

***ISO*ClaimSearch[®]**
Decision Net[®] User Manual

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INSURANCE SERVICES OFFICE, INC

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Introduction – Decision Net®

ISO ClaimSearch® -- the information system for claims professionals – offers Decision Net® -- the one-stop resource for claims and investigation units to access to a wide-range of information products for claims analyses and investigations.

Decision Net provides access to:

- A suite of public record products backed by multiple data sources, with the ability to search billions of records in fractions of seconds.
- Criminal & Civil Records – Provided through ISO's Intellicorp, Ltd. unit that maintains one of the most extensive and reliable data repositories of nationwide criminal records and other public information. The system offers a full menu of searches with access to more than a hundred million federal, state, and county criminal and civil records nationwide.
- Police reports and related information – accessing police reports through Decision Net makes your claims handling and investigations more efficient. After submitting a claim, you get a screen automatically pre-filled with required information – ready to initiate a request for a police report. That saves you time and money in your investigations or claims processing.
- Electronic medical records – Decision Net medical-records service uses an on-line ordering-and-retrieval process to provide a timely, cost-efficient way of obtaining medical-records information. The proprietary process complies with the requirements and privacy rules of the Health Insurance Portability and Accountability Act (HIPAA).
- Instant Vehicle Reports – instantaneous vehicle registration data is available by searching VIN, Name and Address or License Plate. You can access this information by entering any of these three components. Results may vary by state. Data is available in 40 states.
- Motor Vehicle Reports (MVRs) – available through an arrangement with ISO's Insurance Information Exchange (iiX) unit. You get timely, comprehensive, and reliable information on an individual's driving history and license details.
- Event Data Recorder (EDR) - Through an alliance with Injury Sciences LLC, ISO ClaimSearch® has introduced a new comprehensive Event Data Recorder (EDR) service. It offers the ability to order an EDR Investigate Report, which includes the retrieval of data from the involved EDR and an analysis of data harvest results.

The wealth of information provided through Decision Net is derived from numerous sources ranging from consumer records, business records, electronic white pages, federal courts, DMV records, VIN information, criminal records and many more.

This manual serves as a guide to help you utilize the products and services available through Decision Net, which is accessed through the ISO ClaimSearch website.

Overview

Access to Decision Net through ISO ClaimSearch is a key step in delivering a broad range of information options and resources to enhance the claims-handling and investigation processes. ISO has integrated Decision Net information into the ISO ClaimSearch system, significantly reducing insurers' losses from fraudulent claims, and streamlining the process of claims investigations and fraud detection.

Claims professionals and SIUs can quickly and easily locate and verify information, allowing them to manage the claims evaluation process quickly and more efficiently.

Benefits to claims professionals and SIUs include:

- increased efficiency and accuracy while searching the ISO ClaimSearch database for prior loss histories and claims patterns
- faster evaluation of new claims to determine whether they are meritorious or suspicious
- superior information for investigating suspicious claims, suspicious individuals, and possible fraudulent activity
- improved efficiency in accessing optional information regularly used in conjunction with claims reports
- streamlined ability to locate witnesses, claimants, and other parties
- prevention of payment of fraudulent claims
- decreased response time to claimants/witnesses/third parties
- reduction in the number of live directory assistance calls
- quick location of policy beneficiaries before escheat

Claims representatives no longer need to log on to a different system while processing or investigating claims. ISO ClaimSearch customers can:

- order data on individuals and businesses with the Decision Net family of data products, including names, addresses and telephone numbers, bankruptcy information and civil judgments
- order criminal and civil records nationwide as well as police reports and related information
- order and retrieve and download nationwide medical records

This information is delivered seamlessly through ISO ClaimSearch[®], the industry's all-claims antifraud system, via its electronic interfaces and the ISO ClaimSearch Internet delivery platform.

Overview (continued)

The ISO ClaimSearch Decision Net products provide 20+ billion records and let you access such information as:

- Social Security number
- date of birth
- previous addresses
- nearest neighbor
- automobile and driver license data
- business data
- telephone listings
- driver vehicle information
- property data
- criminal records
- police reports
- medical records
- driver history reports
- employment data
- U.C.C. filings
- professional license data
- bankruptcy records
- foreclosure records
- tax lien records
- judgment records
- marriage/divorce filings
- mail drop data
- global watch list information
- watercraft registration data
- FAA aircraft registration data

Applications of Decision Net Data

Claims

- Use Decision Net data to locate insureds, parties to a claim, witnesses, law enforcement, auto repair shops, attorneys, VIN information, etc.
- Complete missing information on an accident report
- Verify identity of suspected fraudulent claimants
- Use to verify information on claimants as a fraud prevention tool

Subrogation

- Investigate uninsured or underinsured motorists to collect money paid on a claim
- Establish whereabouts and conduct asset searches
- Use of homeowner information valuable in the claims collections process

Special Investigation Units (SIU)

- Use Decision Net as a tool in the investigation process
- Establish whereabouts
- Verify information
- Complete missing pieces of the puzzle

Multiple Search Locations

Users can allocate charges to offices other than the one where their IDs are set-up. Access to this feature is not available to everyone automatically; it must be requested from the ISO Customer Service Department.


Multiple search location Office Codes can be added and deleted on the User Preference screen of ISO ClaimSearch. Once the Office Codes are set up, the user simply selects the Office Code to charge the search to.


Mapping Features

When completing a Basic Search or Basic Search Plus on Decision Net®, users have the option to quickly and easily visualize addresses of Match List subjects by plotting their geographic locations on a map.

Two levels of detail are available for viewing map information:

Map It

Click on the icon  next to an individual's address in your Match List and a street map displays. It features a traditional illustration of roads with street names, including highways, railroads and surrounding points of interest, such as bodies of water, parks, and prominent

landmarks. A “pushpin” icon  denotes the location of the subject on the map. The subject's street address also appears above the marker for easy reference.

