

ChoicePoint™



C.L.U.E.® Personal Auto

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 Automobile industry.

Each month, participating insurers submit claims 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, and Social Security Number. The C.L.U.E. system searches its database for information that matches the requested search criteria. Upon finding claims previously reported on the insurance applicant, a C.L.U.E. report is generated and forwarded to the insurer.

C.L.U.E. reports include all claims reported to us within five years of the date of the request. Moreover, optional report enhancements may be ordered such as:

- **ADD** (additional drivers in a household),
 - **SAFESCAN** (potential fraudulent information warnings),
 - **VIN-D-CODE** (vehicle descriptions based on vehicle identification number),
 - **VIN-D-CODE / VSR Symbols** (ISO Vehicle Series Rating Symbol added to the VIN-D-Code option),
 - **ISO/GUS Automobile** (risk address territory rating),
 - **ISO/GUS Crime** (risk address crime indices),
 - **Inquiry History** (six month history of insurance applications), and
 - **Current Carrier** (past or present lapses in insurance coverage).
- See the *Current Carrier How to Read the Report* booklet for more detailed product information.

Our goal in developing this reference tool was to help you understand everything about 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 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

The Report Header section of the C.L.U.E. report includes information that identifies your specific report.

11/02/97	ChoicePoint	3 Page: 000
C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE		4 Inq Page: 1
1 Quoteback: ZA225482S3	11/02/97 13:49	
Account: 000269-GEN	Date of Order: 11/01/02	
GENERAL MUTUAL INSURANCE	Date of Receipt: 11/02/02	
2 Requestor: G WHEELER	5 C.L.U.E. Ref. #: 97306011000010	

- (1) **Quoteback:** This is the requesting insurance company's identification code for this report. (It may consist of the applicant's initials, policy number, etc.) A date and time may appear beside the quoteback. This is the date and time the insurance company received the completed report.
- (2) **Requestor:** Name or initials of the person who requested the report. This field may sometimes be blank.
- (3) **Page Number:** Reports are generally ordered in groups. This is the sequence of this page within the group.
- (4) **Inquiry Page Number:** This is the number of this page of this C.L.U.E. report.
Date of Order: This is the date the requestor sent the order to ChoicePoint.
Date of Receipt: This is the date the order was processed by ChoicePoint, not necessarily the date the customer received the report.
- (5) **C.L.U.E. Reference Number:** This is the C.L.U.E. identification number. This number must appear on all post-notification letters to consumers. If you have questions about this report, give this reference number to the ChoicePoint Support Representative when you call.

Recap Section

The Recap section summarizes the information that appears in the rest of the report.

RECAP:	6 Subject 1 - 1 Claim(s) Reported
	7 Vehicle 2 - 1 Claim(s) Reported
	8 Subject PRC - 1 Claim(s) Reported
	9 ADD - Possible Additional Driver(s) Reported

- (6) **Subject 1:** This is an individual on whom this C.L.U.E. report was ordered. If there were two individuals associated with this report, the second individual would be shown as "Subject 2", because it is the second item in the report. This item reports that C.L.U.E. found one claim in the system associated with this individual.
- (7) **Vehicle 2:** This is a vehicle on which this C.L.U.E. report was ordered. If there were two vehicles and two subjects associated with this report, the second vehicle would be listed as "Vehicle 4", because it would be the fourth item in the report. This item reports that C.L.U.E. found one claim in the system associated with this vehicle.
- (8) **Subject PRC:** (may also be Subject 999) This is an individual listed in the C.L.U.E. system whose address matches any Subject's search address. This item reports that one claim was found associated with "Subject PRC". The information relating to this address match is included in the Possible Related Claims (PRC) section.
- (9) **ADD:** This item indicates that the insurance company ordered the Additional Driver Discovery (ADD) enhancement. "Possible Additional Driver(s) Reported" indicates that the ADD search results are included in the Possible Additional Drivers section of this report.

Recap Messages: Messages that may also appear in the Recap 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.

NOT ON FILE = No claims found on Subject or VIN.

SEARCH NOT REQUESTED = A search was not requested for ADD on the Subject or Vehicle; however, the data was used as corroboration.

NO ADDITIONAL DRIVER(S) REPORTED = The ADD search did not find any additional drivers

PROCESSING DELAYED = The ADD database (for a particular state) was temporarily unavailable for processing.

STATE NOT AVAILABLE = The ADD request was for a state not yet available on the ChoicePoint database.

General Messages Section

The Messages section contains messages that summarize the information included in (or precluded from) the C.L.U.E. report.

----- MESSAGES -----

10 SAFESCAN: SEE WARNING MESSAGE(S) BELOW. SAFESCAN IS A REGISTERED TRADEMARK OF EQUIFAX INC., ATLANTA, GA

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

- (10) **SAFESCAN Message:** This message indicates that the SAFESCAN enhancement was ordered by the insurance company and the results are included in the Additional Information section of the report.

NOTE: A decision concerning the handling and disposition of a claim cannot be made based solely on a SAFESCAN warning. Thorough verification of provided information is required prior to final disposition. Address or Social Security Number input may have been incorrect. The insurance company determines the number of days.

The other SAFESCAN message that may be included in this section is: **SAFESCAN COMPLETE - NO WARNINGS** The SAFESCAN search was processed and there are no warnings to report.

- (11) **ISO/GUS Message:** This message indicates that the ISO/GUS enhancement was ordered by the insurance company and the results are included in the Additional Information section of the report.

