

APR 11 2012 4



State of Wisconsin  
Governor Scott Walker

**Department of Agriculture, Trade and Consumer Protection**

Ben Brancel, Secretary

April 3, 2012

INFORMATION Redacted PURSUANT TO THE FREEDOM OF  
INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6)

[REDACTED]  
MILWAUKEE WI [REDACTED]

RE: File 547024 (Refer to this number when contacting our agency)

CLUE INC

PO BOX 105108

ATLANTA GA 30348-5108

Dear [REDACTED]

Thank you for contacting the Department of Agriculture, Trade and Consumer Protection concerning CLUE Inc.

The issues in your complaint may be within the authority of the agency listed below, so we are forwarding your complaint directly to them:

OFFICE OF THE COMMISSIONER OF INSURANCE  
125 S WEBSTER ST GEF 3 2<sup>ND</sup> FL  
PO BOX 7873  
MADISON WI 53707-7873  
Telephone: 608 266-3585  
Internet: oci.wisconsin.gov

NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION  
US DEPARTMENT OF TRANSPORTATION  
WEST BUILDING  
1200 NEW JERSEY AVE SE  
WASHINGTON DC 20590  
Telephone: 888-327-4236 or 202 366-0123  
Website: www.nhtsa.dot.gov

If you have additional information or wish to follow-up on your complaint, please contact them at the telephone number or address listed above.

Sincerely,

Judy A. Testolin

Consumer Information Specialist

**BUREAU OF CONSUMER PROTECTION**

*Agriculture generates \$59 billion for Wisconsin*

2811 Agriculture Drive • PO Box 8911 • Madison, WI 53708-8911 • Wisconsin.gov

An equal opportunity employer

**Ihm, Jackie A - DATCP**

---

**From:** [REDACTED]  
**Sent:** Thursday, March 22, 2012 6:42 PM  
**To:** DATCP Hotline  
**Subject:** Fwd: fax # for acci dispute 1-800229-1590 pls attach pol # 15851959  
**Attachments:** 01\_20120314\_CLUE\_CONS\_CTR.pdf; 02  
\_LEXISNEXIS\_REPORT\_FROM\_WI\_DRIVING\_RECORDS.pdf; 03\_LocalCrashBMQ863J.pdf;  
04 WI Insurance Complaint Form.pdf

To Whom It May Concern:

A car that I was driving in March of 2011 caught fire due to an unknown defect. This incident was reported as a property loss insurance event to LexisNexis, and resulted in an adverse premium increase on my insurance.

I have requested that LexisNexis adjust my records, that my insurance company adjust my rates, and have sent copies of these documents to the WI Commissioner of Insurance and the FTC Consumer Response Center in case LexisNexis' actions in reporting this incident are in any way unfair to consumers and require further investigation or action on your part.

Kind Regards,

--

[REDACTED]  
[REDACTED] - Milwaukee, WI

"I don't think you should feel about a film. You should feel about a woman, not a movie. You can't kiss a movie." Jean-Luc Godard

----- Forwarded message -----

[REDACTED]  
Date: Thu, Mar 22, 2012 at 18:27  
Subject: Re: fax # for acci dispute 1-800229-1590 pls attach pol # 15851959  
To: Bart D Varney <[Bart\\_D\\_Varney@progressive.com](mailto:Bart_D_Varney@progressive.com)>  
Cc: Cheryl Wood <[cwood@johnsonins.com](mailto:cwood@johnsonins.com)>

Bart,

Sorry it's been a few days; but here are the documents about my spontaneous car fire which did not cause any payable damages, and which LexisNexis is reporting as an at-fault property damage claim.

Please forward this to the appropriate department for processing, and let me know my adjusted premium amount.

Please let me know if you have any questions.

[REDACTED]  
[REDACTED]  
[REDACTED] - Milwaukee, WI  
[REDACTED]

"I don't think you should feel about a film. You should feel about a woman, not a movie. You can't kiss a movie." Jean-Luc Godard

On Mon, Mar 12, 2012 at 15:10, Bart D Varney <[Bart\\_D\\_Varney@progressive.com](mailto:Bart_D_Varney@progressive.com)> wrote:

>

[REDACTED]  
Milwaukee, WI [REDACTED]  
March 14, 2012

C.L.U.E. Inc. Consumer Center  
PO Box 105108  
Atlanta, GA 30348-5108

RE: C.L.U.E Consumer #1205601279, Reference #12420111225198

I was recently assessed a premium increase by my insurance company for an at-fault accident occurring on 03/03/2011 and reported by your company. This incident was not an at-fault accident, and I wish to DISPUTE the classification of the incident by providing an EXPLANATION and documentation of the incident. Please update and adjust your records accordingly, per the enclosed accident report, and provide me with a copy of the revised report at the address noted above.

