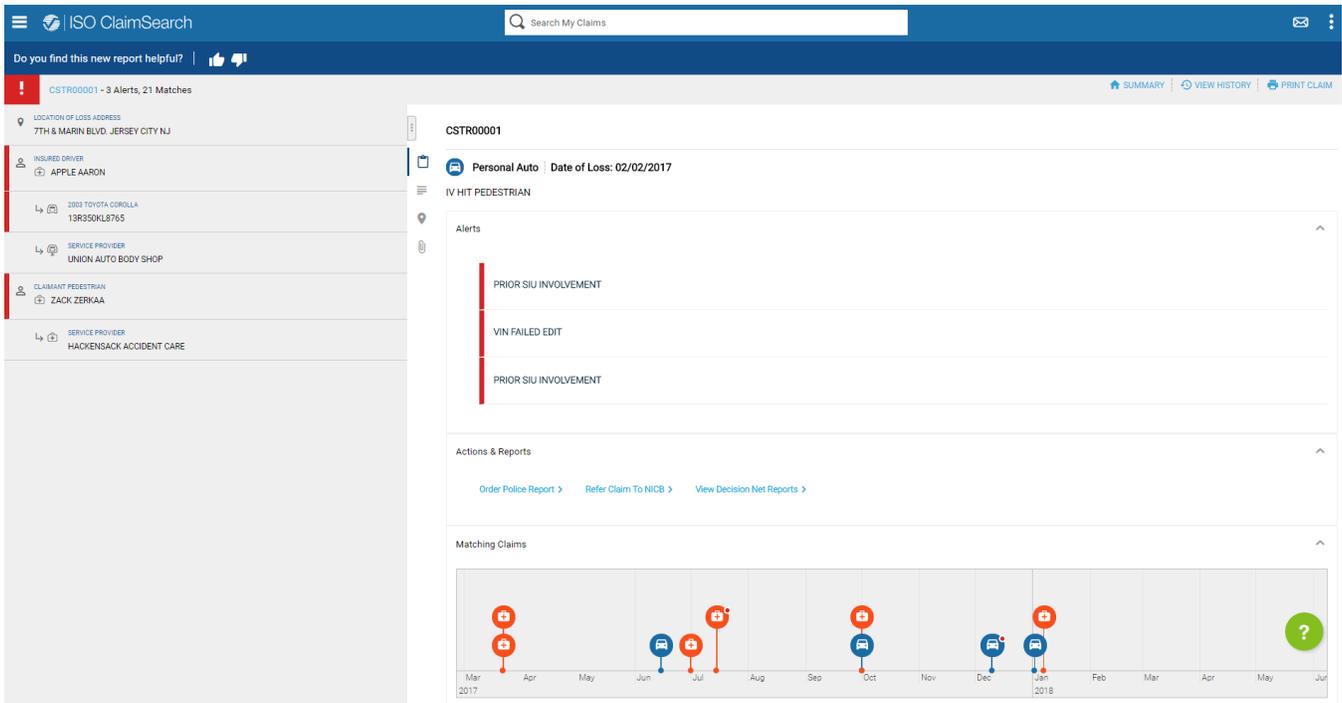


FAQ FOR TRANSITION TO VISUALIZED ISO CLAIMSEARCH FOR CUSTOMERS RECEIVING PDF RETURNS

WHAT IS VISUALIZED ISO CLAIMSEARCH®?

ISO ClaimSearch® loss history reports (also known as match reports) have been redesigned and are now displayed on a new, visualized platform that provides actionable insights into your company's claims. Just as with the former loss history report, you can access visualized ISO ClaimSearch directly in your system or via Claims Reporting on our website. The new reports are graphical, interactive, and easy to navigate. **ISO ClaimSearch is transitioning all its database subscribers to the new platform, and the old platform will no longer be available. This change will affect *all* users.**



The screenshot displays the ISO ClaimSearch interface for a specific claim. The header includes the ISO ClaimSearch logo, a search bar, and navigation icons. Below the header, there is a notification bar and a sidebar with details for the insured driver (Apple Aaron), vehicle (2003 Toyota Corolla), and claimant (Zack ZerkAA). The main content area shows the claim ID (CSTR00001), type (Personal Auto), and date of loss (02/02/2017). It lists alerts such as 'PRIOR SIU INVOLVEMENT' and 'VIN FAILED EDIT'. Below the alerts, there are links for 'Order Police Report', 'Refer Claim To NICB', and 'View Decision Net Reports'. At the bottom, a 'Matching Claims' timeline shows a sequence of events from March 2017 to June 2018, with a green question mark icon in the final month.