Map Verified Addresses

If multiple matches are returned in your Match List, a button at the top and bottom of the page allows you to plot and view the verified addresses of each subject in your list. A “verified address” is a subject's probable place of residence based on findings from multiple public record sources.

Each of the mapping options includes navigational functionality that enables you to survey roadways north, south, east or west of a subject's location. A zoom slider also accommodates wide view panning and close ups of select areas.

My Reports

The My Reports page allows you to view and sort Decision Net reports and reports statuses. Report statuses include:

- Completed – report is available to view
- Pending – report is not returned yet, still processing
- Message – there may be information about request to be shared with user
- Delayed – report is being held up by agency/provider; usually because of investigation or incomplete report
- Duplicate – report type and request information has already been submitted by user; request will be cancelled and account is automatically credited
- Closed – report has not been returned despite several attempts
- Cancelled – report request has been cancelled by user
- Reply Needed - user may need to send more information, i.e., an Authorization Form or additional information

Users can sort reports by Date, Report Type, Claim Number or Status. By providing a Claim Number, you can view all reports related to that claim number requested by your office and you can locate any Decision Net *report* related to the claim throughout your entire company.

Instant reports, that is, match results and reports displayed instantly after submitting online searches are deleted after 24 hours. Other reports requiring extended turnaround times will be deleted from My Reports after a period of 30 days once they are viewed. Reports will be deleted after a period of 90 days if they are not viewed.

The My Reports page is available for all Decision Net products except Criminal Records.

E-mail Notifications

This feature gives Decision Net users the ability to receive e-mail notifications of status changes on **Medical Record** and **Police Report** requests. Users may also direct e-mail notifications about specific requests to an address other than their own.

Users may choose from the following notification options:

- Receive an e-mail whenever a request is Completed or if there is a Message regarding a request. (*Recommended Option*)
- Receive an e-mail only when a request is Completed.
- No e-mail notifications.

How to select e-mail notification options

All *Decision Net* users with access to Medical Records and/or Police Reports must go to the “Preferences” Section of Decision Net and choose from the options shown above. (*Decision Net* users will be prompted to complete this setup when logging on for the first time.)

***Note:** *It is vital that you ensure the accuracy of your e-mail address. If it is incorrect, you may correct it in the “Preferences” or “User Profile” Sections of ISO ClaimSearch.*

Account Management

Authorized management and individual users can access the monthly billing detail for Decision Net usage on the ISO ClaimSearch Internet platform – through the Account Management function link. Information includes each monthly invoice for a seven-month period (the current month and two previous quarters). Invoices are shown for each billing entity (i.e. offices) – along with the company total.

The billing detail supporting each invoice provides the transactions for each user in the office. To facilitate allocation of search costs to a specific claim file, each invoice includes the number of each type of search performed, the claim or reference number against which each search was completed, the search criteria, and the date and time of each search.

Authorizations: Access to Decision Net invoices is available to a wide variety of authorization levels. These levels and associated access include:

- all invoices at the company level -- for the company Decision Net billing contact
- several division level invoices—for regional/group management
- all invoices for an office – for the office level billing contact
- more than one office within an invoice but not the entire invoice --for office level managers who may be responsible for several offices in a territory or region

The account management function allows for downloading of invoice files to formats that can be easily printed and manipulated, such as an Excel file.

To request access to Decision Net invoicing, please contact the ISO ClaimSearch Customer Support office at 1-800-888-4476, or by e-mail at njsupport@iso.com. Company and office level contacts will be asked to provide the list of offices they are authorized to monitor.

Public Record Search Tips

Here are some helpful tips for searching public records:

Basic Search:

First, try to locate the subject using the following search options:

- Search using Social Security Number only.
- Search using Last Name, First Name (or partial First Name), and State. If too many records are returned, try adding a City.
- Search using Phone Number.

Additional Tips --

Search by Social Security Number:

A Social Security Number, if you have one for the Subject, should be the first search you attempt and will yield the best results. On the Search Tab in the Person Search screen, type in the Subject's SSN in the SSN field. It is not necessary to type the hyphens.

Search by Last Name:

On the Public Records Tab, People Search page, type in the Subject's LAST NAME in the Last Name field. CLICK on the Search button. If more records are returned than are practical to review, see "Refine a Name Search."

Refine a Name Search:

Adding criteria, such as first name, middle initial, DOB, city, state, zip code, or age range, can refine a name search. The more criteria utilized the more precise (narrow) the results will be.

Too Many Records Found:

If your search returns the following message, "Search completed. Too many records found. There was No Charge for this search," your search resulted in more than 5,000 matches. Try narrowing the list of results. If a list of results is displayed but more records were returned than are practical to review, try narrowing the list of results.

Public Record Search Tips (continued)

Narrow List of Results:

If your search returns a long list of results, we recommend adding the following criteria (where known to you) in this order:

1. **First Name or First Initial - HINT:** If you are not sure of the entire first name, type an initial or the first few letters in the First Name field.
2. **State** - Entering a state will narrow your results to subjects living in that specified state.
3. **City** - Entering a city, in addition to the state already entered, will narrow your results to subjects living in the specified city and state.
4. **Middle Initial** - If your results return multiple listings with the same first and last name, add the Subject's middle initial. Some records, however, do not contain middle initials and will, therefore, not be returned.

Expand List of Results:

If no results or too few results are returned, we recommend loosening the criteria by removing the most precise or uncertain criteria entered (i.e., middle initial, date of birth, city).

Find a Subject in the Displayed List:

Identify the number of unique persons in the list using SSNs. For each individual, examine their records to determine if the displayed age, geographic regions, middle initial, or first name fit what is known of the Subject. CLICK on the SSN of the individual you believe to be the Subject to get the optimal set of results including their current most probable address and phone.