I have enclosed a copy of the accident report from the Milwaukee County Sheriff's Department. As you can see, the incident in which I was involved was an unpreventable car fire due to mechanical and/or electrical problems. I did not cause damage to any property, nor was anyone injured. This event did not result in an insurance claim of any type. Additionally, the gravity of the situation coupled with the fact that I was able to safely guide the car to the side of the road, out of harm's way and without affecting traffic flow and ensuring the safety of my passengers before, during and after the incident is a testament to my safe driving habits. This incident is not something for which I should be penalized, and is no more an "at fault" incident than a tire blowout or a rock hitting the windshield.

Please update your records accordingly, and as noted above, provide me with a copy of the revised report.

Kind regards,

cc: Artisan and Truckers Casualty Co. d/b/a Progressive Insurance  
Attorney J. Dennis Thornton  
FTC Consumer Response Center  
Wisconsin Commissioner of Insurance  
Wisconsin Department of Agriculture, Trade and Consumer Protection

LEXISNEXIS RISK SOLUTION

DRIVER RECORD INFORMATION obtained by LexisNexis Risk Solutions Inc. on customer's behalf from the motor vehicle records of the state/province of WISCONSIN

Identification of driver is based on information submitted.



Quoteback  
1205601283 -02-25-2012

MILWAUKEE WI  
COUNTY: MILWAUKEE



Driver License Number Rpt Date Systems Use Account Number  
[REDACTED] 01/20/12 0800474304 [REDACTED]

Social Security Number DMV Account Number

DOB Sex Height Wt Eyes Hair Requested As/Also Known As  
[REDACTED] M 509 210 BRN GRY

DRIVER LICENSE INFORMATION

Class	Issued	Expire	Status	Restrictions
D-NCOMM VEH	01/06/10	11/06/14	VALID	
M-MOTORCYCLE	01/06/10	11/06/14	VALID	

MISCELLANEOUS AND STATE SPECIFIC INFORMATION

DONOR: Y  
PRODUCT TYPE: REGULAR #: 38185-943-069 TYPE: DUPLICATE  
INQUIRY HISTORY ACCOUNT: [REDACTED] - PROGRESSIVE CAS INS CO DATE: 01/20/12

DRIVING RECORD

Type	Date 1	Date 2	Description	Vio/Conv Code	Pts
ACCI	03/03/11		PROPERTY DAMAGE ACCIDENT DOC#: 110300216 CO LOC: MILWAUKEE OPR AS: CLASS= D	PD	



91 - Drugs Reported
124 - Highway Factors NOT-APPLICABLE

Vehicle

VEHICLE 01	21 - Unit Type AUTOMOBILE		Vehicle Type PASSENGER-CAR			22 - Total Occupants 3
	50 - Plate Number [REDACTED]		51 - Plate Type ABT	52 - State WI	53 - Exp Year 2011	55 - Vehicle Identification Number WV1A X8853K [REDACTED]
	60 - Year 1989	51 - Make VOLV	52 - Model 245 DL	53 - Body Style SW	54 - Color BLU	100 - Skidmarks to Impact (Ft)
	94 - Vehicle Damage TOTAL (DAMAGE TO ALL AREAS)					
	95 - Extent Of Damage VERY-SEVERE		96 <input checked="" type="checkbox"/> Vehicle Towed Due To Damage		97 - Vehicle Removed By	
	123 - Vehicle Factors OTHER					

Vehicle Owner

VEH OWNER 01	45 <input type="checkbox"/> Vehicle Owner Same As Operator				
	46 - Vehicle Owner Last Name [REDACTED]		46 - First Name [REDACTED]		46 - Middle Initial A
	46 - Company Name		46 - Suffix		Date Of Birth [REDACTED]
	47 - Address Street & Number [REDACTED]			47 - PO Box	
	48 - City SHOREWOOD		48 - State WI	48 - Zip Code [REDACTED]	49 - Telephone Number [REDACTED]

Insurance

INS 01	63 - Liability Insurance Company PROGRESSIVE-DIRECT-INSURANCE-CO		60 <input checked="" type="checkbox"/> Policy Holder Same As Owner	
	61 - Policy Holder Last Name [REDACTED]		61 - Policy Holder First Name [REDACTED]	
	61 - Policy Holder Company			

School Bus

BUS 01	Bus Travelling to/from <input type="radio"/> To <input type="radio"/> From		School Name	Body Make	Seating Capacity
	School District Contracted With				