NOTE: An additional message may appear on your report:

SECONDARY REPORT = Indicates this report was previously ordered and received by an agent. The insurance company determines the number of 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 -----
Subject # 1
Name: GRAMMES BETTY C
Address 759 N. HOLLAND DRIVE
MARLBORO NJ 07301-0000
Policy: Type: PA No: A220003459
Company: MUTUAL GENERAL OF NJ
D/L#: C26259112536 State: FL
----- PRIOR -----
12Address: 186 WESTMINISTER DR
ENGLEWOOD NJ 07132-0000
D.O.B.: 08/21/41 Sex: F SSN: 312-96-7685
D/L#: G34819364728 State: NJ
----- VEHICLES -----
2. JT2ST88POL2345678 95 TOYOTA
```

- (12) **Prior Data:** This section includes prior address, Personal Automobile (PA) policy number, insurance company, and driver's license number/state for the subject directly above.

Vehicles: This is the vehicle(s) the insurance company requested.

NOTE: If vehicle information is included in the search criteria, but a vehicle search is not requested, "N/R" will appear to the far right of the vehicle description.

Reported Claim History

The Reported Claim History section includes claims information found in the C.L.U.E. system that sufficiently matches the search criteria. (The claims information that does not exactly match the search criteria is underlined. Fields may be blank if they were not contributed by the insurance company.)

----- REPORTED CLAIM HISTORY -----									
Reported loss history with identification information that is underlined may not apply to this risk and should be verified prior to use. This report is not a recommendation. Subscriber should independently determine what action, if any, to take.									
Subj/Veh	CLUE File #	Claim Number	Claim	Amount					
Date/Age	Driver	Policy Type & Company	Policy Number	Claim Type	Amount Paid				
<u>13</u> 1	<u>14</u>	9514200560029931	<u>15</u> 832948301	CO/C	<u>23/24</u>	<u>25</u>			
		<u>16</u> PA MUTUAL GENERAL OF NJ	<u>17</u> A220003459	BI/O		1,102			
<u>18</u> 10/27/00	<u>19</u>	COOK, BETTY Q (P/H)		PD/C		2,108			
2yr-01mo	<u>20</u> *	COOK, BETTY Q (V/O)	<u>21</u>						
<u>22</u> (AF)		1186 WESTMINSTER CIR							
		PASSAIC NJ 07132-0000							
		DOB: 08/21/41 Sex: F SSN: 312-96-7685							
		Driv. Lic.: G34819364728 State: NJ							
<u>27</u>		Vehicle: 89 FORD THUNDERBIRD							
		VIN: 2T4562VSD5582	Disp: REPAIRED	<u>28</u>					

- (13) **Subject or Vehicle Number:** This number corresponds with the subject or vehicle listed in the Recap section.
- (14) **C.L.U.E. Claim Number:** This is the C.L.U.E. claim identification number.
- (15) **Insurance Company Claim Number:** This is the contributing insurance company's claim identification number.
- (16) **Policy Type & Insurance Company:** This item includes the type of insurance policy (PA = Personal Auto) and the name of the insurance company that contributed the claim.
- (17) **Policy Number:** This is the insurance policy number that covered this claim.
- (18) **Date/Age Column:** This item indicates the date the claim occurred and the age of the claim.

- (19) **Policy Holder (P/H):** This indicates that the previously listed individual was the insurance policy holder.
- (20) **(*):** This asterisk indicates that the personal information (DOB or license #) applies to the subsequently listed subject.
- (21) **Vehicle Operator (V/O):** This indicates that the previously listed individual was operating the vehicle at the time the incident occurred.
- (22) **Fault Indicator:** This code is provided by the insurance company and indicates whether the vehicle operator was responsible for the incident. Codes that may appear in this field are:
 (AF) = At Fault () = Unknown or Unreported
 (NF) = No Fault (PF) = Partial Fault
 (UN) = Undetermined
- (23) **Claim Type Code:** The code in this column represents the type of loss incurred as a result of the incident. Codes that may appear in this field are:
 BI = Bodily Injury PD = Physical/Property Damage
 CD = Collision Deductible PI = Personal Injury Protection
 CO = Collision RR = Rental Reimbursement
 CP = Comprehensive TL = Towing & Labor
 ME = Medical Expense UM = Uninsured Motorist
 MP = Medical Payment UN = Underinsured Motorist
 OT = Other
- (24) **Claim Disposition:** The code in this column represents the status of the case. Codes that may appear in the field are:
 O = Open C = Closed S = Subrogation
NOTE: Subrogation claim disposition status remains throughout the life of the claim.
- (25) **Amount Paid:** This column lists the amount paid on each claim listed.
- (26) **First Payment Date:** This is the date of the first payment on the claim.
- (27) **Vehicle & Vehicle Identification Number (VIN):** This item includes the type of vehicle and VIN for the claim listed.
- (28) **Vehicle Disposition:** This item lists the status of the vehicle for the claim listed. Descriptions that may appear in this field are:
 Repaired Totaled No Compensation
 Stolen Damaged Other

Vehicle Search Results Section

The Vehicle Search Results section consists of claims information found in the C.L.U.E. system that sufficiently matches the vehicle search criteria. (The claims information that does not match the search criteria is underlined.)

----- VEHICLE SEARCH RESULTS (Claims Not Reported Above)-----					
Vehicle claims reported in this section may have occurred prior to the applicant/policyholder owning the vehicle. For these claims, ownership of the vehicle at the time of the loss should be verified.					
