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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 property insurance industry.

Each month, participating insurers submit claim 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, address, and Social Security Number. The C.L.U.E. system searches its database for information that matches the requested search criteria. A C.L.U.E. report, providing results of the search, is then generated and forwarded to the insurer.

C.L.U.E. reports all claims reported to ChoicePoint within five years of the date of the request. Optional report enhancements, such as the ones listed below, may also be ordered and included on the C.L.U.E. report:

- ISO/GUS Public Protection Classification Codes (PPC)
- ISO/GUS Wind (wind-related information)
- ISO/GUS Crime
- ISO/GUS California Brush Fire

Our goal in developing this reference tool was to help you understand 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 here 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 / Recap Section

The Report Header section of the C.L.U.E. report includes information that identifies your specific report. The Recap section summarizes the information that appears in the rest of the report.

C.L.U.E. COMPREHENSIVE LOSS UNDERWRITING EXCHANGE
PERSONAL PROPERTY SYSTEM

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quoteback: HD337487451</td>
<td>3</td>
<td>Inq Page: 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Account: 123654-J2</td>
<td>Date of Order: 03/25/01</td>
<td>Date of Receipt: 03/25/01</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Requestor: J F FENDER</td>
<td>4</td>
<td>C.L.U.E. Ref # 96231103430558</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>RECAP: RISK - 1 Claim(s) Reported</td>
<td>SUBJECT - 1 Claim(s) Reported</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ID+ - Processed - Identity Found</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) **Quoteback:** This is the requesting company's identification code for this report. (It may consist of the applicant's initials, company policy number, etc.)

(2) **Requestor:** Name or initials of the person who requested the report. This field may sometimes be blank.

(3) **Inquiry Page:** This is the page number of this C.L.U.E. report.

(4) **C.L.U.E. Reference Number:** This is the C.L.U.E. identification number. If you have questions about this report, give this reference number to the ChoicePoint Support Representative when you call.

(5) **Recap Section:** The Recap section provides a summary of claims reported for the risk address and for the subject(s) of this C.L.U.E. report. This section also contains the IDENTITY PLUS processing status.

Messages Section

The Messages Section contains a message to indicate the results of information requested from ISO, if ordered. If no messages are applicable, the Messages Section will not appear.

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

THE RISK ADDRESS, IN THE SEARCH REQUEST SECTION, IS PROCESSED THROUGH AN ADDRESS STANDARDIZATION PROGRAM AND SUBMITTED TO ISO WITH THE GUS PRODUCT REQUEST. ALSO, THE RISK ADDRESS MAY BE MODIFIED IN THE ADDRESS NORMALIZATION OR GUS PLACEMENT PROCESSES. SEE THE GUS ORDER VERIFICATION SECTION.

(6) This message indicates that an ISO/GUS enhancement was ordered and the results are included in the Additional Information section of the report.

**NOTE:** General messages that may also appear in this 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.
- **SECONDARY REPORT** = Indicates this report was previously ordered and received by an agent within the past 30 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.)

---

<table>
<thead>
<tr>
<th>Subject #</th>
<th>Name:</th>
<th>D.O.B.:</th>
<th>SSN:</th>
<th>Sex:</th>
<th>Telephone:</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>BURKE, ROBERT N</td>
<td>10/21/56</td>
<td>999-99-9999</td>
<td>M</td>
<td>(813) 555-9999</td>
</tr>
<tr>
<td>8 Policy #:</td>
<td>H3381950012</td>
<td>Type: H</td>
<td>Company: NORTH FLORIDA MUTUAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Risk Address:</td>
<td>7711 SHORE VIEW PL</td>
<td>ST PETERSBURG, FL 33706</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailing Address:</td>
<td>P O BOX 101776</td>
<td>DECATUR, GA 30321-1776</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Former Address:</td>
<td>592 PEACHTREE ST NE 419</td>
<td>ATLANTA, GA 30309</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgagee Name:</td>
<td>PIEDMONT BANK &amp; TRUST</td>
<td>Loan: B43933401</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(7) The Search Request section of the C.L.U.E. Report shows all the information your company submitted with the inquiry. If you did not supply an element of information when you requested the search, the space for that information will appear blank. Each Name for which you requested a search can show:
- name
- sex
- date of birth
- telephone number
- Social Security Number

(8) The previous policy information can include the company name, policy number, and policy type. Policy types are translated as:

B= Boatowners  
H= Homeowners  
R= Ranch/Farm  
C= Condominium  
I= Inland Marine  
T= Tenant  
F= Fire  
M= Mobile Home  
X= Other

Refer to Appendix A for detailed descriptions of these policy types.