Non-SSN Searches:

Non-SSN searches do not always return all records associated with the Subject. In order to ensure all records for the Subject are returned, you must identify at least one record that is highly known to be the Subject's record (see "Find a Subject in the Displayed List"). CLICK on that record's SSN to return all records associated with the Subject including the current address and telephone number (i.e., optimal results).

No Blue Check Mark Found:

To find a subject through associates, landlords, relatives or neighbors, initiate a Comprehensive Report for the Subject. CLICK on the Comprehensive Report icon on the right-hand side and follow the prompts. When a report is generated, scroll down to find the relevant individuals.

Public Record Search Tips (continued)

Find Others Who May be Living with a Subject:

You can enter a known address in the search fields or CLICK on any address in the system to display the people who live at that address. ENTER the Subject's last known address in the **Street Address, City, and State** fields.

Directory Assistance Search:

General:

- Names are assumed to be abbreviated; no wild card character is required.
- If unsure of spelling, enter only the beginning letters of which you are sure.
- Nationwide and statewide searches are permitted, but use of a city and state will usually be more effective.
- If unsure of the exact city, enter the closest one with a radius (in miles).

Residence:

Last name is required. Entry of at least four letters is recommended. To designate a fully-spelled last name, enter a period (.) at the end. This will display only exact matches, rather than all which match those letters at the beginning. For example, "ANDERS." will return information about everyone with a last name of ANDERS, but not those with ANDERSEN or ANDERSON.

First names will automatically be matched to common nicknames, as well as entries, which contain only initials. A search for "JOSEPH" will return information for both "JOE" and "J". If no entries are found, try the search without a first name.

For common last names, an entry of the first letter or two of the street name will reduce the number of records displayed. If unsure of the spelling of a last name, enter as much as possible (don't abbreviate).

Business:

Enter a few letters of the first word and any other word in the business name. When searching department stores or government organizations, any word from the department name may be entered. For common business names, entry of the first letter or two letters of the street name will reduce the number of records displayed. Common abbreviations will be searched automatically. A request for "UNITED STATES" will display all records containing "US" or "USA".

Public Record Search Tips (continued)

Address Search:

City and state must be entered, but no name is required to complete a search. In order to search all houses on a street in a certain block, the user must enter the block number and an asterisk (*). For example, to search the 1200 block of Main Street, enter "12* Main St". Note: a search of the 100 block (1*) will also match everything in the 1000 and 10000 range. To search a specific range of house numbers, enter a range separated by a colon (:). For example, to search for everyone between 120 Main Street and 327 Main Street, enter "120:327 Main St".

Nicknames:

Expanded search support is available for nicknames. For example, if you search the name William Johnson, you will receive applicable information on a match that contains the nickname Bill or Billy Johnson.

Public Record Reports

We offer several types of reports based on your needs. To get a report, initiate a search. If a report is available for the subject you searched, you will see a report icon under the "Get Report" heading. Click on the icon and you will be provided with report options to choose from.

Basic Report

Includes:

- Name/Address (Nationwide coverage in a single search)
- Telephone Numbers and Listing Names
- Address Verification and Address Summary (Historical addresses)
- Social Security Number (SSN) (Includes deceased indicator)
- Date of Birth (DOB)/Age
- Names Associated with a Subject and Also Know As (AKAs)
- Neighbors for Current Address

Individual Relatives and Associates Report

Includes:

Basic Report Information, plus

Possible Relatives (1 degree of separation)*

- Possible Relative Summary
- Names of Possible Relatives
- Ages
- Address

Associates

- Names of Possible Associates
- Addresses and Phone Numbers of Possible Associates

Locator Report

Includes:

Basic Report Information, plus

Property

- Property Description/Address
- Owner's Name(s), Address(s)
- Land Usage
- Last Sales Transaction
- Sale Price
- Assessed Values
- Sellers Name(s)

Public Record Reports (continued)

Locator Report (continued)

Includes:

Possible Relatives (1 degree of separation)*

- Possible Relative Summary
- Names of Possible Relatives
- Ages
- Address

Associates

- Names of Possible Associates
- Addresses and Phone Numbers of Possible Associates

Neighbors (6 Neighbors at 10 different addresses)

- Names of Neighbors
- Addresses
- Phone Numbers
- Date of Birth/Age
- Masked SSN
- Date and Location where SSN was issued

Comprehensive Address Report

Includes:

- Names of current and former residents at an address
- Social Security Numbers and birth dates linked to current and former residents
- Residential and business phones linked to an address
- Best most recent address of former residents

Comprehensive Report

Includes:

Basic Report Information, plus

Property

- Property Description/Address
- Owner's Name(s), Address(s)
- Land Usage
- Last Sales Transaction
- Sale Price
- Assessed Values
- Sellers Name (s)

Possible Relatives (Up to 3 degrees of separation)*

- Possible Relative Summary
- Names of Possible Relatives
- Ages
- Address

***Degrees of Separation**

First degree – those persons who are possible relatives to an individual
Second degree – those persons who are possible relatives to the first-degree relatives
Third degree – those persons who are possible relatives of second degree relatives

Public Record Reports (continued)

Comprehensive Report (continued)

Includes:

Associates

- Names of Possible Associates
- Addresses and Phone Numbers of Possible Associates

Neighbors (6 Neighbors at 10 different addresses)

- Names of Neighbors
- Addresses
- Phone Numbers
- Date of Birth/Age
- Masked SSN
- Date and Location where SSN was Issued

Vehicle Report

Includes:

- Owner Name
- Address including County
- Driver's License Number
- Date of Birth
- Sex
- Age
- SSN
- Vehicle TAG Number
- VIN Number
- Description of Vehicle
- Engine
- Vehicle Use
- Mileage
- Lien Holder Name and Address
- Lien Date
- Vehicle Title Number
- Title Date
- Title Status

Public Record Reports (continued)

Vehicle Report

Includes (continued):

