

Information from Department of Insurance for Indigency Screening

The Committee asks the Commission on Indigent Defense to communicate with the following entities to determine if they have information that may be utilized during indigency screening, and if so, methods by which the information may be accessed; and cost to access the information:

- Department of Insurance to determine if it utilizes any databases (e.g., Comprehensive Loss Underwriting Exchange (C.L.U.E.))
- directly or through the state procurement office, if necessary, LexisNexis regarding the Comprehensive Loss Underwriting Exchange (C.L.U.E.)

The agency provides the response below in its September 7, 2018 letter to the Committee.¹

The **Department of Insurance** does not utilize any type of database for checking any individual's financial information. The only thing that the Department of Insurance requires from the individual that they manage is a SLED and FBI background check when that individual applies to be an insurance agent.

According to LexisNexis Risk Solutions Representative, Tony Diehl, **C. L. U. E.** is consumer reporting agency product that helps provide quick and easy access to comprehensive information to insurance underwriters to help reduce risks and liability in predicting future claims. The reports in C.L.U.E provides a seven-year history of losses associated with an individual. There are 2 reports: C.L.U.E Auto Report and C.L.U.E. Personal Property Report. The report will identify each loss by the date, type, amount paid along with policy number, claim number and insurance company name. In order to access this product, an application must be submitted with an insurance carrier sponsoring the applicant. The product is not accessible through LexisNexis but only through the carrier's portal.

¹ S.C. House of Representatives, House Legislative Oversight Committee, "Letter from SCCID to Oversight Subcommittee with attachments (Sept. 7, 2018), Agency's Response to Oversight Subcommittee's August 17, 2018 Letter, Questions #20 and 21," under "Committee Postings and Reports," under "House Legislative Oversight Committee," under "Indigent Defense, Commission on," and under "Correspondence," [https://www.scstatehouse.gov/CommitteeInfo/HouseLegislativeOversightCommittee/AgencyWebpages/IndigentDefense/Letter%20from%20SCCID%20to%20Oversight%20Subcommittee%20with%20attachments%20\(Sept.%207,%202018\).pdf](https://www.scstatehouse.gov/CommitteeInfo/HouseLegislativeOversightCommittee/AgencyWebpages/IndigentDefense/Letter%20from%20SCCID%20to%20Oversight%20Subcommittee%20with%20attachments%20(Sept.%207,%202018).pdf) (accessed October 12, 2018).