(9) Following the subject and previous policy information is data about the addresses for which you wanted C.L.U.E. to search. The Risk Address is the insured property (risk) location.

The Mailing Address is provided if different from the risk address.

The Mortgagee Name applies to the risk address and is used to help corroborate claim information.

If you did not supply an element of this information when you requested the search, the space for that information will appear blank.
Reported Claims History Sections

The Reported Claim History sections include claim information found in the C.L.U.E. system that sufficiently matches the search criteria. (The claim information found that does not exactly match the search criteria is underlined.)

Report Claims History for Risk

This section lists claim information that matches the risk address provided by the inquiring insurance company. All claims reported in this section match to the current risk address searched.

<table>
<thead>
<tr>
<th>---CLUER File #---</th>
<th>AM BEST #</th>
<th>---Claim Number-----</th>
<th>Claim -Policy Type &amp; Company--</th>
<th>---Policy Number---</th>
<th>Cause Amount of Loss Paid</th>
<th>Date/Age-------------</th>
<th>Insured/Risk Address---------</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>15</td>
<td>01/17/01</td>
<td>9012203010006901</td>
</tr>
<tr>
<td></td>
<td>0yr-02mo</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>B87039761</td>
<td>WIND/C 7,500</td>
</tr>
<tr>
<td></td>
<td>H NORTH GEORGIA MUTUAL 17 H3384950012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>CAT RELATED 16° BURKE, ROBERT NORMAN (INSRD)</td>
<td>ON PREM 7711 SHOREVIEW PL</td>
</tr>
<tr>
<td></td>
<td>ST PETERSBURG, FL 33706</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>DOB: 10/21/56 SEX: M SSN: 999-99-9999</td>
<td>Telephone: (813) 555-9999</td>
</tr>
<tr>
<td></td>
<td>Mortgagee: PIEDMONT BANK &amp; TRUST</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Loan #: B43933401</td>
<td></td>
</tr>
</tbody>
</table>

(10) This item indicates the date the claim occurred and the age of the claim (as of the date of the C.L.U.E. Report). The contributing company may also have indicated if the loss was catastrophe related (CAT RELATED) and whether it occurred at or away from the risk address (ON PREM / OFF PREM).

(11) This is the C.L.U.E. claim identification number.

(12) This is the contributing insurance company's A.M. Best Number.

(13) This is the contributing insurance company's claim identification number.

(14) The Cause of Loss field indicates two pieces of information. The cause of loss is shown on the left side of the slash:

- CONTA = Contamination
- CRAFT = Watercraft
- CREDT = Credit Card
- DAMAG = Damage to Property of Others
- DISAP = Mysterious Disappearance
- DISSC = Mysterious Disappearance
- DOG = Dog Bite (Liability)
- EXTEN = Extended Coverage Perils
- FIRE = Fire
- FLOOD = Flood
- FREEZ = Freezing Water (including burst pipes)
- HAIL = Hail
- LIAB = Liability (All other)
- MARIN = Marine
- MOV = Movement of Earth
- PHWA = Physical Damage (All Other)
- PHYDA = Physical Damage (All Other)
- QUAKE = Earthquake
- SMOKE = Smoke
- SMOKE = Smoke
- SUTC = Unauthorized Use of Car
- THEFT = Theft/Burglary
- THFSC = Theft Scheduled Property
- VMM = Vandalism/Malicious Mischief
- WIND = Wind

Refer to Appendix B for detailed descriptions.

The claim disposition (when provided by the contributing company) is shown on the right side of the slash and indicates the status of the claim or part of the claim:

- O = Open
- C = Closed
- S = Subrogation

NOTE: A subrogation status remains throughout the life of a claim.