2	9520200040567082	207180898880330	PD/C	2,685	
	PA MUTUAL GENERAL	<u>J302115B313001</u>	CO/C	865	
03/30/00	<u>13 MCGREGOR AVE</u>		FP: 00/00/00		
2yr-08mo	<u>MT ARLINGTON NJ 07856-1006</u>				
()	VEHICLE: <u>01 TOYOTA</u>	CELICA			
	VIN: JT2ST88POL2345678	Disp: REPAIRED			

NOTE: The claim information listed in this section may not be related to the subject for which the search was made. The claim may have occurred before the subject acquired the vehicle. ChoicePoint encourages insurance companies to verify ownership of the vehicle at the time of loss before taking action.

Possible Related Claims Section

The Possible Related Claims (PRC) section includes claims information found on individuals whose address matches the subject's address. ChoicePoint encourages the insurance company to resolutely determine if these claims relate to the subject on whom the search was requested. (The claims information that does not match the search criteria is underlined.)

A PRC means there is a match found on the address and at least one other identical data element; such as driver's license, Social Security Number, policy number, or last name.

----- POSSIBLE RELATED CLAIMS (Based on Address) -----					
PRC	9215201060022901	C34216234	CO/O	855	
	PA <u>PARAMUS RISK & CAS</u>	<u>CR200F343392</u>	TL/C	25	
05/19/99	GRAMMES <u>I P</u>	(P/H)			
3yr-07mo	* <u>COOK WILLIAM C III</u>	(V/O)			
AF <u>29</u>	>654 N PALISADES DRIVE				
	+MARLBORO, NJ 07631-0000				
	DOB: <u>07/11/63</u>	Sex: <u>M</u>	SSN <u>337-74-9022</u>		
	Driv. Lic.: <u>C3489223301</u>	State: <u>NJ</u>			
	Vehicle: <u>91 BMW 325E</u>				
	VIN: <u>FT334R556W029311</u>	Disp.: REPAIRED			

(29) (>) : This symbol indicates that the subsequently listed address is part of the claims record, but not necessarily the address of the vehicle operator in this incident. The address is shown on the claim number, but is not necessarily the vehicle operator's address.

(+) : This symbol appears in the city name line of the address to distinguish those claims that resulted from an address that ChoicePoint developed rather than the address originally provided. The address is shown on the claim number, but is not necessarily the vehicle operator's address.

Possible Additional Drivers Section

The Possible Additional Drivers section lists information about individuals that may be additional drivers in the subject's household. ChoicePoint encourages the insurance company to verify this information prior to making business decisions.

-----POSSIBLE ADDITIONAL DRIVERS-----						
Additional driver may not reside in this household or be associated with insured. This information should be independently verified prior to use. This report is not a recommendation.						
Name	DOB	Driv. License #	SSN	Type	Restrict	
Sex	Exp Date	Iss Date				
<u>30</u> GRAMMES THEODORE P	08/13/32	7485240	163-27-5984	A <u>31</u>	G <u>32</u>	
M	08/01/99	08/01/04				
COOK WILLIAM C III	07/11/58	13376184	337-74-9022	A	B	
M	07/01/99	00/00/00				
COOK KERRY A	1/1/80	26945631	443-27-1069	A	A	
F	01/01/02	00/00/00				

- (30) **Name, DOB, Sex:** These items include information about the possible additional driver listed. The driver's license number, expiration date, issue date and social security number are listed as shown if the state in which the subject resides permits disclosure.
- (31) **License Type Code:** This code represents the type of driver's license the possible additional driver was issued. These codes and definitions vary according to state.
- (32) **License Restrictions Code:** This code represents the type of driving restrictions placed on the possible additional driver. These codes and definitions vary according to state.

Additional Information Section

The Additional Information section lists the results of report enhancements that may be ordered by the insurance company. This guide only details the following enhancements:

- SAFESCAN,
- VIN-D-CODE **OR** VIN-D-CODE / VSR Symbol,
- ISO/GUS Automobile, and
- ISO/GUS Crime.

For information on any other specific product enhancements available for C.L.U.E. Auto, please see the *How to Read the Report* for that particular enhancement.

ChoicePoint provides VIN-D-CODE and SAFESCAN information to insurers. ChoicePoint also makes available VINMASTERsm and Geographic Underwriting System (GUS) services from Insurance Services Office, Inc. (ISO) as part of the search results. On behalf of the requesting insurance company, ChoicePoint orders VSR Symbol, GUS Automobile, and GUS Crime information. ISO's VSR Symbols may be ordered with C.L.U.E. Subject, Household, and VIN searches as long as the subject's address and VIN number are included on the Search Request.

ISO does not distribute VINMASTER VSR Symbol information for use in CA, HI, MA, PR, or TX. Insurer must comply with applicable filing requirements of the jurisdiction in which ISO symbols will be used. Additional state compliance statements include:

CA = ISO does not furnish symbol information for writing risks in CA.

HI, MA, TX = ISO does not file personal auto symbols in these states. While they have VSR programs, insurance company representatives should consult company manuals to confirm the symbol and its effective date.

PR = Puerto Rico does not use symbols to rate private passenger vehicles.

NOTE: C.L.U.E. Auto reports not available in Puerto Rico.

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Additional Information Section (Continued)