- Visualized ISO ClaimSearch match reports include alerts that highlight potential issues within the claim, quick links to additional data sources, a loss history timeline, historical claim versioning and audit capability, and increased data security.
- You can access claim details through a Software as a Service (SaaS) environment, which significantly reduces IT dependencies and allows users to benefit from new enhancements as soon as they become available.

- You can seamlessly access and interact with ISO ClaimSearch within your own claim system thanks to new single sign-on capabilities.
- In addition to these benefits, visualized ISO ClaimSearch provides added data protection: the data does not leave ISO's care, custody, and control; printing is redacted; and personally identifiable information (PII) is masked (except for SIU users).

WHAT IS A MATCH REPORT?

A match report (or loss history report) is a list of all matching claims identified within the ISO ClaimSearch database using certain searchable criteria, such as an individual's name and address, vehicle identification number (VIN), Social Security number (SSN), and other identifying data. Visualized ISO ClaimSearch provides a five-year claim history for each search with the exception of workers' compensation claims and valid VIN searches, which are not limited to five years. Companies can opt to remove the five-year limitation on searches within visualized ISO ClaimSearch upon request.

The information generated in the match reports assists claims handlers in determining the best course of action for a claim, such as fast-tracking to payment or sending to a special investigation unit (SIU) for further investigation. *For additional details, see the ISO ClaimSearch User Manual.*

WHY THE CHANGE TO VISUALIZED?

Our insurance industry advisory groups challenged us to reimagine our traditional match report to provide more value, efficiency, and data protection. ISO ClaimSearch is transitioning all its database subscribers to the new visualized experience.

The results include:

- real-time analytics
- a visually appealing user experience similar to popular Internet and social media sites
- actionable intelligence
- SaaS delivery (to minimize IT impact and facilitate future enhancements)
- robust security and privacy protection
- business intelligence dashboards to understand usage patterns and claim alerts in real time
- seamless integration into customer workflows and claims systems

HOW DOES THE NEW VISUALIZED REPORT COMPARE WITH THE TRADITIONAL REPORT?

Traditional ISO ClaimSearch match reports were accessed in numerous ways: Some customers received match reports on the web, others received PDF match reports attached to the claim, while still others used XML style sheets to transform data into reports, or created their own version of a report with the data provided. Visualized ISO ClaimSearch replaces all these methods with a more insight-driven report.

| Feature | New Visualized ISO ClaimSearch Report | Traditional ISO ClaimSearch Report |
|---|---|--|
| Data Displayed | Yes (Based on data contributed — no limitations) | Yes (Based on data contributed — no limitations) |
| Print Capability | Yes (Summarized view with enhanced data protection redaction) | Yes |
| Five-Year Loss History Period | Yes (Full database look-back available via Claims Inquiry) | Yes (Full database look-back available via Claims Inquiry) |
| Audit Trail Capability | Yes | No |
| ISO ClaimAlert™ Business Intelligence Dashboard | Yes | No |
| Google® Mapping Feature, including Street View | Yes | No |
| Interactive Visual Timeline | Yes | No |
| Digital Photo Sharing | Yes | No |
| Adverse Carrier Alert | Yes | No |
| Visual Risk Indicator (Red, Yellow, Green) | Yes | No |
| Enhanced Data Protection | Yes (Partial masking of all personal information) | No (Partial masking of SSN only) |
| Single Sign-On Capability | Yes | No |
| Seamless Integrated Access to Other Verisk/ISO Products | Yes | No |
| Embedded Interactive eLearning Tools | Yes | No |
| Software as a Service (SaaS) Delivery | Yes | No |
| Unlimited Data Retention and Storage | Yes | No |

ARE THE CLAIMS IN THE VISUALIZED MATCH REPORT DIFFERENT FROM THE PDF?

For customers that submit batch files via FTP and receive a ZIP file via FTP containing individual PDF match reports for each claim, the PDF match reports will no longer be available as of July 1, 2019. If your company has a process that prints and distributes the PDF match reports to users, or if you save the reports to an imaging system or within your claim system, you should assess the impact of these changes.

Visualized ISO ClaimSearch is designed for each adjuster to have his or her own login ID to access the platform to see the claim history. Your company may need to add users with access to visualized ISO ClaimSearch.