(15) The last column of information about the loss shows the Amount Paid on each cause of loss type involved. The amount paid represents actual dollars paid by the contributing company, exclusive of any reserve dollars and any deductible amounts.

(16) This item includes the type of insurance policy (see item #8 for policy types) and the name of the insurance company that paid the claim.
This is the insurance company’s policy number that covered this claim.

The Insured information includes the insured’s date of birth, Social Security Number, and telephone number (as last reported to the C.L.U.E. information exchange). Risk Address information includes the name of the mortgagee and the mortgagee’s loan number. The asterisk indicates that the personal information listed applies to that subject.

Reported Claims History for Subject

This section lists claim information that matches the subject(s) provided by the inquiring company.

<table>
<thead>
<tr>
<th>Claim Date</th>
<th>Claim Number</th>
<th>Cause Type</th>
<th>Amount Paid</th>
<th>Insured</th>
<th>Risk Address</th>
<th>Policy Type &amp; Company</th>
<th>Policy Number</th>
<th>Cause Amount</th>
<th>Date/Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/22/01</td>
<td>86530</td>
<td>DOG/O</td>
<td>9,000</td>
<td>B86703316</td>
<td>M&gt;GAINESVILLE, GA 31362</td>
<td>NORTH GEORGIA MUTUAL 1758545347</td>
<td>SW8545347</td>
<td>1yr-11mo</td>
<td></td>
</tr>
</tbody>
</table>

*BURKE, R N (INSRD)
MAUPIN, DONALD (CLMNT)
72 PINE ISLE CT

**Narrative Information Below Refers to Above Claim -- B86703316
Date Filed: 07/17/97 By: BOB BURKE Relation: INSURED
MR. BURKE STATES THAT THIS CLAIM WAS DUE TO HIS DOG ATTACKING A DELIVERY PERSON AND THAT HE NO LONGER HAS THE DOG.
Additional Information Section

--- ADDITIONAL INFORMATION ---

** 21 **
IDENTITY-PLUS (ID+)

** SUBJECT: 1 **
IDENTITY NOT FOUND

** SUBJECT: 2 **
IDENTITY FOUND
DATA BELOW MARKED ++ WAS ADDED TO YOUR SEARCH REQUEST FOR PURPOSES OF FINDING AND REPORTING CLAIMS.

NAME: BURKE, EDWINA J
++ D.O.B.: 04/19/56
++ SSN: 987-65-4321
++ ADDRESS: 1610 PIEDMONT AVE NE 918
ATLANTA, GA 30309-1234
ADDRESS: 592 PEACHTREE ST NE 419
ATLANTA, GA 30309-3045

** 22 **
IDENTITY FOUND
DATA BELOW MARKED ++ WAS ADDED TO YOUR SEARCH REQUEST FOR PURPOSES OF FINDING AND REPORTING CLAIMS.

NAME: BURKE, ROBERT N JR
D.O.B.: 10/16/73
SSN: 123-45-6789
ADDRESS: 1610 PIEDMONT AVE NE 918
ATLANTA, GA 30309-1234
ADDRESS: 592 PEACHTREE ST NE 419
ATLANTA, GA 30309-3045
NAME: BURKE, ROBERT N
D.O.B.: 10/21/51
SSN: 999-99-9999
ADDRESS: 592 PEACHTREE ST NE 419
ATLANTA, GA 30309-3045

CONFLICTING IDENTITIES FOUND - VERIFICATION RECOMMENDED DATA BELOW NOT USED TO ENHANCE CLAIMS SEARCH - Each identity found matches to the subject in your Search Request, but the discovered identities conflict. This typically occurs when both Junior & Senior reside at the same address. IDENTITY NOT FOUND - Based on the Search Request data provided, this subject was not found. Check input and resubmit if necessary.