- Decal Date
- Registration Expiration Date
- Registration Status

Boat Report

Includes:

- Owner Name
- Address including County
- Driver's License
- Date of Birth
- Sex
- Age
- SSN
- Boat Model Year
- Model Description
- Manufacturer/Make
- Vessel Type
- Type of Use
- Hull Construction
- Type of Propulsion
- Type of Fuel
- Length
- Boat Title Number
- Title Date
- Title Status
- Decal Date
- Registration Expiration Date
- Registration Status

FAA Report (Pilot)

Includes:

- Name
- Letter
- Rec.Type
- Certification Type
- Certification Level

Public Record Reports (continued)

FAA Report (Pilot)

Includes (continued):

- Certification Expiration Date
- Ratings

FAA Report (Aircraft)

Includes:

- Owner Name
- Address, City, State
- Aircraft Number
- Status
- Manufacturer Name
- Type of Aircraft
- Model
- Specifications – Weight, Engine HP, Fuel Consumption, Engine Model, # of Seats, etc

Custom Report

This feature allows you to pick and choose only those search options you value the most, which are then packaged together in a single query. Data found on the subject that matches your search criteria is returned to you in a single, convenient report format.

Always Included:

- Name, Address, Phone Number, SSN, AKA's
- Date and location where SSN was issued
- Address Summary
- Current Neighbors

****Other Options:***

- Relatives (up to 3 degrees of separation)
- Associates
- Property Assessments
- Neighborhood Profile
- Motor Vehicle Search
- Drivers License Search
- Florida Accident Reports
- Corporate Affiliations
- Bankruptcies
- UCC Filings
- Professional Licenses
- FAA Reports
- Marriage/Divorce Filings
- Mail Drop Search
- Global Watch List Search
- Place of Employment Search
- Foreclosures

Basic Search Plus

This new feature combines multiple searches in a single query and allows you to build your own report. This brings the flexible options included in the Custom Report to the data entry screen.

Always Included:

- Name, Address, Phone Number, SSN, Aka's
- Date and location where SSN was issued
- Address Summary
- Current Neighbors

****Other Options Included***

- Relatives (up to 3 degrees of separation)
- Associates
- Property Assessments
- Neighborhood Profile
- Motor Vehicle Search
- Drivers License Search
- Florida Accident Reports
- Corporate Affiliations
- Bankruptcies
- UCC Filings
- Professional Licenses
- FAA Reports
- Marriage/Divorce Filings
- Mail Drop Search
- Global Watch List Search
- Place of Employment Search
- Foreclosures

Real Estate Profile Report

Includes:

- Owner Name
- 2nd Owner Name (if applicable)
- Property Address
- Parcel Number
- Block & Lot Numbers
- Tax Amount & Tax Year
- Land Information
- Sq. Footage Information
- Building Information
- Sale & Prior Sale Information
- Mortgage Information

Criminal and Civil Records Searches

ISO ClaimSearch provides instantaneous access to a broad range of criminal and civil- records searches.

Federal Records and Multiple States

National Sex Offender Search

Returns records from the National Sex Offender Registry, which currently includes offender information from all 50 states. Results vary by state. Records are generally updated on a monthly basis.

Federal Criminal Search

A comprehensive countrywide search for criminal records information on a particular individual. The system searches a database of 24 states, proprietary database of 50 states, and the National Sex Offender Registry, which contains data from 50 states.

Federal Civil Search

Returns all records stored at the federal district civil court level by name match only/or nature of suite. If you don't get a name match, your subject does not have a previous federal civil court history and thus a more detailed search is not necessary.

Criminal Super Search

A comprehensive countrywide search for criminal records information on a particular individual. The system searches all 50 states, a proprietary criminal-records index of 50 states, and the National Sex Offender Registry, which contains data from 50 states.

Canadian Criminal Records

Canadian Criminal Record Searches available on Decision Net are specific to a province. Coverage includes Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland, Northwest Territory, Nova Scotia, Ontario, Prince Edward Island, Quebec, Saskatchewan, and the Yukon Territory.

Searches by State

Single-County Criminal Search

A county-level search that allows you to check an individual against a specific county's criminal court records for felonies and misdemeanors involving that individual. These searches are available for counties in all 50 states.

Single-County Civil Search

A county-level search that allows you to check an individual against a specific county's civil-court records. The search is split into two court levels, upper and lower civil court levels. The user may choose to search both levels simultaneously, upper and lower. The search provides name, date of birth, and Social Security number of the individual, as well as information about cases involving that individual.

Criminal Comprehensive Search

A statewide search of court records and additional sources of data. The search allows you to verify whether an individual has any felony and misdemeanor convictions.

Criminal and Civil Records Searches (continued)

Criminal and Civil-Records: State Coverage

Alabama	Kentucky	North Dakota
Alaska	Louisiana	Ohio
Arizona	Maine	Oklahoma
Arkansas	Maryland	Oregon
California	Massachusetts	Pennsylvania
Colorado	Michigan	Puerto Rico
Connecticut	Minnesota	Rhode Island
Delaware	Mississippi	South Carolina
District of Columbia	Missouri	South Dakota
Florida	Montana	Tennessee
Georgia	Nebraska	Texas
Hawaii	Nevada	Utah
Idaho	New Hampshire	Vermont
Illinois	New Jersey	Virginia
Indiana	New Mexico	Washington
Iowa	New York	West Virginia
Kansas	North Carolina	Wisconsin
		Wyoming

Police Reports and Related Information Ordering

You can access police reports and related information through ISO ClaimSearch®. This includes a wide variety of police, fire, coroner, and department of motor vehicles (DMV) reports from tens of thousands of agencies in the United States.

Accessing police reports through ISO ClaimSearch makes your claims handling and investigations more efficient. With the click of a mouse, after completing a public records search, you get a screen automatically pre-filled with required information — ready to initiate a request for a police report. This feature saves you time and money in your investigations or claims processing.