```

33===SAFESCAN===

34Subject 1: SAFESCAN WARNING: INQUIRY ADDRESS HAS BEEN REPORTED MISUSED.
    
```

(33) **SAFESCAN Report Header:** This header indicates the beginning of the SAFESCAN information.

(34) **SAFESCAN Warning Message:** This statement lists the 15 warnings that resulted from the SAFESCAN search. SAFESCAN warning messages are:

- INQUIRY ADDRESS IS US POST OFFICE STREET ADDRESS
- INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SSN
- INQUIRY ADDRESS IS A STATE/FEDERAL PRISON OR DETENTION FACILITY
- INQUIRY ADDRESS IS A MAIL RECEIVING SERVICE
- INQUIRY ADDRESS IS A CHECK CASHING FACILITY
- INQUIRY ADDRESS IS A STORAGE FACILITY
- INQUIRY ADDRESS IS A TELEPHONE ANSWERING SERVICE
- INQUIRY ADDRESS IS A CAMPGROUND
- INQUIRY ADDRESS IS A HOTEL/MOTEL
- INQUIRY ADDRESS HAS BEEN REPORTED MISUSED
- INQUIRY ADDRESS REPORTED IS UNVERIFIABLE
- SSN IS ISSUED TO A PERSON WHO HAS BEEN REPORTED DECEASED
- SSN HAS NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION
- SSN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION DURING THE PAST 5 YRS.
- SSN HAS BEEN REPORTED MISUSED

See Appendix A for the meanings and possible causes for each SAFESCAN message.

```

35 === VIN-D-CODESM/VSR=====
    
```

=== Please verify all VIN errors with your agent or insured. ===

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```

36 Vehicle 2: #1993 TOYOTA CELICA GT (FWD)          3DR HATCHBACK 4
37 Base Price: $28,618      38 Cylinders: 4 39 CID: 132
40 Carb: FUEL INJECTION 41 Fuel: GAS 42 Type: PASSENGER
43 Country Of Origin: JAPAN
44 Restraints: AIRBAG: YES Side: DRIVER Belts: ACTIVE
45 ABS: NOT AVAIL 46 Security: NONE
47 ISO VSR Symbol: 18 48 ISO Non-VSR Symbol: 15
49 ISO Performance: INTERMED 50 ISO Non-VSR Performance: INTERMED
    
```

(35) **VIN-D-CODE/VSR Report Header:** This header indicates the beginning of the VIN-D-CODE/VSR Symbol information. VIN-D-CODE is available for 1981 or newer models of passenger, truck, and motorcycle vehicles. The search criterion for this information is the VIN. VINMASTER VSR and Non-VSR Symbol information is available with VIN-D-CODE for 1981 or newer models of passenger vehicles only. The VSR Symbol option reports Insurance Services Office (ISO) Vehicle Series Rating symbols and performance indicators. Items 39-49 are developed through the VIN-D-CODE feature.

(36) **Vehicle Description:** These items list information about the vehicle. This information may include the:

- year
- make
- model
- type of roof
- sub-series
- model name (applies to trucks only)
- ton rating (applies to trucks only)
- # of wheels (applies to trucks only)
- # of drive wheels (applies to trucks only)
- gross weight (applies to trucks only)
- type of engine displacement (applies to motorcycles only)
- type of engine cycles (applies to motorcycles only)
- series (applies to trucks only)

(37) **Base Price:** This is the original suggested list price of the series or model. Incremental costs for optional equipment are not included.

Additional Information Section (Continued)

- (38) **Number Of Cylinders:** This is the number of cylinders the vehicle maintains.
- (39) **Cubic Inch Displacement (CID):** This figure is the CID of the vehicle's engine pistons.
- (40) **Carburetor:** This item describes the carburetor of the vehicle. Other descriptions include Turbo, 2 Barrels, etc.
- (41) **Fuel:** This item lists the type of fuel by which the vehicle operates. Other fuels include Diesel, Electric, and Propane.
- (42) **Vehicle Type:** This field lists the type of vehicle. Other types include truck and motorcycle.
- (43) **Country of Origin:** This item lists the country in which the vehicle was manufactured.
- (44) **Restraints:** These fields describe the type of restraints with which the vehicle was manufactured. The description explains that the air bag is located on the driver's side or that the seat belts are active.
- (45) **Anti-lock Brake System (ABS):** This field lists the availability of factory installed anti-lock brakes on the vehicle.
- (46) **Security:** This field lists the availability of security on the vehicle. If security is included on the vehicle, this field lists the security type.

Items 50-53 are developed through the ISO VINMASTER VSR Symbol feature. When VSR Symbols are provided with C.L.U.E. Auto Reports, the *Date of Inquiry*, rather than the *Policy Effective Date* is used as a key to report VINMASTER information. Where the Policy Effective Date is not the same as the Date of Inquiry, the symbol returned might not be the symbol in effect at the time the policy is written.

- (47) **ISO VSR Symbol:** This figure reflects the Comprehensive and Collision loss experience of the vehicle.
- (48) **ISO Non-VSR Symbol:** This figure reflects the original cost of the vehicle when new.

(49) **ISO VSR Performance:** This item specifies the ISO performance class into which the vehicle is categorized (for those State/Model/Year combinations where Vehicle Performance is a rating factor). Performance classes include standard, sports, sports premium, intermediate, high, etc. ISO Performance is based on weight to horsepower ratio.

(50) **ISO Non-VSR Performance:** Certain states have not approved the VSR program for all model years. This item specifies the vehicle performance class for such states.