The report you receive in visualized ISO ClaimSearch is generated from the same matching claims that you currently receive through the claims reporting process (all methods). There's no difference in the claims returned, no matter which output is used (including PDF or visualized ISO ClaimSearch).

WHICH CLAIMS ARE NOW VISUALIZED?

You'll receive a visualized ISO ClaimSearch match report for any new (or replacement) claims submitted on or after January 1, 2016.

If you want to see a visualized report for older claims, you can replace the prior claim through the edit function available to authorized users through the Claims Reporting tile on the home page or the refresh link in visualized ISO ClaimSearch.

Please note: You are not permitted to search claims by other companies. You may view only match reports for the company (or affiliate companies) with which your ISO ClaimSearch ID is associated.

If the claim has not yet been reported to ISO ClaimSearch (i.e., your company reports via an overnight batch process), you may not be able to search your claim until the following day. Claims that were rejected due to one or more errors also will not be available until they're corrected and successfully resubmitted.

WHO HAS ACCESS TO VISUALIZED ISO CLAIMSEARCH TODAY?

All users with access to Claims Reporting or Claims Inquiry (the investigations query that allows you to search any specific field of information) on the ISO ClaimSearch website can access the visualized platform. You can work with your company's administrator to create new IDs or reactivate existing IDs to ensure all your users are able to use the new solution. For more information or to identify your company's administrators, contact NJSupport@iso.com.

HOW DO I ACCESS VISUALIZED ISO CLAIMSEARCH REPORTS?

- Users who pulled match reports by printing a PDF or viewing a PDF on the screen will now have their own ISO ClaimSearch login ID and will view match reports on the visualized platform.
- Users who use web-based match reports and don't print out match reports may use the "Search My Claims" search box at the top of the website. You can search the claim number, policy number, ISO file number, VIN, SSN, or phone number to retrieve the match reports.
- Claims Reporting users can access match reports on claims they submitted within the prior 30 days under "MY CLAIM REPORTS," along with automatic updates and other types of reports. If you don't see the claims you were expecting under "MY CLAIM REPORTS," try selecting "MY OFFICE REPORTS."

CLAIM SUBMISSION PREFERENCES **MY CLAIM REPORTS** MY OFFICE REPORTS

Match Reports will no longer display on this list 30 days after submission. The claims will remain in the ISO ClaimSearch system indefinitely.

| CLAIMSEARCH INDICATOR | DATE REPORTED | DATE OF LOSS | CLAIM NUMBER | ADJUSTER NAME | CLAIMDIRECTOR SCORE |
|-----------------------|------------------------|--------------|-------------------|---------------|---------------------|
| ! | 06/29/2018 03:14:45 PM | 06/02/2018 | CSTR00006072018A | WARD, KAREN | |
| ! | 06/29/2018 02:58:10 PM | 02/02/2018 | CSTR000HAIL2 | WARD, KAREN | |
| ! | 06/29/2018 02:58:10 PM | 01/01/2018 | CSTR000HAIL | WARD, KAREN | |
| ! | 06/29/2018 02:58:10 PM | 09/15/2017 | CSTR000088 | KAREN, WARD | |
| ! | 06/29/2018 02:58:10 PM | 06/10/2018 | CSTR00006132018B | WARD, KAREN | |
| ! | 06/29/2018 02:58:10 PM | 02/02/2018 | DISABILITYSAMPLE1 | WARD, KAREN | |
| ! | 06/22/2018 03:53:08 PM | 04/01/2018 | CSTRPROP | WARD, KAREN | |
| ✓ | 06/12/2018 06:14:54 PM | 06/10/2018 | GREEN | WARD, KAREN | |
| ✓ | 06/04/2018 08:20:46 PM | 01/01/2018 | CYBERDRAFT2 | WARD, KAREN | |

CLAIM SUBMISSION PREFERENCES MY CLAIM REPORTS **MY OFFICE REPORTS** 

View Reports for : All Offices ▼

If you have an SIU profile in ISO ClaimSearch, you can access match reports as described above and can also use the ISO ClaimSearch Alerts Dashboard. Click on the dashboard tile from the home page and select the "ISO ClaimSearch Alerts Dashboard." Filter down to specific alerts, dates, or loss locations to narrow down to a list of claims. You can also highlight a section or select multiple values by holding down the control key.

HOW DOES THE NEW PLATFORM IMPACT FEE-FOR-SEARCH COMPANIES?