Police reports can be ordered through the Special Searches/Police Reports link on the Decision Net home page of the ISO ClaimSearch website. The Claim/File Number and Name fields are required and must be entered. Select the type of report requested in the “Types of Reports Needed” section. Click the “Next” button and follow the subsequent instructions.

Information Available

Auto Accident - A copy of the official police report which shows a detailed description of a collision involving vehicle(s), and/or property damage & injuries. Incident report may be attached.

Vehicle Theft – A copy of the official police report showing detailed information regarding the theft of a vehicle.

Vehicle Theft Recovery - A copy of the law enforcement agencies’ report containing detailed information regarding the retrieval of a stolen vehicle.

Coroner Report - A report provided by the coroner that contains detailed information regarding the death of an individual.

* Death Certificates are commonly ordered with this report.

Fire - A copy of the official police or fire agency report containing detailed information referring to a fire loss other than auto.

Burglary – A copy of the official police report containing detailed information on an occurrence involving stolen material items or property.

Death Certificate – An official legal document signed by the attending physician showing the cause of death and other vital statistical data pertaining to the deceased.

Police Reports and Related Information Ordering

Information Available (continued)

Incident – A copy of the official police report showing detailed information regarding an event that precipitates crisis. Ex. Carjacking, Assault, Homicide, Suicide.

EMS/Rescue Squad – A basic description of a specific incident as reported by the responding EMS/Rescue Squad.

MV 104 (NY Only) – A copy of the involved driver's accident statement as reported by the New York police agency.

OSHA Report – A report from the Occupational Safety & Health Administration provided by the U.S. Department of Labor containing detailed information regarding an incident or accident at a place of business.

Insurance Check - Insurance carrier information provided by the state DMV. See list for rules and states that provide information.

Title History - Entire owner history of a certain vehicle provided by state DMV.

Vandalism – A copy of the official police report showing detailed information of an event where public or private property has been willfully defaced or destroyed.

Weather Report -Historical Information provided by the national weather service on precipitation, temperature, wind, etc. Data will be returned for a range of 30 days before and after incident.

Auto Fire - A copy of the official police or fire agency report containing detailed information referring to a fire loss involving an automobile.

* All other criteria that pertain to each report are highly recommended in order to expedite returns.

Medical Records Ordering

You can access medical records information through ISO ClaimSearch®. This includes the ability to order, track, and retrieve medical records, medical bills, and x-ray reports.

Accessing medical records through ISO ClaimSearch makes your claims handling and investigations more efficient. It saves you time and money in your investigations or claims processing.

How to order Medical Records

Medical Records can be ordered through the Special Searches – Medical Records link on the Decision Net Section of the ISO ClaimSearch website. The Claim/File Number, Patient Name, and DOB or SSN fields are required and must be entered. Enter any additional information and click the Medical Records check box in the Specialty Reports section.

Choose the Record Type and enter the Dates of Service or a Date Range to specify the time period to search. Request the Type of Information as specifically as possible.

Click on the Add Provider button and specify the doctor or facility that you're searching for. You may add multiple doctors to your request. If your provider search comes up with no results, click on the Add Provider button and add a provider.

Click the Submit button and the order summary will be displayed. In the Medical Records section of the summary, click on the confirmation number to display the pre-filled Authorization for Release of Information form.

The Authorization form should be printed and faxed to the displayed fax number. The status of the faxed medical request may be found by clicking on the My Reports link on the Decision Net page.

Information Available

Medical Record – Documentation of an individual's medical treatment and/or medical history. These records may include the attending physicians' notes and prescriptions.

Billing Record – An itemized medical billing statement.

X-Ray Records – A photographic x-ray image.

Instant Vehicle Reports

Instant Vehicle Reports – instantaneous vehicle registration data is available by searching VIN, Name and Address or License Plate. You can access this information by entering any of these three components. Results may vary by state. Data is available in 40 states.

This search returns information on the year, make, model, body style, VIN, name, address, city/state/zip, state of registration, registration date, expiration date, activity date (date in vendor file) plate type, lessee/lessor indicator, branded indicator (junked, flooded, salvaged, etc.). Also adds demographic information on the owner (address, indication of drop boxes, home owner/renter, and estimated income) and additional drivers.

This service is available in all states except Arizona, Arkansas, California, Hawaii, Indiana, New Hampshire, Oklahoma, Pennsylvania, Virginia and Washington. The information returned is updated on a bi-weekly basis in order to verify VIN and vehicle ownership.

- In addition to the states that do not allow access to their vehicle data, the following states will not return data for a search conducted with a license plate: IA, LA, NV
- The system provides annual statistics on nearly 200 million cars and trucks in operation in the U.S.

How to search for vehicle information

All Decision Net® users with Public Records Access Level 2 or higher will automatically have access to this feature. In order to perform a search, you must go to the Public Records - Vehicle Data page of Decision Net, where you will have three search options: Vehicle Search by VIN, Vehicle Search by Surname/Address, and Vehicle Search by License Plate. Your search results will be returned instantly and will be available in the “Status and Results” Section for 24 hours.

Driver History Reports (MVRs)

Through Decision Net, ISO ClaimSearch offers you the ability to order nationwide Motor Vehicle Reports (MVRs) to enhance your claims analysis and investigations.

The information provided can include:

- Driver's license Information
- DMV points (driving history)
- Restrictions (glasses, hearing aids, etc.)
- Endorsements (tank, hazardous materials, etc.)
- State disclaimers (state specific rules, regulations or requirements)

This information is made available through an arrangement with ISO's Insurance Information Exchange (iiX) unit – the premier provider of Motor Vehicle Reports. Through alliances with key data providers, iiX has been delivering vital property and auto underwriting information for the past 30 years. iiX services over 20,000 insurance agents nationwide. Of those, many are sponsored for report ordering by some 450 insurance companies.