NOTE: Other VSR information that may be in this section includes:

ISO Int Symbol/Int Vehicle Perf Classification = The ISO Interim Symbol and Interim Vehicle Performance Classification for model year vehicles (where the information necessary to assign the ISO Symbol may not yet be available) is assigned as follows:

- The VINMASTER VSR symbol/performance for the prior model year version of the same vehicle is used for the new vehicle. (Please verify that your company has filed the Interim Symbol Rule by consulting your company manual.)
- Where there is no prior model year of the same vehicle, there is no ISO Interim Symbol. Rather a Base Price symbol is shown and this symbol may not necessarily reflect the actual price paid for the specific vehicle being insured.

NOTE:: Messages that may be included in the VIN-D-CODE/VSR Symbol section are:

(#) = This symbol, located before the vehicle year, indicates that the year, make, or model included in the search criteria is different from the VIN report.

INVALID VIN LENGTH = The VIN reported in the search criteria consisted of fewer than 17 digits.

VIN INVALID = The VIN reported was 17 digits; however, portions of the VIN are invalid.

VIN YEAR UNAVAILABLE FOR SEARCH = The model year of the vehicle was prior to 1981.

SYMBOL INFORMATION NOT PROVIDED BY VINMASTER FOR THIS VEHICLE = The VIN represents an incomplete/customized vehicle, or the vehicle is a motorcycle or commercial truck, or the model is too new for symbols to be assigned.

VSR SYMBOL INFORMATION NOT PROVIDED. SEARCH REQUIRES ADDRESS STATE CODE = VINMASTER information could not be ordered without name of state in search request.

Additional Information Section (Continued)

```

----- ADDITIONAL INFORMATION -----
51ISO'S GEOGRAPHIC UNDERWRITING SYSTEM (GUS)
52GUS ORDER VERIFICATION          GUS ORDER #: 999999999999
Risk Address:                      55 <Confidence>
759 N HOLLAND DRIVE MARLBORO NJ 07301-0000          HIGH
54
53This address was located as entered to within 0.3 miles of the actual location:
759 N HOLLAND DR MARLBORO NJ 07301-0000
56Services Ordered:                57 Confidence Level:
AUTO ABBREVIATED                   HIGH
CRIME DETAILED                     HIGH
58<Potential message>
    
```

- (51) **ISO/GUS Report Header:** This header indicates the beginning of ISO/GUS information.
- (52) **GUS Order Verification Header:** This header indicates the beginning of the order verification section of the ISO/GUS report. It also shows the address provided with the search request.
- (53) **Modification Statement:** This statement lists how GUS modified the risk address for better location determination.
- (54) **Resolution Factor:** This figure indicates how precisely the GUS service locates the risk address. The lower the resolution factor, the more precise the location determination.
- (55) **Address Confidence:** 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 risk 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.
- (56) **Services Ordered:** This column lists the types of information ChoicePoint ordered on behalf of the insurance company.

- (57) **Potential Message:** GUS will list any additional information relating to the reports ordered in this section.
- (58) **Service Confidence:** 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 level for which it will accept reports. Descriptions of service confidence levels are:

High = In quality testing, 96% or 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 the risk addresses with the same resolution have accurately been placed in the correct territory/zone.

```

59GUS AUTOMOBILE - ABBREVIATED REPORT
                                <Confidence> <Revision Date>
60ISO Auto Territory: 17         61 HIGH          62 12/01/86
<Potential message>
    
```

- (59) **GUS Automobile Report Header:** This header indicates the beginning of the automobile section and the type of auto report ordered.
- (60) **ISO Auto Territory:** With the exception of CA, NJ, MA, and NC, the standard two-digit code represents the territory in which the vehicle owner resides. For those exception states, GUS will provide the auto territory code as required by those states' Department of Insurance. Results reported in this section may vary by state. The insurance company determines the significance of this code when they set up their GUS account profile.
- (61) **Service Confidence:** This item describes the confidence level GUS has assigned.
- (62) **Revision Date:** This is the date which ISO has revised the auto territory information.

Additional Information Section (Continued)

63 GUS CRIME - DETAILED REPORT

		64	<Confidence>	65	<Revision Date>
66	CAP Hazard Index <1 Low - 10 High>:	8	HIGH		01/12/00
67	CAP Hazard Crime Risk Information <1 Low - 10 High>:				
Arson:	8	Aggravated Assault:	7		
Robbery:	3	Aggregate Crimes Against Person:	6	68	
Burglary:	4	Aggregate Crimes Against Property:	7		
Auto Theft:	7				

69 The CAP Hazard indices are based on police reports and neighborhood characteristics.
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Inquiry History Section

The Inquiry History section lists information about each insurance company that has requested a C.L.U.E. report on the subjects or vehicles in this report within the last six months or longer, according to the state FCRA requirements. In addition, it lists the date the report was produced and the reference number of the request.