If your company’s ISO ClaimSearch participation is billed per transaction instead of a yearly fee based on a direct written premium basis, please be advised that if you click on the refresh link to see a more recent version of the matching claims, there will be an additional charge because the system is performing another search of the database. Those charges will show as transaction “X” on your invoice. Typically, non-insurers such as third-party administrators and self-insured companies pay per transaction.

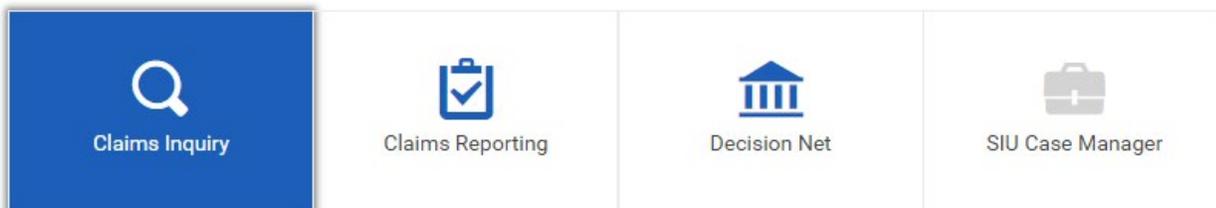
HOW DOES VISUALIZED ISO CLAIMSEARCH DIFFER FROM CLAIMS INQUIRY?

Claims Inquiry results do not, and never have, mirrored the claims reporting output (now, visualized ISO ClaimSearch). Whereas the claims reporting process has always produced a five-year claim history, except for workers’ compensation and VIN searches which search the entire database, Claims Inquiry always searches the entire database.

- Visualized match report searches use an algorithm specifically targeted to closely match the information you submitted. The results provide a basic claim history report for quick claims processing decisions with automatic updates based on modifications to the initial submission.
- Claims Inquiry searches the entire database and produces broader search results. Claims Inquiry results must be carefully interpreted to ensure that the information applies to the individual you intended to search.

MY PRODUCTS

Customize your work space with our new drag and drop product tiles.



WHAT DATE MUST I SWITCH TO VISUALIZED CLAIMSEARCH BY?

Companies who receive their match reports on the ISO ClaimSearch website were automatically switched to visualized format on June 11, 2018.

If your company currently receives PDF output, the PDF match reports will no longer be available as of July 1, 2019. All customers should plan to use the visualized format of ISO ClaimSearch as soon as possible to gain the benefits of the new platform. We will work with all customers to make the transition smoothly.

CAN I STILL PRINT MATCH REPORTS? Yes, you can still print match reports. The print version will be edited for data security. Instead of printed reports including a list of matching claims and all the details of those claims, you will be able to print only the redacted version that includes a list of matching claims, number of matches, and any alerts. The details of each match can be viewed in visualized ISO ClaimSearch. The print option is available in the upper right of the screen.

However, you may wish to skip printing matching claims because you have access to the historical match reports in ISO ClaimSearch that you can access any time.

7/1/2018

ISO ClaimSearch



!

Claim Number CSTR000HAIL
 ISO File Number 8X004601048
 Reported By X91400001
 Printed On 07/01/2018 at 3:47 pm
 Printed By Karen Ward
 Date Of Loss 01/01/2018
 Number of Alerts 2
 Number of Matches 33
 Policy Type Homeowners
 Policy Number CSTR000HAIL
 Loss Description HAIL

78 SUMMIT AVE JERSEY CITY NJ 07304 - Location Of Loss

CAMERON COLE - Both Claimant and Insured

! Prior SIU Involvement

| DATE OF LOSS | TYPE | DESCRIPTION | COMPANY | CLAIM NUMBER | MATCH REASON |
|--------------|------------------------------------|---|--------------------|------------------|--------------|
| 06/27/2018 | Workers Comp & Employers Liability | EE FELL IN HOLE IN STREET WHILE PAVING | SAFETY INC | CSTR00006292018 | Name |
| 06/20/2018 | Commercial Auto | IV R/E OV | SAFETY INC | CSTR00006222018 | Name |
| 06/19/2018 | General Liability | SLIP & FALL | USA GROUP | CSTR00006212018 | Name |
| 06/18/2018 | Personal Auto | IV R/E OV | ADJUSTERS INC | CSTR00006222018A | Name |
| 06/15/2018 | General Liability | PLAINTIFF/CLAIMANT FELL IN HOLE IN STREET | USA GROUP | CSTR00006152018 | Name |
| 06/05/2018 | Commercial Auto | IV R/E OV | USA GROUP | CSTR00006082018 | Name |
| 06/01/2018 | General Liability | FALL | P&C ASSURANCE | 5 | Name |
| 05/31/2018 | Homeowners | HAIL | AMERICAN INSURANCE | CSTR00006072018 | Name |

https://claimsearch-cdn.iso.com/claimscloud/?v=1530471804089#/report/8X004601048/print?index=matchreports-x914&reportSrc=myclaim 1/3

You'll be able to access historical versions of your match report through the "History" tab. Each version of the match report is saved to help reduce the need to print. Clicking any of the rows within the history view will bring up the version of the claim for that exact date and time to help respond to inquiries about the handling of the claim.

