inquiries show up on a CLUE report?

An insurer may request your file when you apply for coverage or ask for a quote, but the quote request itself is not an insurance claim. Likewise, simply asking your insurer about coverage or your deductible should not be reported as though you filed a claim.

If a conversation with an insurer later appears in the claims section as an accident or loss you never filed, review it closely. That is very different from an insurer merely accessing the report during the quoting process.

Is a CLUE report the same as a driving record or MVR?

No. CLUE Auto and an MVR are different reports. See the section regarding [Auto Claims: Accidents, Vehicle and Driving Records](#) above for the distinction.

Can my insurer cancel or not renew my policy because of a CLUE report?

Yes, CLUE information can influence an insurer's decision to cancel or not renew a policy. However, insurers must follow state laws governing when and how they can take these actions, including any applicable notice requirements. A CLUE report alone does not automatically justify cancellation or nonrenewal.

2. At a Glance — keep the links, but please make each bullet a precise fact: - A CLUE report is a LexisNexis file of up to seven years of your auto and home insurance claims. → What a CLUE report is... - You can get one free CLUE report every 12 months online, by mail, or by phone. → How to get your free CLUE report... (also fix the typo "NexisLexis") - Check each entry for the right person, loss, vehicle or property, and amount. → How to review your CLUE report... - Dispute errors with both LexisNexis and the insurer that reported the claim. → How to dispute a CLUE report error... - LexisNexis generally has 30 days to investigate a dispute. → Your rights under the FCRA...

3. Start sections with the answer, not a question - Remove "So, what is a CLUE report in practical terms?" — keep the explanation as a statement. - Replace "So, how long can an accident stay on a CLUE report?" with a statement, e.g. "Accidents stay on a CLUE report for up to seven years only if an insurer reported them as a claim." - Delete the paragraph "If you are asking how long does it takes to get a CLUE report..." — it repeats the paragraph above. Instead, add the phrase naturally to that paragraph, e.g. "How long it takes to get a CLUE report depends mostly on identity verification: LexisNexis asks you to allow about two weeks."

4. "Your Rights Under the FCRA...": the sentence "If the information is inaccurate, incomplete, or cannot be verified..." appears twice in a row. Keep one.

5. Typos: "lexisNexis" → "LexisNexis"; "A CLUE report happens when an insurer reports wrong claim information" → "A CLUE report error happens when..."; "keep it specific::" → one colon; "A standard CLUE Auto reports, by contrast, focus" → "A standard CLUE Auto report, by contrast, focuses"; remove the space before the period in "personal-property insurance ."; add a period after "without needing more information".

6. Keywords "CLUE report" appears 43 times — please replace about 10 of them with "the report" or "your file" so it reads naturally. Please add these phrases naturally (grammatical form is fine): - how long accidents stay on a CLUE report / how long claims stay on a CLUE report (How far back... section) - how to get a CLUE report; request a LexisNexis CLUE report (How to get your free CLUE report...) - CLUE report in California / Florida / Texas / Georgia / Arizona (one sentence above the state table) - whether a CLUE report includes denied claims (How to review...) - dispute a CLUE report; dispute a CLUE Auto report; how to dispute a claim on your CLUE report; CLUE accident report dispute; LexisNexis CLUE report dispute — 2 times in total (How to dispute... section) - CLUE report insurance dispute (Your rights under the FCRA...) - CLUE report in real estate; what a CLUE report is in real estate (CLUE Reports for Home Buyers and Sellers)

7. Add one more internal link from the brief: Anchor: Milliman IntelliScript report errors URL: <https://consumerattorneys.com/article/what-to-do-when-a-milliman-intelliscript-report-leads-to-being-denied-for-life-insurance> Section: Why CLUE Report Errors Happen (one sentence noting that other insurance reports can also contain errors) 8. Please double-check before publishing: - Kohama v. GEICO: settlement status and hearing date. Avoid "As of October 7, 2026" — write it so it doesn't go out of date (e.g., "a proposed \$1.65 million class settlement received preliminary

approval"). - Woodward v. GEICO: details as described in the court opinion. - The Arizona rule on premium increases for accidents the insured did not cause. - Descriptions of Telematics OnDemand and CLUE Auto Damage 360.