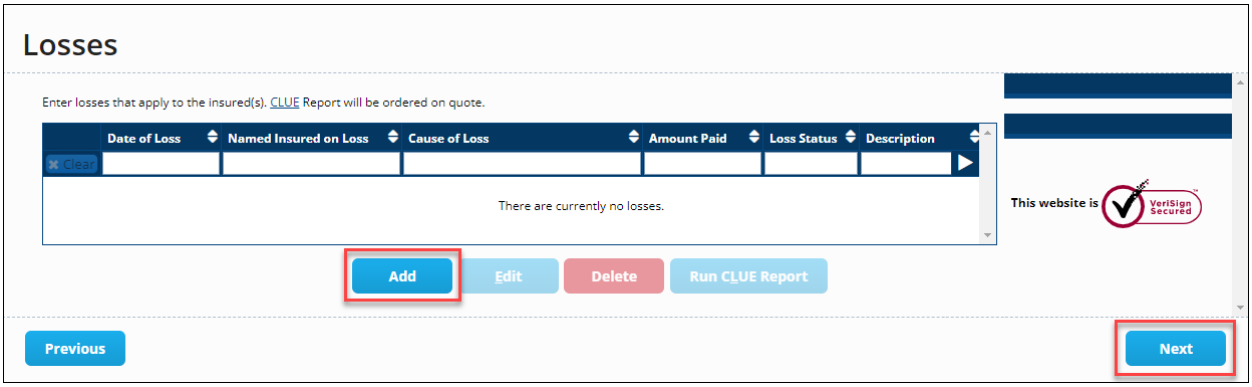
CLUE

PolicyPro by Sapiens

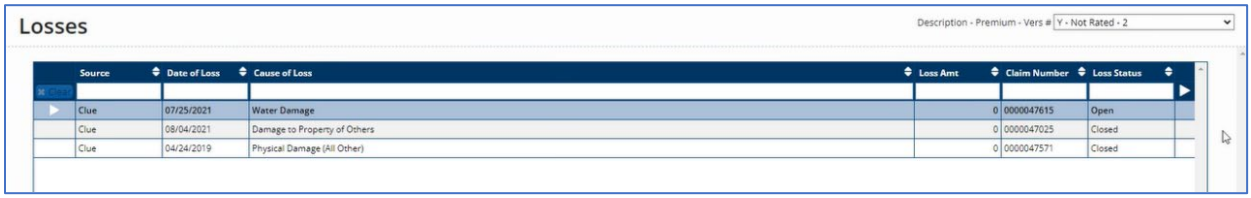
While in a quote, application, policy change, or rewrite transaction for a policy, an Agent or AFR user can navigate to the Losses page to View or Add prior loss information.

FROM THE LOSSES PAGE, A USER CAN DO THE FOLLOWING

- Manually add prior Losses associated with the Insured or Insured Property.
- Click **NEXT**, to run a **CLUE** report that will populate the Loss page with Loss data.
- At renewal, PolicyPro will use ClaimsPro to update the losses page with new company reported losses from ClaimsPro.



HOW TO RUN A CLUE REPORT



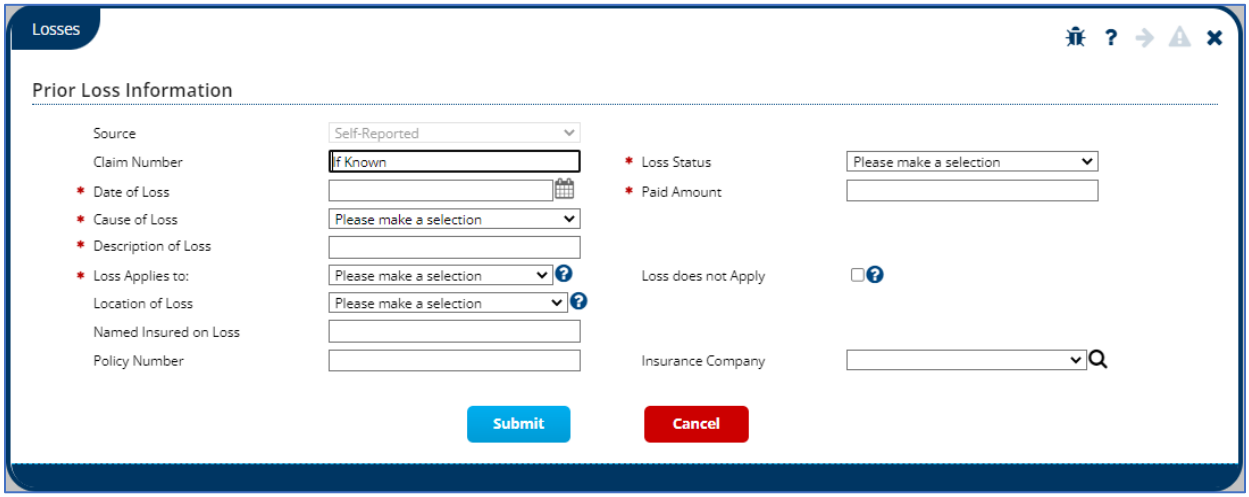
- Please enter all **Locations** and **Named Insureds** before running the **CLUE** report.
- From the **Losses** screen, click **NEXT** and the system will **automatically run the Clue Report** for you in the background.
- The **Run CLUE Report** button is grayed out and unavailable.
- Make sure to return to the **Losses** screen later to review the items returned from **CLUE**.
- You will need to **Excuse** the losses that do not apply and click **ADD** to add any losses that were not returned by the **CLUE** report.
- The **CLUE** report data will be displayed as seen here (example below). The source of the data will say **CLUE**.