! CSTR000HAIL - 2 Alerts, 33 Matches
[SUMMARY](#) | [VIEW HISTORY](#) | [EDIT CLAIM](#) | [REFRESH CLAIM](#)

CLAIM HISTORY AUDIT HISTORY

| CLAIMSEARCH INDICATOR | DATE | DESCRIPTION |
|-----------------------|------------------------|------------------|
| ! | 06/29/2018 02:58:10 PM | Automatic Update |
| ! | 06/22/2018 03:53:08 PM | Automatic Update |

! CSTR000HAIL - 2 Alerts, 32 Matches
[SUMMARY](#) | [VIEW HISTORY](#) | [PRINT CLAIM](#)

LOCATION OF LOSS ADDRESS: 78 SUMMIT AVE JERSEY CITY NJ 07304 CSTR000HAIL

AUTOMATIC UPDATE - 06/22/2018 03:53:08 PM

This redacted print view may be shared with third parties who are assisting with the claim, such as defense attorneys, third-party administrators (TPAs), and investigators.

IF I DON'T NEED TO PRINT THE REPORT, HOW WILL I KNOW WHAT INFORMATION HAS BEEN VIEWED?

There's an option within the new match report to "View History" in the upper-right corner. When toggling to this view, you'll be able to access historical versions of your match report.



You can quickly identify when the claim was first reported to ISO ClaimSearch (initial), if there has been any new information provided to ISO ClaimSearch by your company (replacement), if your company re-searched the claim (refresh), or if another company added a claim or updated a claim that matched against your claim (automatic update).

Clicking any of the rows within the history view will bring up the version of the claim for that exact date and time.

There's also a toggle to view the "Audit History." When switching to this view, you'll be able to identify who has viewed the claim from your company and exactly when.

CAN I SHARE THE MATCH REPORT WITH OTHER ENTITIES?

ISO ClaimSearch information can only be disclosed to ISO ClaimSearch participating organizations and authorized users of those participating organizations who are involved in the claims adjusting process. Because of the sensitive nature of the ISO ClaimSearch database and the information it contains, ISO requires all participating organizations to comply with the ISO ClaimSearch Privacy and Security Policy.

WHAT IF I NEED THE PRINTED REPORT TO PROVE I REVIEWED THE MATCHES?

There is an "Audit History" in visualized ISO ClaimSearch that will identify who has viewed the claim from your company and when. Having the report in the file is not proof that the proper review was done. There is more proof in the notes related to the interpretation of the report which can be backed up with the audit log. A redacted printable copy of the report is still available within visualized ISO ClaimSearch, if necessary.

WHAT IF I NEED MATCH REPORTS FOR FIELD OR QUALITY REVIEWS?

The “Audit History” within visualized ISO ClaimSearch can be used for this purpose. The history shows who has viewed the claim from your company and when.

WHAT IF I NEED TO PRINT THE MATCH REPORT FOR MY CLAIM FILE?

A match report should not be attached to a file on every single claim. If the claim file is subpoenaed, then the ISO ClaimSearch match reports would be produced. We have an established process whereby plaintiffs’ attorneys can subpoena ISO ClaimSearch directly and we will properly respond to the subpoena with sensitive information attached. A redacted, printable copy of the report is still available within visualized ISO ClaimSearch, if necessary.

WHAT IF I NEED TO PROVIDE MATCH REPORTS TO A DEFENSE ATTORNEY?

In the event that an ISO ClaimSearch participating organization must comply with a document production request that includes an ISO ClaimSearch match report, there are specific requirements regarding the redaction of information that must be followed.

Defense attorneys can also subpoena ISO ClaimSearch to have the record submitted in the court as part of the case.

WHAT IF I NEED TO PROVIDE A MATCH REPORT AS EVIDENCE?

The match report should not be used as evidence; it can only be used as a lead to further an investigation, in which the redacted print report should be sufficient. The evidence comes from the actual claim file from the company. A redacted, printable copy of the report is still available within visualized ISO ClaimSearch, if necessary.