Coverage includes most states and Washington, DC. To check current state availability, click on the [About Motor Vehicle Reports](#) link on the Driver History page of Decision Net.

How to order

You can submit your order through the Special Searches – Driver History page of Decision Net. Simply enter the driver's license number (some states require more information) and the system will return a comprehensive report containing an individual's driving history and license details.

As with all other Decision Net products, you can check the My Reports Section of Decision Net for up-to-the minute status updates.

System problems and general maintenance at state DMV centers may result in MVR outages on occasion. These service interruptions are temporary in nature and typically last from one to two business days. When an outage occurs in a state where you are trying to order a report, you will receive a pop-up message that says **“The state you entered for this report is unavailable at this time. There is no charge for your search. Please try again later.”**

Input Fields/Checkboxes/Options/Buttons

Information may be entered in the screens provided based upon the following:

1. **Name Entry Field:** The name can be entered in one field as first name, middle initial, last name. The order of the name is not important. It may be input with first name either first or last.
2. **Address Entry Field:** Enter complete address or as much of the address as is available.
3. **Phone Entry Field:** Type a Phone Number as one number with no punctuation, i.e. 4029997777. The number must have all 10 digits.
4. **SSN Entry Field:** Type a Social Security number as one number with no punctuation, i.e. 999889999.
5. **FEIN Entry Field:** Type a Federal Employer Identification Number either as 1 number with no punctuation, i.e. 123983243, or as 3 numbers separated by dashes, i.e. 12-398-3243. The number must have all 9 digits.
6. **City/State/Zip Entry Fields:** City, State, and Zip are parsed into three fields.
7. **Claim/File # Entry Field:** Enter a complete Claim or File number if required by your company for tracking purposes. If your company does not require this, any alpha/numeric input will be accepted. Note: a user only needs to re-input the number when the search screen has been reset by either selecting the Decision Net button or the reset button.
8. **Driver License Entry Field:** Type a driver license number omitting any spaces or punctuation.
9. **State Entry Field (of a driver license):** Enter the state that the driver license is issued in.
10. **VIN Entry Field:** Enter the complete VIN number.
11. **License Plate Field:** Enter the complete license plate number here.
12. **State Entry Field (of a license plate):** Type in the state that the license plate was issued in.
13. **DOB:** Type in the Date of Birth.

Input Fields/Checkboxes/Options/Buttons (continued)

14. **Special Searches Link:** Click on this button to order criminal records, police reports, medical records, motor vehicle reports and EDR retrieval services.
15. **Vehicle Data Link:** Click this button to perform vehicle-related searches
16. **Criminal-Records Link:** Click on this button to perform criminal-records searches.
17. **My Reports Link:** Click on this button to view the status of a report request, view Decision Net searches, or download medical records and police reports.
18. **Gender Field:** In Criminal Records you have the option of selecting gender Male, Female, and unknown.
19. **Preferences Link:** All Decision Net users with access to Medical Records and/or Police Reports must go to the "Preferences" Section of Decision Net and choose from the options shown below. (Decision Net users will be prompted to complete this setup when logging on for the first time.)

Users may choose from the following notification options:

- Receive an e-mail whenever a request is Completed or if there is a Message regarding a request. (*Recommended Option*)
- Receive an e-mail only when a request is Completed.
- No e-mail notifications.

Note: *It is vital that you ensure the accuracy of your e-mail address. If it is incorrect, you may correct it in the "Preferences" or "User Profile" Sections of ISO ClaimSearch.*

20. **Submit Button:** Select this button to submit the information you entered to be searched by the system.
21. **Reset Button:** Click on this button to reset the search screen so you can add new information.
22. **Search Total Button:** Click on this button to see the total dollar amount charged for the searches you performed.

Glossary of Terms

Here are brief definitions of terms used throughout this help document...

Account Management

Authorized management and individual users can access the monthly billing detail for Decision Net usage on the ISO ClaimSearch Internet platform – through the Account Management function (button). Information includes each monthly invoice for a seven-month (two quarters) period. Invoices are shown for each billing entity established – offices – along with the company total.

Bankruptcy

This search returns bankruptcy filings, filing date, 341 date, court and attorney information and assets/liabilities when available. Up to two bankruptcies may be returned.

Criminal Records

ISO ClaimSearch provides instantaneous access to a broad range of criminal records through an alliance with Intellicorp, Ltd. – architect of one of the most extensive and reliable data repositories of nationwide criminal records, civil records, and other public information.

Claim/File Number

An alpha/numeric number that you can use to track your searches. If your company does not require tracking by claim number, then any input in this field will permit you to continue your search.

Demographics

Statistical information about human populations with reference to size and density, distribution, and vital statistics.

Federal Aviation Administration (FAA) Search

The FAA operates our nation's aviation systems. This search returns certification letter (s), type(s), and level(s), certification expiration date(s), and ratings.

Medical Records

ISO ClaimSearch provides electronic access and retrieval of medical records, medical bills, and x-ray reports through the ISO ClaimSearch platform.

Motor Vehicle Reports

Motor Vehicle Reports (MVRs) provide timely, comprehensive, and reliable information on an individual's driving history and license details.

Multiple Search Locations

Users can allocate charges to offices other than the one where their IDs are set-up. Access to this feature is not available to everyone automatically; it must be requested from the ISO Customer Service Department.

Glossary of Terms (continued)

Neighbors	An individual or business that is physically located near the individual or business being searched.
Police Reports	Police and related reports from tens of thousands of agencies in the United States.
SSN	A Social Security number (SSN) is a personal record-keeping number that is issued by the government. It can be used to access the public records for bankruptcy, judgments, tax liens as well as deceased records.
VIN	Vehicle Identification Number (VIN). A 17 character number that is issued to identify vehicles.
Hull ID or HIN	A 12 character serial number that uniquely identifies a boat/vessel.
Aircraft Number	An alphanumeric serial number that uniquely identifies an aircraft.