Additional examples of how other IDENTITY-PLUS messages provide information are outlined below:

** SUBJECT: 1 **
CONFLICTING IDENTITIES FOUND - VERIFICATION RECOMMENDED DATA BELOW NOT USED TO ENHANCE CLAIMS SEARCH

NAME: BURKE, ROBERT N JR
D.O.B.: 10/16/73
SSN: 123-45-6789
ADDRESS: 1610 PIEDMONT AVE NE 918
ATLANTA, GA 30309-1234
ADDRESS: 592 PEACHTREE ST NE 419
ATLANTA, GA 30309-3045
NAME: BURKE, ROBERT N
D.O.B.: 10/21/51
SSN: 999-99-9999
ADDRESS: 592 PEACHTREE ST NE 419
ATLANTA, GA 30309-3045

** SUBJECT: 2 **
MULTIPLE IDENTITIES FOUND
DATA BELOW MARKED ++ WAS ADDED TO YOUR SEARCH REQUEST FOR PURPOSES OF FINDING AND REPORTING CLAIMS

++ NAME: BURKE, EDWINA J
++ D.O.B.: 04/19/56
++ SSN: 987-65-4321
++ ADDRESS: 1610 PIEDMONT AVE NE 918
ATLANTA, GA 30309-1234
++ NAME: RAMSEY, MONA CONSTANCE
++ SSN: 987-65-4321
++ ADDRESS: 592 PEACHTREE ST NE 419
ATLANTA, GA 30309-3045
++ ADDRESS: 28 BARBARY LANE
SAN FRANCISCO, CA 34014-2249

Information reported by IDENTITY-PLUS has been used to enhance identification of report subjects and should not be used to determine eligibility for insurance.

IDENTITY-PLUS and ID+ are service marks of ChoicePoint Inc., Alpharetta, GA.
This header indicates the beginning of ISO/GUS information.

This header indicates the beginning of the order verification section of the ISO/GUS report and shows the address provided with the search request.

This statement lists how GUS modified the risk address for better location determination.

This figure indicates how precisely the GUS service locates the risk address. The lower the resolution factor, the more precise the location determination.

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 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.

This column lists the type of information ChoicePoint ordered from ISO on behalf of the insurance company.

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 levels for which it will accept reports. Descriptions of service confidence levels are:

**HIGH** = In quality testing, 96% of 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 of the risk addresses with the same resolution have accurately been placed in the correct territory/zone.
(30) This marks the beginning of the ISO/GUS Public Protection Classification (PPC) report, if ordered.

(31) Revision Date: This is the most recent date ISO updated the PPC information in GUS. The most recent revision date is provided for all GUS reports.

(32) PPC Code: This is a system generated figure that grades the protection status of the risk address from 1 (best protected) to 10 (unprotected). This protection status considers variables such as distance to responding fire stations and water supplies. In most instances this will be a single digit figure. However, in some instances, the system will generate a split figure (6/9) that indicates the protection status is either one figure or the other. In such cases, the insurance company should verify the level of protection.

(33) Alternate PPC Code: When the system generates a split PPC code, it also provides an alternate PPC code. Utilizing the information explained below plus any potential message (see #37) may assist the underwriter in making an informed determination regarding assigning a specific PPC code.

(34) Fire District: This is the name of the fire district in which the risk address is located.

(35) Responding Fire Station: This is the name of the fire station that responds to fires at the risk address. If there is an automatic aid agreement between districts, this fire station may be in a neighboring fire district.

(36) Drive Distance From Fire Station: This figure is the GUS estimate of the minimum drive distance from the risk address to the responding fire station.

(37) Potential Message: GUS will list any additional information relating to the PPC. A sample message is shown. Other possible messages include:

- Overlapping Area = The risk address is located in an area that is served by more than one fire station. GUS will provide information for all responding fire stations.
- Border Area = The risk address is located on the boundary between fire stations and GUS cannot definitively place it on either side of the boundary. GUS will provide information for each fire district.
- Multiple District Area = The risk address is located in an area with bordering or overlapping districts. GUS will provide information for each district within the vicinity.