- It is important to remember that all **Named Insureds** listed on the policy will have a **CLUE** report run on them as well.
- Click **EDIT** to review each of the losses that have been returned.
- Check the **Loss Does Not Apply** box, if the Loss does not apply to your insured, such as a claim filed by the previous homeowner.

HOW TO MANUALLY ENTER A LOSS

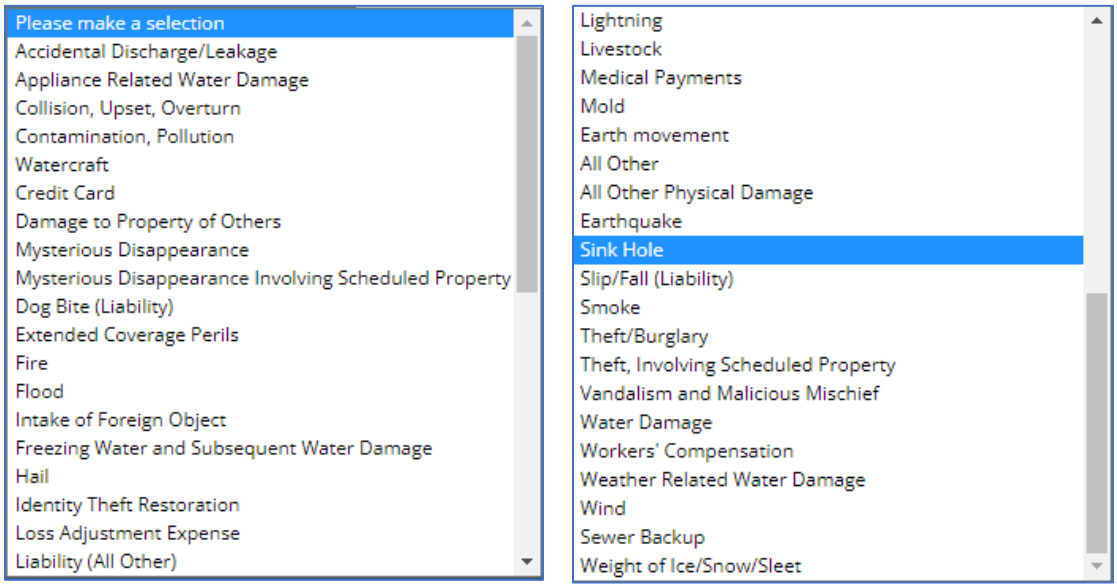
- From the **Losses** screen, click **ADD** located at the bottom of the screen.

- Once a User has clicked **ADD**, the **Losses** pop-up screen will allow the user to enter all the information associated with the self-reported loss.



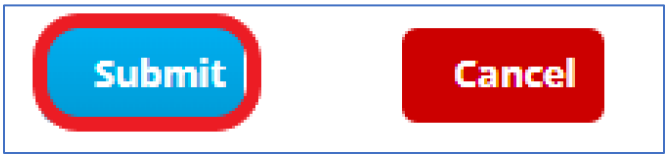
Fields for prior loss information are as follows:

- **SOURCE:** When a user adds a self-reported loss, the source will auto-populate as Self-Reported. When the prior loss information is pulled from ClaimsPro, the source will be ClaimsPro. When the prior loss information is pulled from CLUE, the source will be CLUE.
- **CLAIM NUMBER:** This field is not required for Quote or Application and will default to "If Known."
- **DATE OF LOSS:** This is a required field that must be entered at Quote or Application and cannot have a future date.
- **CAUSE OF LOSS:** This is a required field that must be completed at Quote or Application. This field is a drop-down menu and has multiple options as seen in the screenshot below.



- **DESCRIPTION OF LOSS:** This is a required field that must be completed at Quote or Application.
- **LOSS APPLIES TO:** This is a required field that must be completed at Quote or Application. The field is a drop-down menu with two options that include **Subject/Insured** and **Risk Address**.
    - A **Subject/Insured** example would be, an insured who previously owned a home that had a loss, then that it would be on the insured even if the insured no longer owns that home.
    - A **Risk Address** example would be, a person who is purchasing a new home that had a previous loss, which would be on the **Risk Address** and not the **Insured**. Although the loss would not be held against the insured, they might like to know they are purchasing a home with a previous water leak claim.