Occupant

01	<input type="checkbox"/> Address Same As Operator				
	65 - Unit No 01	66 - Occupant Last Name [REDACTED]		66 - First Name [REDACTED]	66 - Middle Initial I
	66 - Address Street & Number [REDACTED]		66 - PO Box		

<b>OCCUPANT</b>	68 - City SHOREWOOD		68 - State WI	68 - Zip Code [REDACTED]	
	67 - Date of Birth [REDACTED]		69 - Sex FEMALE		
	71 - Seat Position SECOND-SEAT-LEFT-SIDE-(MC/BIKE PASSENGER, TRAIN BREAKMA			72 - Safety Equipment SHOULDER-BELT-AND-LAP-BELT-USED	
	70 - Injury Severity N - NO APPARENT INJURY	73 - Airbag NON-DEPLOYED	75 - Ejected NOT-EJECTED	77 <input type="checkbox"/> Medical Transport	
	76 - Trapped/Extricated NOT-TRAPPED	78 - Agency Space 1X			

Occupant

<b>OCCUPANT 02</b>	<input type="checkbox"/> Address Same As Operator				
	65 - Unit No 01	66 - Occupant Last Name [REDACTED]	66 - First Name [REDACTED]	66 - Middle Initial A	66 - Suffix
	68 - Address Street & Number [REDACTED]			68 - PO Box	
	68 - City SHOREWOOD		68 - State WI	68 - Zip Code [REDACTED]	
	67 - Date of Birth [REDACTED]		69 - Sex FEMALE		
	71 - Seat Position SECOND-SEAT-RIGHT			72 - Safety Equipment SHOULDER-BELT-AND-LAP-BELT-USED	
	70 - Injury Severity N - NO APPARENT INJURY	73 - Airbag NON-DEPLOYED	75 - Ejected NOT-EJECTED	77 <input type="checkbox"/> Medical Transport	
	76 - Trapped/Extricated NOT-TRAPPED	78 - Agency Space			

Diagram and Narrative

<b>DIAGRAM AND NARRATIVE</b>	<p>105 - PHOTOS BY</p>
	<p>VIA RADIO: S/B 143 200 FEET NORTH OF W WALNUT ST.</p> <p>SQUAD ARRIVED AND FOUND ONE CAR WITH THE ENGINE COMPARTMENT ENGULFED IN FLAMES.</p> <p>OPERATOR OF UNIT 1 STATED HE WAS DRIVING AND THE VEHICLE STOPPED RUNNING AND HE COASTED INTO THE DISTRESS LANE AND THEN NOTICED IT WAS ON FIRE.</p> <p>UPON INVESTIGATION: VEHICLE CAUGHT FIRE FOR UNKNOWN ENGINE PROBLEM.</p>

PK2009

NO INJURIES.  
 NO WITNESSES.  
 ASSISTING SQUADS: 25 HADFIELD, 56R HAUSKI, MFD ENGINE 5 & 12

**Officer Information**

<b>OFFICER INFORMATION</b>	125 - Officer Last Name <b>THOMPSON</b>		125 - First Name <b>TRAVIS</b>		125 - Middle Initial		131 - Officer ID <b>114</b>	
	129 - Law Enforcement Agency No. <b>049</b>		130 - Law Enforcement Agency Name <b>MILWAUKEE COUNTY SHERIFF</b>					
	126 - Law Enforcement Agency Address Street & Number <b>821 W STATE ST RM 221</b>							
	127 - City <b>MILWAUKEE</b>		127 - State <b>WI</b>		127 - Zip Code <b>53233</b>		128 - Telephone Number <b>(414) 278-4712 EXT.</b>	
	132 - Date Notified <b>03/03/2011</b>		133 - Time Notified (Military Time) <b>1909</b>		134 - Time Arrived (Military Time) <b>1910</b>		135 - Date Of Report <b>03/03/2011</b>	
	Agency Accident Number		Police Number		19 - Special Study			
	18 - Agency Space							



**Department of Agriculture,  
Trade & Consumer Protection**

2811 Agriculture Drive  
PO Box 8911  
Madison WI 53708-8911

PRESORTED  
FIRST CLASS



11/20/2012

049J82051580

**\$00.740**

04/03/2012

Mailed From: 53718  
US POSTAGE

NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION  
U.S. DEPARTMENT OF TRANSPORTATION  
WEST BUILDING  
1200 NEW JERSEY AVE SE  
WASHINGTON, DC 20590

\*\* DS 16 MAILED AT MIL 532 \*\*

Defects  
AM

CMXFNB5 20550