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38GUS WIND - DETAILED REPORT

<table>
<thead>
<tr>
<th>Wind Eligibility: Y</th>
<th>HIGH</th>
<th>1/01/96</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISO Extended Coverage Zone - Personal: SC2</td>
<td>HIGH</td>
<td></td>
</tr>
<tr>
<td>ISO Personal Territory Code: 042</td>
<td>HIGH</td>
<td></td>
</tr>
<tr>
<td>ISO Group II Zone - Commercial: SC2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISO Commercial Territory Code: 520</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Distance to Ocean: 0.13 mi.</td>
<td>HIGH</td>
<td></td>
</tr>
<tr>
<td>Gulf of Mexico</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Distance to Nearest Body of Water: 0.03 mi.</td>
<td>HIGH</td>
<td></td>
</tr>
<tr>
<td>Boca Ciega Bay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(38) This marks the beginning of the ISO/GUS Wind Detail report, if ordered.

(39) Here will be indicated whether the risk address is located within a windpool or beach plan as designated by the following states: Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, and Texas.

(40) ISO Extended Coverage Zone - Personal: This item lists the personal property insurance coverage zone of the risk address, as designated by the state. In states that do not designate coverage zones, "N/A" will appear.
ISO Personal Territory Code: This item lists the personal property territory code of the risk address.

ISO Group II Zone - Commercial: This item lists the commercial property insurance coverage zone of the risk address as designated by the state. In states that do not designate coverage zones, "N/A" will appear.

ISO Commercial Territory Code: This item lists the commercial property territory code of the risk address.

Distance to Ocean: This figure is the straight-line distance from the risk address to the nearest ocean, gulf, or great lake as designated by the U.S. Geological Survey.

Distance to Nearest Body of Water: This is the straight-line distance from the risk address to the nearest bay, inlet, or mouth of a river.

Historical Wind Events: These columns list information about the tornadoes and/or hurricanes (containing winds of at least 75 mph) which came closest to the risk address. The storms will be listed according to the proximity of the risk address to the center of the storm. The historical wind information is provided by the NOAA and updated regularly within GUS. NOTE: NOAA cuts off its collection in August of the previous year.

GUS will list any additional information relating to wind reports.
This marks the beginning of the ISO/GUS Crime Detailed Report, if ordered.

CAPHazard 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.)

CAPHazard Crime Risk Information: Separate indices are provided for crime types categorized by the FBI's Uniform Crime Reports (UCR).

Aggregate Crimes Against Person & Property: These figures represent the crime risk against individuals and property by weighting the individual CAPHazard indices provided.

This marks the beginning of the ISO/GUS California Brush Fire Report, if ordered. California Brush Fire information is only available for and will only appear for risk addresses within the state of California. Although the sample report does not reflect a California address, the example shown here indicates how California brush fire information will be displayed.

California Brush Fire Zone: This item indicates whether the risk address is within the brush fire zone, as designated by ISO.

Distribution Area Name: This item lists the name of the distribution area for the risk address provided.

Distribution Area Identifier: This item lists the area identification code for the risk address provided.
Inquiry History

This section lists previous inquiries made by other insurance companies for each subject and/or risk address.

The date the insurance company (named to the right) requested a C.L.U.E. Report on this subject.

The insurance company that made the request.

The quoteback number used by the insurance company for the request.

NOTE: C.L.U.E. provides an INQUIRY HISTORY section for Consumer Disclosure.

Prepared by: COMPREHENSIVE LOSS UNDERWRITING EXCHANGE
ChoicePoint Inc., Atlanta, GA
## C.L.U.E. COMPREHENSIVE UNDERWRITING EXCHANGE
### PERSONAL PROPERTY SYSTEM

**Quoteback:** HD337487451  
**Date of Order:** 03/25/01

**Account:** 123654-J2  
**Date of Receipt:** 03/25/01

**Requester:** J F FENDER  
**C.L.U.E. Ref #** 962311 03430558

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### RECAP:
- **RISK:** 1 Claim(s) Reported
- **SUBJECT:** 1 Claim(s) Reported
- **ID+** - PROCESSED - IDENTITY FOUND

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

THE RISK ADDRESS, IN THE SEARCH REQUEST SECTION, IS PROCESSED THROUGH AN ADDRESS STANDARDIZATION PROGRAM AND SUBMITTED TO ISO WITH THE GUS PRODUCT REQUEST. ALSO, THE RISK ADDRESS MAY BE MODIFIED IN THE ADDRESS NORMALIZATION OR GUS PLACEMENT PROCESSES. SEE THE GUS ORDER VERIFICATION SECTION.