		----- INQUIRY HISTORY -----
Subject 1:	07/13/02	ORANGE STATE MUTUAL (3788245787/33W54RT)

- (63) **GUS Crime Report Header:** This header indicates the beginning of the crime section and the type of crime report ordered.
- (64) **Service Confidence:** This item describes the confidence level GUS has assigned.
- (65) **Revision Date:** This is the date for ISO's latest update from CAP Index, Inc. The data is updated annually.
- (66) **CAP Hazard 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.)
- (67) **CAP Hazard Crime Risk Information:** Separate indices are provided for crime types categorized by the FBI's Uniform Crime Reports (UCR).
- (68) **Aggregate Crimes Against Person & Property:** These figures represent the crime risk against individuals and property by weighting the individual CAP Hazard indices provided.
- (69) **Copyright & Service Mark Statements:** These are CAP Index, Inc. and ISO, Inc. copyright and service mark statements

11/02/02 ChoicePoint Page: 000
 C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE Inq Page: 1
 Quoteback: ZA225482S3 11/02/02 13:49
 Account: 000269-Gen Date of Order: 11/01/02
 GENERAL MUTUAL INSURANCE Date of Receipt: 11/02/02
 Requestor: G WHEELER C.L.U.E. Ref. #: 97306011000010

RECAP: Subject 1 - 1 Claim(s) Reported
 Vehicle 2 - 1 Claim(s) Reported
 Subject PRC - 1 Claim(s) Reported
 ADD - Possible Additional Driver(s) Reported

----- MESSAGES -----
 SAFESCAN: SEE WARNING MESSAGE(S) BELOW. SAFESCAN IS A REGISTERED TRADEMARK OF EQUIFAX INC., ATLANTA, GA.

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

----- SEARCH REQUEST -----

Subject # 1
 Name: GRAMMES BETTY C
 Address: 759 N HOLLAND DR
 MARLBORO NJ 07631-0112
 D.O.B.: 08/21/41 Sex: F SSN: 312-96-7685
 D/L#: G34819364728 State: NJ

----- PRIOR -----
 Address: 1186 WESTMINSTER CIR
 PASSAIC NJ 07132-0000
 Policy: Type: PA No: A220003459
 Company: MUTUAL GENERAL OF NJ
 D/L#: C26259112536 State: FL

----- VEHICLES -----

2. JT2ST88POL2345678 95 TOYOTA

----- REPORTED CLAIM HISTORY -----

Reported loss history with identification information that is underlined may not apply to this risk and should be verified prior to use. This report is not a recommendation. Subscriber should independently determine what action, if any, to take.

Subj/Veh	--CLUE File #--	---Claim Number---	Claim	Amount	Paid
-Policy Type & Company--	--Policy Number----			Type	
Date/Age	----- Driver -----				
1	9514200560029931	832948301	CO/C	1,102	
	PA MUTUAL GENERAL OF NJ	A220003459	BI/O	2,108	
10/27/00	<u>COOK, BETTY Q</u> (P/H)			PD/C	885
2yr-01mo	* <u>COOK, BETTY Q</u> (V/O)	FP: 11/25/00			
(AF)	1186 WESTMINSTER CIR PASSAIC NJ 07132-0000 DOB: 08/21/41 Sex: F SSN: 312-96-7685 Driv. Lic.: G34819364728 State: NJ Vehicle: 89 FORD THUNDERBIRD VIN: 2T4562VSD5582 Disp: REPAIRED				

11/02/02 ChoicePoint Page: 000
 C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE Inq Page: 2
 Quoteback: ZA225482S3 11/02/02 13:49
 Account: 000269-GEN Date of Order: 11/01/02
 GENERAL MUTUAL INSURANCE Date of Receipt: 11/02/02
 Requestor: G WHEELER C.L.U.E. Ref. #: 97306011000010

----- VEHICLE SEARCH RESULTS (Claims Not Reported Above)-----

Vehicle claims reported in this section may have occurred prior to the applicant/policyholder owning the vehicle. For these claims, ownership of the vehicle at the time of the loss should be verified.

Subj/Veh	--CLUE File #--	---Claim Number---	Claim	Amount	Paid
-Policy Type & Company--	--Policy Number----			Type	
Date/Age	----- Driver -----				
2	9720200040567082	207180898880330	PD/C	2,685	
	PA MUTUAL GENERAL	J302115B313001	CO/C	865	
03/30/00	<u>13 MCGREGOR AVE</u>	FP: 00/00/00			
2Yr-08Mo	<u>MT ARLINGTON NJ 07856-1006</u>				
()	VEHICLE: 96 TOYOTA CELICA VIN: JT2ST88POL2345678 Disp: REPAIRED				
	----- POSSIBLE RELATED CLAIMS (Based on Address) -----				
PRC	9415201060022901	C34216234	CO/O	855	
	PA <u>PARAMUS RISK & CAS</u>	CR200F343392	TL/C	25	
05/19/99	GRAMMES T P (P/H)				
3yr-07Mo	* <u>COOK WILLIAM C III</u> (V/O)				
(AF)	>654 PALISADES DR +ENGLEWOOD, NJ 07631-0112 DOB: <u>07/11/63</u> Sex: <u>M</u> SSN <u>337-74-9022</u> Driv. Lic.: <u>C3489223301</u> State: <u>NJ</u> Vehicle: <u>91 BMW 325E</u> VIN: <u>FT12334R556W029311</u> Disp.: REPAIRED				

----- POSSIBLE ADDITIONAL DRIVERS -----

Additional driver may not reside in this household or be associated with insured. This information should be independently verified prior to use. This report is not a recommendation.

Name	DOB	Driv. License #	SSN	Type
Sex	Exp Date	Iss Date		Restrict
GRAMMES THEODORE P	08/13/32	7485240	163-27-5984	A
M	08/01/99	08/01/94		G
COOK WILLIAM C III	07/11/63	13376184	337-74-9022	A
M	07/01/97	00/00/00		B
COOK KERRY A	1/1/80	26945631	443-27-1069	A
F	01/01/00	00/00/00		A

11/02/97 ChoicePoint Page: 000
 C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE Inq Page: 3
 Quoteback: ZA225482S3 11/02/0213:49
 Account: 000269-GEN Date of Order: 11/01/02
 GENERAL MUTUAL INSURANCE Date of Receipt: 11/02/02
 Requestor: G WHEELER C.L.U.E. Ref. #: 97306011000010

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

===SAFESCAN===

Subject 1: SAFESCAN WARNING: INQUIRY ADDRESS HAS BEEN REPORTED MISUSED.