Decision Net Individual Searches Summary

Name of Search (on screen)	Input / Databases Searched / Output / Tips	Sources of Data	Updates
Basic Search (Name and Address)	<p>Searches on name, address, city, state, Zip, age range, phonetic search, phone number or Social Security number; or name & address; or any combination of name, address, city, state or Zip.</p> <p>Returns name/address (nationwide coverage in a single search), telephone numbers and listing names, address verification and address summary (historical addresses), Social Security Number (SSN) (includes deceased indicator), Date of Birth (DOB)/Age, and Names Associated with a Subject/Also Know As (AKAs).</p>	Billions of current and historical addresses.	Dynamic updates daily
Basic Search Plus (Name and Address)	Same as Basic Search.	Billions of current and historical addresses.	Dynamic updates daily
Directory Assistance Search	<p>Searches on name, address, city, county, state, or name & address; or any combination of name, address, city, state or Zip; or reverse searches on phone number (10 digits or 7 digits with state).</p> <p>This nationwide search finds and verifies phone numbers. It provides the name, address, city, state, Zip, and phone number. It also returns city and state for unlisted phone numbers.</p>	Consumer File	Dynamic updates daily.
Corporate Search (Corporate Affiliation)	<p>Searches on name & address or any combination of name, address, city, state or zip.</p> <p>Returns name, address, address type, FEIN (Federal Employer Identification Number), Charter Name, State of Origin, Record Date, and Status.</p>	Business File	Monthly
FAA Search (Pilot)	<p>Searches on name, address, city, state, or Zip; or name & address; or any combination of name, address, city, state or Zip.</p> <p>A nationwide search that returns name, address, medical certification class, date, and expiration date.</p>	FAA File	Monthly
Vehicle Search (Motor Vehicle and Boat)	<p>Searches on name, name & address, license number, date of birth, VIN number, city, state, Zip; or any combination of name, address, city, state or Zip; or Social Security number or tag number.</p> <p>Returns name, address, SSN, age, date of birth, vehicle description, Tag Number, VIN Number, Driver's License Number.</p>	Motor Vehicle File	Monthly
Watercraft Search	Searches on name, name & address, license number, date of birth, Hull ID, vessel name, city, state, Zip; or any combination of name, address, city, state or Zip; or Social Security number or tag number.	Motor Vehicle File	Monthly

Decision Net Individual Searches Summary (continued)

Name of Search (on screen)	Input / Databases Searched / Output / Tips	Sources of Data	Updates
SSN Validation	<p>Searches on Social Security number (SSN).</p> <p>Returns name, birth date, date of death, Social Security Number and Zip Code for the death location of each subject file. Contains more than 67 million death-records compiled by the Social Security Administration (SSA), with the records reliably reported from 1969 forward. The Social Security Administration does not have a death record for all persons; therefore, the absence of a record for a particular person does not serve proof that the person is alive. Many records, however, are validated by observation of a death certificate or verification by a family member or someone acting on behalf of the family.</p>	SSA Master Beneficiary Record, the Supplemental Security Record, the Earnings Reference File and the Black Lung Record.	Monthly/ Quarterly
Driver License Search	<p>Searches on name, name & address, license number, date of birth, city, state, Zip or Social Security number; or any combination of name, address, city, state or Zip.</p> <p>This search provides driver's license information such as the name, address, city, county, state, Zip, SSN, Age, date of birth, date of death, sex, race, attention flag, restrictions, expiration date, issue date, endorsement, and motorcycle code.</p>	Motor Vehicle File	Monthly
Bankruptcy Search	<p>Searches on name & address or any combination of name, address, city, state or zip.</p> <p>Returns Results Include: Debtor Name, SSN, Address, Additional Debtor Name, SSN, Case Number, Date Filed, Court Location, and Filing Type.</p>	Compiled nationally from more than 7,000 federal, county and local courthouses	Monthly
Property Assessments Search	<p>Searches nationwide on name, address, city, state, or Zip; or name & address; or any combination of name, address, city, state or Zip.</p> <p>Returns owner name, second owner name (if applicable), property address, owner address, seller name, land usage, sale date, recording date, tax year, sale amount, assessed value, and parcel number.</p>	Consumer File	Monthly
Property Deed Search	<p>Searches nationwide on name, address, city, state, or Zip; or name & address; or any combination of name, address, city, state or Zip.</p> <p>Returns property address, owner Name, seller Name, owner address, owner address, sale amount, mortgage amount, sale date, recording date, parcel number, document type, and land usage.</p>	Consumer File	Monthly
Marriage/Divorce Filing Search	<p>Searches on name, name & address, date of birth, city and state</p> <p>Returns filing type, filing date, groom, bride, filing #, state, residence, age, plaintiff & defendant (divorce records).</p>	State and county filings	Monthly

Decision Net Individual Searches Summary (continued)