### SEARCH REQUEST

---

#### Subject #1
**Name:** BURKE, ROBERT N  
**D.O.B.:** 10/21/56  
**SSN:** 999-99-9999  
**Sex:** M  
**Telephone:** (813) 555-9999

#### Subject #2
**Name:** BURKE, EDWINA J  
**D.O.B.:**  
**SSN:**  
**Sex:** F  
**Telephone:** (813) 555-9999

### Policy #:
**H3381950012**  
**Type:** H  
**Company:** NORTH FLORIDA MUTUAL

### Risk Address:
7711 SHORE VIEW PL  
ST PETERSBURG, FL 33706

### Mailing Address:
P O BOX 101776  
DECATUR, GA 30321-1776

### Former Address:
592 PEACHTREE ST NE 419  
ATLANTA, GA 30309

### Mortgagee Name:
PIEDMONT BANK & TRUST  
Loan: B43933401

### Reported Claim History for Risk
---

<table>
<thead>
<tr>
<th>Date/Age</th>
<th>Claim-Policy Type &amp; Company</th>
<th>Policy Number</th>
<th>Cause</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/17/96</td>
<td>H NORTH GEORGIA MUTUAL</td>
<td>H3384950012</td>
<td>WIND/C</td>
<td>7,500</td>
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| 0yr-02mo | **CAT RELATED** *BURKE, ROBERT NORMAN (INSRD)**  
ON PREM | 7711 SHORE VIEW PL  
ST PETERSBURG, FL 33706  
DOB: 10/21/51  
SEX: M  
SSN: 999-99-9999  
Telephone: (770) 555-9999  
Mortgagee: PIEDMONT BANK & TRUST |

---

### Reported Claim History for Subject
---

<table>
<thead>
<tr>
<th>Date/Age</th>
<th>Claim -Policy Type &amp; Company</th>
<th>Policy Number</th>
<th>Cause</th>
<th>Amount</th>
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<tr>
<td>4/22/94</td>
<td>C NORTH GEORGIA MUTUAL</td>
<td>SW6545347</td>
<td>DOG/O</td>
<td>9,000</td>
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</table>
| 1yr-11mo | **BURKE, R N (INSRD)**  
MAUPIN, DONALD (CLMNT)  
72 PINE ISLE CT  
M> GAINESVILLE, GA 31362  
DOB: 10/21/51  
SEX: M  
SSN: 999-99-9999  
Telephone: (770) 555-9999  
Mortgagee: MOUNTAIN MORTGAGE CORP.  
Loan: 7702F3301 |

**Narrative Information Below Refers to Above Claim- B86703316**  
Date Filed: 07/17/92  
By: BOB BURKE  
Relation: INSURED  
MR. BURKE STATES THAT THIS CLAIM WAS DUE TO HIS DOG ATTACKING A DELIVERY PERSON AND THAT HE NO LONGER HAS THE DOG.
GUS WIND - DETAILED REPORT

Wind Eligibility: Y
ISO Extended Coverage Zone - Personal: SC2
ISO Personal Territory Code: 042
ISO Group II Zone - Commercial: SC2
ISO Commercial Territory Code: 520
Distance to Ocean or Gulf: 0.13 miles
Distance to Nearest Body of Water: 0.03 miles

GUS CRIME - DETAILED REPORT

CAPHazard Index <1 Low - 10 High>: 8 HIGH
CAPHazard Crime Risk Information <1 Low - 10 High>:
Arson: 5
Aggravated Assault: 5
Burglary: 5
Aggregate Crimes Against Person: 5
Auto Theft: 5

The CAPHazard indices are based on police reports and neighborhood characteristics. Copyright 1980-2001 CAP Index, Inc. All rights reserved.

GUS CALIFORNIA BRUSH FIRE - ABBREVIATED

California Brush Fire Zone: Y HIGH
Distribution Area Name: Orange County Canyons
Distribution Area Identifier: BM06

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

--- ISO'S GEOGRAPHIC UNDERWRITING SYSTEM (GUS) ---
Appendix A
Policy Types

Policy types appear on the C.L.U..E Personal Property report as one-letter abbreviations. This appendix provides those abbreviations, along with a definition of each policy type that may be reported.

