# Claritas Insurance CLOUT 2026 Release Notes

## CONTENTS

## OVERVIEW

Claritas Insurance CLOUT is geography- and demographic-based current-year (CY) estimates and five-year (FY) projections of product usage and demand for insurance products and services. Insurance products covered include automobile, life, medical, residential, accidental death and dismemberment, disability, and long-term care policies. The database also presents channel information, premium information, and consumer attitudes towards insurance.

## WHAT'S NEW

Claritas Insurance Track is fielded every other year in "odd" years.  It was fielded in 2025. Each year of fielding, an update is made to the questionnaire based on industry updates and client requests. As a result, with each new questionnaire, Claritas updates the Claritas Insurance CLOUT model and roster update based on these changes. Additional detail is provided in the Variable Roster section below.

This year's updated model is used with the latest Claritas Pop-Facts demographic estimates (CY) and projections (FY) and updated Claritas geographies.

## DATA DESCRIPTION

### Data Source

The current release of Claritas Insurance CLOUT is based on statistical models derived from the 2025 Claritas Insurance Track survey. The models are applied to demographic characteristics for 2026 and 2031 estimates from Pop-Facts®. The resulting current-year estimates and five-year projections are presented using Claritas Cartographic Boundaries 2026.

identify
deliver
optimize

For additional information about the Claritas Insurance Track survey or Claritas Pop-Facts, please contact your Claritas representative.

## Variable Categories

Claritas Insurance CLOUT variables are presented in the following five categories:

- Automobile Insurance
- Life Insurance
- Residential Insurance
- Other Insurance
- Insurance Attitudes

## Household Measures

Claritas Insurance CLOUT presents household insurance product use. The data is not presented as per policy or account-level measures.

## National Scope

Claritas Insurance CLOUT variables are based on the Claritas Insurance Track survey. Claritas Insurance Track is a nationally representative online questionnaire. The resulting respondent data and derived Claritas Insurance CLOUT variables present nationally representative behavior applied to local geographies.

## Usage and Consumption Variables

This release contains both usage and consumption variables.

- Usage variables estimate the number of households that use a particular product or service (regardless of the frequency of use).
- Consumption variables provide measures associated with use of the product or service.

For example, to examine homeowner insurance use, you can review a usage variable that indicates the number of households with homeowner insurance policies.

## Geographic Levels

Claritas Insurance CLOUT data can be analyzed at the following geographic levels:

### Census Geographies

- National
- State
- County
- Combined Statistical Area (CSA)
- Core Based Statistical Area (CBSA)
- Minor Civil Division (MCD)
- Place
- Tract
- Block Group

**Other Geographies**

- ZIP Code
- Nielsen Designated Marketing Area (DMA®)

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# VARIABLE ROSTER

The 2026-27 roster contains 610 total variables.

Please refer to the Claritas Insurance CLOUT 2026-27 Data Roster for a complete list of variables. This roster will be the same for both the 2026 release and the 2027 release of Claritas Insurance CLOUT.

## New Elements

There were 36 new data elements in the 2026-2027 release. The roster will depict all of these new elements in green. There were 64 returning elements in this release. The roster will depict these returning elements in gold.

## Removed Elements

There were two elements that were removed in the 2026-27 release.

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# METHODOLOGY

The geographic-level estimates and projections included in Claritas Insurance CLOUT are generated using the statistical models developed from Claritas Insurance Track. Claritas Insurance Track is designed to generate a national representative sample of United States households. The questionnaire collects information about insurance products owned, number of policies, and policy premiums.

Using Claritas Insurance Track data, statistical models are created to relate household characteristics to insurance product usage and behavior. These models are then used to generate current-year estimates and five-year projections for geographic areas based on the Claritas demographic update. The geographic estimates and projections include adjustments that reflect regional differences in insurance product usage and behavior.

For more detailed information on methodology, please see the Claritas Insurance CLOUT Methodology 2026-27 document.

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# TECHNICAL SUPPORT

If you need further assistance, not provided in the release notes, please contact the Claritas Solution Center between 9:00 a.m. and 8:00 p.m. (Monday through Friday, EST) at 800.866.6511.

## LEGAL NOTIFICATIONS

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