Name of Search (on screen)	Input / Databases Searched / Output / Tips	Sources of Data	Updates
Phones Plus Search	<p>Searches on name, address, city, county, state, or name & address; or any combination of name, address, city, state or Zip; or reverse searches on phone number (10 digits or 7 digits with state).</p> <p>This nationwide search finds and verifies phone numbers. It provides the name, address, city, state, Zip, and phone number. It also returns city and state for unlisted phone numbers and cell phones.</p>	Consumer File	Dynamic updates daily.
Professional Licenses Search	<p>Searches on name (person or company), SSN, address, or license number.</p> <p>Returns name, address, gender, telephone, SSN, license state, license number, license type, profession/board, license status, issue date, expiration date, last renewal date, how the individual obtained the license (e.g. certification, grandfathered.)</p>	State and county licensing boards in more than 45 states	Monthly
Global Watch List Search	<p>Searches on name, address, city, state, Zip, age range, phonetic search, phone number or Social Security number; or name & address; or any combination of name, address, city, state or Zip.</p> <p>Returns name, date of birth, country of birth, nationality, other information and source.</p>	Coverage includes 22 domestic and global resources	Weekly
Aircraft Search	<p>Searches on name, name & address, aircraft number, date of birth, city, state, or ZIP.</p> <p>Returns owner name, address, city, state, serial number, aircraft number, record type, aircraft description.</p>	FAA File	Monthly
Liens Search	<p>Searches on name, name & address, date of birth, city, state, Zip or Social Security Number.</p> <p>Returns defendant name, address, additional defendant, filing type, case number, and date filed.</p>	Compiled nationally from federal, state and county courthouses	Every Two Weeks
Judgments Search	<p>Searches on name, name & address, date of birth, city, state, Zip or Social Security Number.</p> <p>Returns defendant name, address, additional defendant, filing type, case number, and date filed.</p>	Compiled nationally from federal, state and county courthouses	Every Two Weeks
Foreclosure Search	<p>Searches on name, name & address, date of birth, city, state, Zip or Social Security Number.</p> <p>Returns plaintiff(s) name, defendant(s) name, defendant(s) SSN, site address, deed type, and recording date.</p>	Compiled nationally from county courthouses	Monthly

Decision Net Individual Searches Summary (continued)

Name of Search (on screen)	Input / Databases Searched / Output / Tips	Sources of Data	Updates
Auto Accidents Search (FL)	<p>Searches on name, address, license number, VIN, or tag number.</p> <p>Returns name, record type, address, accident date, driver's license number, accident number, VIN, and tag number. Available in Florida.</p>	Local and county law enforcement agencies throughout the state of Florida	Weekly
Place of Employment Search	<p>Searches on name (person or company), SSN, or address.</p> <p>Returns the subject's Social Security Number, title, company name, business address, business telephone number, Federal Employer Identification Number (FEIN), company name variations, SIC code/description, and business filings/registrations.</p>	Thousands of public record and commercially available data sources	Daily
Real Estate Profile Search	<p>Searches nationwide on name, address, city, state, or Zip; or name & address; or any combination of name, address, city, state or Zip.</p> <p>Returns owner name, second owner name (if applicable), property address, owner address, seller name, land usage, sale date, year built, property type, recording date, tax year, sale amount, assessed value, and parcel number.</p>	Consumer File	Monthly
Death Records Search	<p>Searches on name, address, city, state, ZIP or SSN.</p> <p>Returns records on file with the Social Security Administration (SSA) and participating state agencies. Results may include, Decedents Full Name, SSN, Last Known Address, County of Residence, Date of Birth, Date of Death, Location of Death & Death Certificate Number.</p>	Social Security Administration	Monthly
Health Care Provider Search	<p>Searches nationwide for a wide range of health care provider disciplines.</p> <p>Results may include Name Verification, Address of Practice/Health Care Facility, Phone Number(s), Date of Birth, License Number, License State, and Tax ID.</p>		Monthly
Provider Sanction Search	<p>Searches nationwide across multiple licensing entities including Physicians, Specialists, Chiropractors, Physical Therapists and Podiatrists.</p> <p>Results may include Name Verification, Address, Phone Number, Date of Birth and Tax ID</p>		Monthly

Decision Net Business Searches Summary

Name of Search (on screen)	Input / Databases Searched / Output / Tips	Sources of Data	Updates
Corporate Search	Searches on name & address or any combination of name, address, city, state or zip. Returns name, address, address type, FEIN (Federal Employer Identification Number), Charter Name, State of Origin, Record Date, and Status.	Business File	Monthly
Business Search	Searches on name (individual or business). Returns company name, address, contact name, contact title, date of last update, Federal Employer Identification Number (FEIN), telephone number.	Hundreds of public record and commercially available sources of business identification data	Daily
Directory Assistance Search	Same as Individual Searches. See page 29.	Business File	Dynamic updates daily
Bankruptcy Search	Same as Individual Searches. See page 30.	7,000 federal, county and local courthouses	Monthly
Property Assessments Search	Same as Individual Searches. See page 30.	Business File	Monthly
Property Deed Search	Same as Individual Searches. See page 30.	Business File	Monthly
Liens Search	Same as Individual Searches. See page 31.	Compiled nationally from federal, state and county courthouses	Every Two Weeks
Judgments Search	Same as Individual Searches. See page 31.	Compiled nationally from federal, state and county courthouses	Every Two Weeks

Decision Net Business Searches Summary (continued)

Name of Search (on screen)	Input / Databases Searched / Output / Tips	Sources of Data	Updates
U.C.C. Filings Search	Searches on name & address or any combination of name, address, city, state or zip. Returns Debtor Name, Debtor Address, Original Date, Filing Date, Reporting Date, Original #, Legal Type, Secured Party Name, Secured Party Address and Collateral List.	Commercial Lien Filings	Every Two Weeks
Global Watch List Search	Same as Individual Searches. See page 31.	Coverage includes 22 domestic and global resources	Weekly
Real Estate Profile Search	Same as Individual Searches. See page 32.	Consumer File	Monthly
Foreclosure Search	Same as Individual Searches. See page 31.	Compiled nationally from county courthouses	Monthly
Place of Employment Search	Same as Individual Searches. See page 32.	Thousands of public record and commercially available data sources	Daily

Customer Service

To help you get the most from your ISO ClaimSearch *Decision Net* information, or for more information on how to access Decision Net from ISO ClaimSearch, ISO's customer service telephone representatives are ready to work with you Monday through Friday during the hours of 8:30 a.m. to 6:00 p.m. You can reach us at 1-800-888-4476, or e-mail us at njsupport@iso.com.

For ISO ClaimSearch password resets or other technical advice, call the ISO Help Desk Monday through Friday from 7:00 a.m. to 12:00 a.m. at 1-800-888-4476, or send e-mail to info.claimsearch@iso.com.