B = Boatowners
Policies providing coverage for any and all personal watercraft, including but not limited to outboards, inboard/outdrives, inboards, pontoon boats, houseboats, and jet-skis. Policies in this category typically provide coverage for personally owned watercraft up to 30 feet in length, used either in inland waters or within coastal U.S. territorial waters. This category should be used to report all watercraft related losses only if the watercraft is covered by a separate policy, and should not be used for losses to watercraft covered under a Homeowners Policy.

C - Condominium
Policies providing physical damage and liability coverages to owners of condominium units. Coverage is afforded to real property contained within outside walls of the unit, and the insured’s personal property. This category should be used to report any losses, including an insured’s share of loss assessment, to owners of condominiums.

F - Fire
Also referred to as a Dwelling Fire Policy. These are policies which are written to provide fire and usually extended coverages (wind, hail, smoke, explosion, riot, civil commotion, vehicles, and aircraft) on the dwelling for owners of a dwelling occupied either by the owner or a tenant. Fire Policies can also be endorsed to include coverage for contents as well as for liability and med pay coverages.

H - Homeowners
A package policy for the owner/occupant of a personal residence, providing coverage on the dwelling, personal property, and also affording liability and med pay coverages. Homeowners Policies can be amended by various types of endorsements to provide a wide range of protection. There are eight policy forms, HO-1 through HO-8, each varying in the extent of coverage and cost. The primary difference between a Homeowner and Fire Policy is that a Homeowners policy typically must cover property occupied by the owner (except in the case of an HO-4, which provides coverage only for personal property and liability/med pay. See Policy Type T - Tenant). Policy type categories are:

- HO-1 Basic Form Fire & Extended Perils
- HO-3 Special Form
- HO-5 Comprehensive All-Risk Form
- HO-8 Modified Coverage Form - Actual Cash Value
- HO-2 Broad Form
- HO-4 Tenant/Renters Form (Has a separate C.L.U.E. policy type)
- HO-6 Condominium Owners Form
I - Inland Marine
For purposes of C.L.U.E. Personal Property, an Inland Marine Policy refers to a separate policy issued to an individual, covering personal property of specific value (or several similar items totaling a single amount) including but no limited to the following categories:

- Antiques
- Jewelry
- Art
- Manuscripts
- Cameras
- Musical Instruments
- Coin Collections
- Rugs
- Computers
- Sports Equipment
- Furs
- Stamp Collections
- Guns
- Tools

NOTE: This category refers to personal property specifically and separately insured, not property which is part of a schedule attached to a Homeowners Policy.

M - Mobile Home
A special package policy for the owner and/or occupant of a mobile home, covering physical damage to the mobile home, personal property, and liability/medical pay while the home is used as a permanent residence. It is similar to a Homeowners Policy except that it is designed for mobile home owners, which results in differences in coverages. Non-owner-occupied mobile homes can also be covered under various Mobile Home Policy forms.

R - Ranch/Farm
A package policy for ranching and farming properties, similar to a Homeowners Policy but adapted and designed for the special considerations of ranches and farms (animal collision, customer farming, etc.). R includes the following policy type categories:

- FR0001 Basic Coverage Form
- FR0003 Special
- FR0002 Broad
- FR0004 Tenants Broad Coverage

T - Tenant
A form of Homeowners Policy (typically HO-4) designed for individuals renting or otherwise living in a dwelling they do not own. The policy is designed to provide coverage for only personal property and liability/medical pay exposures, and otherwise closely resembles the other homeowner forms.

X - Other
Includes policy types not outlined above.
Appendix B
Cause of Loss Codes

Because cause of loss codes vary from company to company, ChoicePoint developed a standard list of codes for use with the C.L.U.E. Personal Property report. They were drawn from ISO codes, Insurance Industry Advisory group input, and field research. The loss codes represent the most common, applicable codes to describe causes of loss.

Refer to these cause of loss codes when ChoicePoint support personnel are helping you interpret a C.L.U.E. Personal Property report.

**CONTA - Contamination, Pollution**
Losses caused by contaminants or pollutants in the atmosphere or surface environment.