- **LOCATION OF LOSS:** This is an optional field with options that include **Insured Policy Location** and **Other Location**.
    - When the Insured policy location is selected, a field named **Insured Policy Location** appears with a drop-down menu. This menu has the addresses associated with the policy listed.
    - When **Other Location** is selected, a field named **Other Location** appears where the user can type the address.
- **NAME INSURED ON LOSS:** This is an optional field where the user has 32 characters to type the insured's name.
- **POLICY NUMBER:** This is an optional field where the user has 24 characters to enter the policy number.
- **LOSS STATUS:** This is a required field that must be completed at Quote or Application. Drop down menu options include **Closed** or **Open**.
- **PAID AMOUNT:** This is a required field that must be completed at Quote or Application where the user has 11 characters to enter loss amount.
    - Note: $0 is a valid entry if applicable.
- **LOSS DOES NOT APPLY:** This check box response field is not required. **Unchecked=Loss** Applies while **Checked=Loss does not Apply**. When checked, the Loss will continue to be displayed on the Losses page but will not be used to rate or evaluate underwriting eligibility.
    - **Example:** The dwelling is tenant occupied and the previous tenant had a theft loss.
- **INSURANCE COMPANY:** This is an optional drop-down menu that has a vast menu of Insurance providers to choose from.



- When all information has been entered, click the **Submit** button as shown in the picture above. **Losses** will appear the same as a **CLUE** reported loss, the source will just say Self-Reported.
- As a reminder, please visit the Product Manual for eligibility rules on what is acceptable and not acceptable for prior losses.

DID YOUR CLUE REPORT RUN?

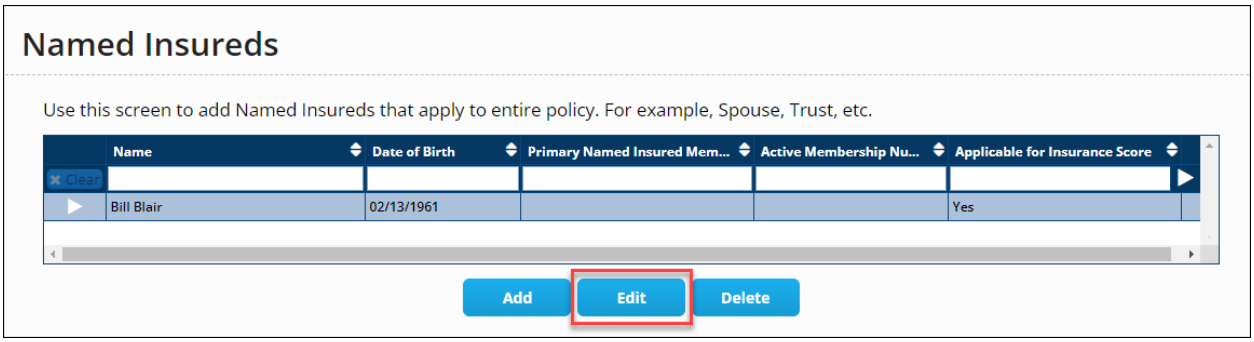
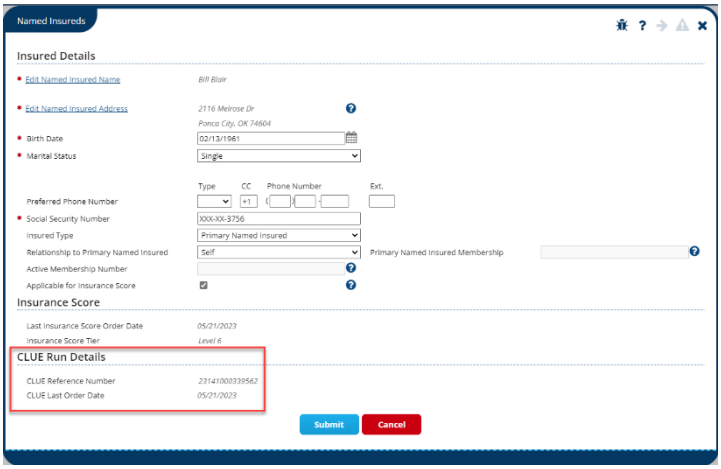
1. LOSSES SCREEN

If the CLUE report returns any applicable Losses, they will appear on the Losses screen when you return to review the results. This indicates that the CLUE report was run correctly.

If CLUE does not return any applicable Losses, then the Losses screen will be blank, and it may be difficult to tell if the CLUE report was run or not.

2. NAMED INSURED SCREEN

If no Losses appear on the Losses screen, go to the **Named Insured** screen to verify the **CLUE Run Details**. Select the **Named Insured**, then click **EDIT**.



If the CLUE report has already been run, then the **CLUE Run Details** section will display the CLUE Reference Number and the date the CLUE report was last ordered. This also indicates that the CLUE report was run correctly.