If the match report is to be officially submitted as part of the court case, a subpoena should be issued directly to ISO ClaimSearch.

WHAT IF I NEED MATCH REPORTS FOR MARKET CONDUCT EXAM REVIEWS?

Typically, companies will come to ISO ClaimSearch directly for support during market conduct exams. Usually the company needs to prove that a claim was reported. The redacted, printable copy of the report within visualized ISO ClaimSearch should be able to meet the need, and/or ISO ClaimSearch can assist any company with the proof needed without disclosing the ISO ClaimSearch match report detailed information.

WILL I STILL HAVE ACCESS TO THE RAW TEXT FILE DATA THAT IS RETURNED VIA FTP?

Although the data will continue to be returned to you for approved analytical purposes, it is our intention that all adjusters and other users with a need to see the claim history on individual claims as part of their everyday workflow to investigate claims will use visualized ISO ClaimSearch instead of home-grown match reports or PDF match reports. There are many benefits to using visualized ClaimSearch including alerts that highlight potential issues within the claim, quick links to additional data sources, a loss history timeline, historical claim versioning, and audit capability and increased data security. In addition, all new enhancements will only be offered through the visualized platform.

WHAT ARE THE OPTIONS FOR ACCESSING VISUALIZED ISO CLAIMSEARCH PLATFORM?

1. Your company's users can access visualized ISO ClaimSearch through the ISO ClaimSearch website and use the manual search feature to access match reports.
2. You can create single sign-on (SSO) integration directly to the ISO ClaimSearch website homepage and then use the search feature.
3. You can create SSO that links directly to a matching claim in visualized ISO ClaimSearch from your claim system. In addition, you can receive risk alerts that provide a red, yellow, or green ISO ClaimSearch indicator as well as alert details. If your company uses ClaimDirector, you'll also receive the claim score and rule information.
4. If your company uses a vendor interface to ISO ClaimSearch, you should encourage them to build full integration directly from your application. With your help, we can work with them directly to build a solution that will meet your needs.

Contact us at ClaimSearchIntegration@verisk.com to learn more and decide which SSO/integration option may work best for you:

WHAT IS SINGLE SIGN-ON (SSO)?

SSO provides:

- **Increased efficiency:** You will be able to access the ISO ClaimSearch website without being prompted to log in each time. Users will no longer have to remember their five-character user ID and password.
- **Improved workflow integration and user satisfaction:** Our system will seamlessly integrate with your system, leading to a more intuitive user experience.
- **Better security and controls:** Employees can only access the website through your company network.
- **Easy access to key information:** Users can view reporting information and analytics posted on the ISO website.

If your company uses a vendor interface to ISO ClaimSearch, you should encourage them to build full integration to visualized ISO ClaimSearch.

WHAT IF I USE A VENDOR CLAIM SYSTEM INTERFACE TO ISO CLAIMSEARCH?

ISO ClaimSearch has already worked with several claim system vendors to build integration to visualized ISO ClaimSearch directly within their claim system:

GUIDEWIRE CLAIM CENTER — If you use version 8.0 or higher, there is an accelerator available for download from the Guidewire Marketplace website: <https://marketplace.guidewire.com/>

The accelerator will facilitate the display of SSO links and alerts (red, yellow, and green priority) in ClaimCenter, such as the summary screen. It can also create activities for red alerts and flag them as an action item.

MAJESCO — Integration has been built which provides risk response information in the claim system and SSO link.

MARSH CLEARSIGHT — Integration has been built which provides risk response information in the claim system and SSO link.

OTHER CLAIM SYSTEM VENDORS - We recommend that you reach out to your claim system representative to ensure that the vendor is aware of the important dates that have been announced and that they are planning for any required changes. Please have the vendor contact us at ClaimSearchIntegration@verisk.com to learn more about the claim system integration program.

The suggested integration with a claim system would be to retrieve the ISO File Number from the ISO ClaimSearch output (FTP, MQ or XML response) to build a direct link from the claim system to visualized ISO ClaimSearch using single sign-on to seamlessly link to the matching claims in visualized ISO ClaimSearch.

For added benefits, incorporating the risk response will lead to better claim triaging and decision-making. Without taking in the risk response, you wouldn't know the status of the claim (red, yellow, green) or know which alerts fired until you view the match report in visualized ISO ClaimSearch. With the risk response, there is the ability to display important information up front to users right within the claim system.