**CRAFT - Watercraft**
Property damage or bodily injury liability amounts paid on behalf of the insured, as a result of the negligent operation of the insured’s watercraft.

**CREDT - Credit Card**
Damages paid to the insured as a result of theft and subsequent unauthorized use of credit cards.

**DAMAG - Damage to Property of Others**
Damages paid on behalf of the insured to another party for losses to property of the other party, caused by the negligent and unintentional acts of the insured.

**DISAP - Mysterious Disappearance**
Losses which result from the vanishing of an insured’s property in an unexplained manner. Differs from theft/burglary in that which mysterious disappearance, no evidence of theft is present.

**DISSC - Mysterious Disappearance Involving Scheduled Property**
Losses of property scheduled on a homeowner policy, which cannot be explained, with no evidence of theft.

**DOG - Dog Bite (Liability)**
Damages paid on behalf of the insured as a result of any animal owned by the insured biting or injuring another individual.

**EXTEN - Extended Coverage Perils**
Include losses which occur as a result of the extended coverage perils not listed elsewhere in this section: explosion, riot, civil commotion, damage from vehicles, damage from aircraft.
FIRE - Fire
Losses caused by the combustion of an unfriendly fire (one which escapes the purpose or use from which it is intended, or one which is unintended). Although light, flame, and heat are generally required to constitute an unfriendly fire, a fire loss can occur without the presence of all three. Subsequent losses (such as water damage and smoke) which result due to a fire should be included in this category.

FLOOD - Flood
Losses which are a result of rising water and its effects from the overflow of lakes, rivers, or streams. Flooding within a dwelling due to burst pipes is not flood damage (see “FREEZ”).

FREEZ - Freezing Water and Subsequent Water Damage
Damage caused by the freezing of water and subsequent consequence. The most common loss is water damage from water pipes rupturing and overflowing.

HAIL - Hail
Losses which result from damage caused directly by hail, or any form of falling frozen precipitation.

LIAB - Liability (All Other)
Damages paid on behalf of the insured for any other reason than those already listed, where the insured has been deemed to be negligent and liable for loss incurred.

LIGHT - Lightning
Losses caused by lightning, or any large-scale high-tension natural electric discharge in the atmosphere, including resulting losses from fire.

MEDIC - Medical Payments
Damages paid on behalf of the insured for medical care or expenses to an injured party, typically occurring while the injured party occupies the insured’s property, but without regard to fault.

MOVE - Earth Movement
Damages resulting from movement of the earth along established fault lines. Differentiated from earthquake in that earth movement does not necessarily involve vibration or trembling of the earth’s surface.

OTHER - All Other
All other losses not described above, including but not limited to collapse, falling objects, weight of snow/ice.
PHYDA - All Other Physical Damage
Losses to real or personal property of the insured due to any reason not listed above, or in the section titled “EXTEN”, Extended Coverage Perils.

QUAKE - Earthquake
Losses resulting from vibrations of the earth or earth’s crust caused by seismic activity from under the earth’s surface.

SLIP - Slip/Fall (Liability)
Damages paid on behalf of the insured as a result of a visitor to the insured property becoming injured due to a slip or fall.

SMOKE - Smoke
Losses caused by smoke damage, other than those paid under the peril of fire.

THEFT - Theft/Burglary
Losses experienced due to the theft or burglary of unscheduled personal property; i.e., property not specifically listed or insured under the homeowner policy or any other policy.

THFSC - Theft Involving Scheduled Property
Losses from theft or burglary which involve property scheduled and made part of a Homeowners policy.

VMM - Vandalism and Malicious Mischief
Losses resulting from the willful destruction of the insured’s real or personal property.

WATER - Water Damage
Losses caused by the accidental presence of water (but not including floor or surface water) in a place where it is unintended.

Please Note: Water damage from burst pipes should not be included in this category, but rather in the category titled “FREEZ”.

WC - Workers’ Compensation
Benefits paid on behalf of the insured to personally hired employees of the insured, as a result of injured suffered while the employee is in the course of his or her employment.

WIND - Wind
Damages caused directly by high winds, cyclones, tornadoes, or hurricanes.