=== VIN-D-CODESM/VSR=====

=== Please verify all VIN errors with your agent or insured.===
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Vehicle 2: #1998 TOYOTA CELICA GT (FWD) 3DR HATCHBACK 4
 Base Price: \$28,618 Cylinders: 4 CID: 132
 Carb: FUEL INJECTION Fuel: GAS Type: PASSENGER
 Country Of Origin: JAPAN
 Restraints: Air Bag: YES Side: DRIVER Belts: ACTIVE
 ABS: NOT AVAIL Security: NONE
 ISO VSR Symbol: 18 ISO Non-VSR Symbol: 15
 ISO Performance: INTERMED ISO Non-VSR Performance: INTERMED

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

GUS ORDER VERIFICATION GUS ORDER #: 99999999999

Risk Address: 759 N HOLLAND DR MARLBORO NJ 07301-0000 07631-0112

<Confidence>
 This address was located as entered to within 0.3 miles of the actual location HIGH
 759 N HOLLAND DR MARLBORO NJ 07301-0000

Services Ordered: Confidence Level:
 AUTO ABBREVIATED HIGH
 CRIME DETAILED HIGH
 <Potential message>

GUS AUTOMOBILE - ABBREVIATED REPORT

ISO Auto Territory: 17 <Confidence> <Revision Date>
 <Potential message> HIGH 12/01/86

11/02/02 ChoicePoint Page: 000
 C.L.U.E. - COMPREHENSIVE LOSS UNDERWRITING EXCHANGE Inq Page: 4
 Quoteback: ZA225482S3 11/02/02 13:49
 Account: 000269-GEN Date of Order: 11/01/02
 GENERAL MUTUAL INSURANCE Date of Receipt: 11/02/02
 Requestor: G WHEELER C.L.U.E. Ref. #: 97306011000010

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

GUS CRIME - DETAILED REPORT

		<Confidence>	<Revision Date>
CAPHazard Index <1 Low - 10 High>:	8	HIGH	01/12/00
CAPHazard Crime Risk Information <1 Low - 10 High>:			
Arson:	8	Aggravated Assault:	7
Robbery:	3	Aggregate Crimes Against Person:	6
Burglary:	4	Aggregate Crimes Against Property:	7
Auto Theft:	7		

The CAPHazard indices are based on police reports and neighborhood characteristics.
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----- INQUIRY HISTORY -----

Subject 1: 07/13/02 ORANGE STATE MUTUAL
 (3788245787/33W54RT)

----- Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE-----
 ChoicePoint Inc.

If you have questions contact: Refer all consumers to:

ChoicePoint Message Center P.O. Box 740006 Atlanta, GA 30374-0006 Telephone: 1-800-456-6432	ChoicePoint Consumer Center P.O. Box 105108 Atlanta, GA 30348-5108 Telephone: 1-800-456-6004
------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------

C.L.U.E is a Registered Trademark of ChoicePoint Inc., Alpharetta, Ga.

Appendix A
SAFESCAN® WARNING MESSAGES

Every C.L.U.E. Auto inquiry can now be monitored by SAFESCAN, an exclusive service of Equifax. SAFESCAN compares your input against a nationwide fraud system and alerts you whenever known fraudulent information elements are found. **Thorough verification of provided information is required prior to final disposition. Do not disclose SAFESCAN messages to policyholder/consumer.**

SAFESCAN WARNING MESSAGE	MEANING	POSSIBLE CAUSES (Inaccurate input may be the cause for any SAFESCAN warning. Check input carefully.)
INQUIRY ADDRESS IS U.S. POST OFFICE STREET ADDRESS.	The inquiry address is the street address of a U.S. Post Office.	<ul style="list-style-type: none"> • Subject rented a P.O. box. • Subject currently has no home or business address • Subject intentionally created new identity
INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER.	The exact same address was used with different name(s) or Social Security Number(s) on multiple transactions within a short period of time. (Note: This warning will not appear when different family members use the same address.)	<ul style="list-style-type: none"> • Full name of subject not given • Nicknames used
INQUIRY ADDRESS IS A STATE/FEDERAL PRISON OR DETENTION FACILITY.	The address is the same as a state/federal prison or detention facility	<ul style="list-style-type: none"> • Subject is incarcerated • Subject is an employee of the facility
INQUIRY ADDRESS IS A MAIL RECEIVING SERVICE.	The address is the same as a commercial mail receiving service.	<ul style="list-style-type: none"> • Subject temporarily has no home or business address • Subject intentionally created new identity
INQUIRY ADDRESS IS A CHECK CASHING FACILITY.	The address is a commercial check cashing company.	<ul style="list-style-type: none"> • Subject currently has no home or business address • Subject intentionally created new identity
INQUIRY ADDRESS IS A STORAGE FACILITY.	The address is a mini-storage warehouse.	<ul style="list-style-type: none"> • Subject currently has no home or business address • Subject intentionally created new identity
INQUIRY ADDRESS IS A TELEPHONE ANSWERING SERVICE.	The address belongs to a telephone answering service.	<ul style="list-style-type: none"> • Subject is an employee of the telephone answering service • Subject intentionally created new identity
INQUIRY ADDRESS IS A CAMPGROUND.	The address is a campsite in a campground.	<ul style="list-style-type: none"> • Subject currently has no home or business address • Subject on extended vacation • Subject intentionally created new identity
INQUIRY ADDRESS IS A HOTEL/MOTEL.	The address is a lodging facility.	<ul style="list-style-type: none"> • Subject currently has no home or business address • Subject on extended vacation • Subject intentionally created new identity
INQUIRY ADDRESS HAS BEEN REPORTED MISUSED.	The address has reportedly been used in known or suspected cases.	<ul style="list-style-type: none"> • Subject moved to the address after the fraud was committed • Subject used the address fraudulently in the past
INQUIRY ADDRESS REPORTED AS UNVERIFIABLE.	The address, as reported by customers to Equifax, could not be verified as a residential address.	<ul style="list-style-type: none"> • Subject information inaccurate • Subject pursuing a fraudulent transaction

SAFESCAN WARNING MESSAGE	MEANING	POSSIBLE CAUSES (Inaccurate input may be the cause for any SAFESCAN warning. Check input carefully.)
SOCIAL SECURITY NUMBER IS ISSUED TO PERSON WHO HAS BEEN REPORTED DECEASED.	Social Security Number is invalid because the person to whom it was assigned has been reported deceased.	<ul style="list-style-type: none"> • An SSN used by surviving spouse receiving death benefits from the Social Security Administration • Subject, in error, provided incorrect number • Subject intentionally provided incorrect number (for non-fraudulent reasons) • Subject intentionally created new identity
SOCIAL SECURITY NUMBER HAS NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.	Social Security Number is invalid because the number has never been issued by the Social Security Administration.	<ul style="list-style-type: none"> • Subject, in error, provided incorrect number • Subject using Canadian Social Insurance Number • Subject intentionally provided incorrect number (for non-fraudulent reasons) • Subject intentionally created new identity
SOCIAL SECURITY NUMBER ISSUED BY THE SOCIAL SECURITY ADMINISTRATION DURING THE PAST 5 YEARS.	Social Security Number was issued within the last 5 years; could belong to a minor.	<ul style="list-style-type: none"> • Subject, in error, provided incorrect number • Subject using Canadian Social Insurance Number • Subject intentionally created new identity • Subject intentionally used a child's SSN
SOCIAL SECURITY NUMBER HAS BEEN REPORTED MISUSED.	The Social Security Number has been reported in connection with suspicious or fraud activity.	<ul style="list-style-type: none"> • Subject, in error, provided an incorrect number • Person other than the subject used in SSN in suspected fraud activity • Subject used the SSN fraudulently in the past
SOCIAL SECURITY NUMBER ASSOCIATED WITH MORE THAN ONE NAME.	The name on file for the Social Security Number differs from the name on the inquiry; or more than one name on file for the Social Security Number.	<ul style="list-style-type: none"> • Subject, in error, provided an incorrect number • Subject provided Tax Identification Number (TIN) instead of SSN • Subject intentionally provided incorrect number (for non-fraudulent reasons) • Subject intentionally created a new identity • Person other than the subject used the SSN in suspected fraud activity • Subject recently changed name (marriage, divorce, etc)

Appendix B
Definition Of Claim Types

BODILY INJURY (BI)	Injury, sickness, or disease sustained by a person, including death at any time resulting therefrom.
BODILY INJURY LIABILITY INS. (BI)	A form of “third-party” protection covering the insured’s legal liability for bodily injury to others caused by the insured’s negligence.
COLLISION INSURANCE (CO)	Coverage for the loss resulting from the striking of another object by a moving vehicle.
COMPREHENSIVE AUTOMOBILE COVERAGE (CP)	“All-risk” physical damage protection for automobiles, except for loss by collision or upset (which may be added).
MEDICAL EXPENSE INSURANCE (ME)	Insurance providing for payment of medical, surgical, and hospital expenses.
MEDICAL PAYMENTS INSURANCE (MP)	Protection to pay the cost of medical care to an injured party regardless of whether the policyholder is liable. Written in conjunction with general and personal liability policies. A similar coverage, AUTOMOBILE MEDICAL PAYMENTS, is available in automobile liability policies.
PERSONAL INJURY PROTECTION (PI)	Also known as no-fault insurance, providing insurance for medical costs, loss of earnings, additional living expenses, and funeral costs for occupants of the insured automobile and pedestrians other than those insured under other policies.
PROPERTY DAMAGE LIABILITY INS. (PD)	A form of “third-party” protection covering the insured’s legal liability for damage to property of others caused by the insured’s negligence.
RENTAL AUTOMOBILE INSURANCE (RR)	Insurance which reimburses an automobile owner for the cost of renting some other automobile if the insured vehicle is rendered unusable by some peril insured against.
TOWING/LABOR CHARGES (TL)	An extension of an automobile physical damage policy that covers the cost of towing the insured car or providing emergency road service.
UNDERINSURED MOTORIST (UN)	Insurance which is insufficient in amount to cover a loss that the policyholder may suffer.
UNINSURED MOTORIST COVERAGE (UM)	Under an auto policy, protection for the insured against bodily injury or property damage caused by the negligence of an uninsured or underinsured motorist.
OTHER (OT)	Claim types that are not described in any of the above categories. Examples: Life Insurance, Miscellaneous, PIP, Stolen Articles, and Accidental Death and Dismemberment