ISO ClaimSearch®

Compliance Solutions

About ISO ClaimSearch®

ISO ClaimSearch® is the property, casualty and auto insurance industry's first and only comprehensive system for improving claims processing and fighting fraud. The system serves more than 93 percent of the property/casualty industry by direct written premium, as well as state workers compensation insurance funds, self-insureds, third-party administrators (TPAs), the NICB, state fraud bureaus, and law enforcement entities.

About Compliance Solutions

Compliance Solutions products save valuable time and resources for ISO ClaimSearch® by automating reporting across the spectrum of obligations members face each and every day. Our solutions leverage positive relationships with state agencies, fostering efficient communication and data exchange between the regulatory bodies and participants.

General Access and Reporting Services

Data Provided to State Agencies

ISO ClaimSearch® represents the insurance industry and individual subscribers in ongoing interaction with fraud bureaus and/or fire marshals. In addition, most fraud bureaus have direct access to the system for their investigations. ISO ClaimSearch® will enable the National Insurance Crime Bureau (NICB) to grant access to qualifying law enforcement agencies. To restrict access by state fraud bureaus or state fire marshals, please contact info.claimsearch@iso.com and adjust your settings using the Data Access Authorization Form.

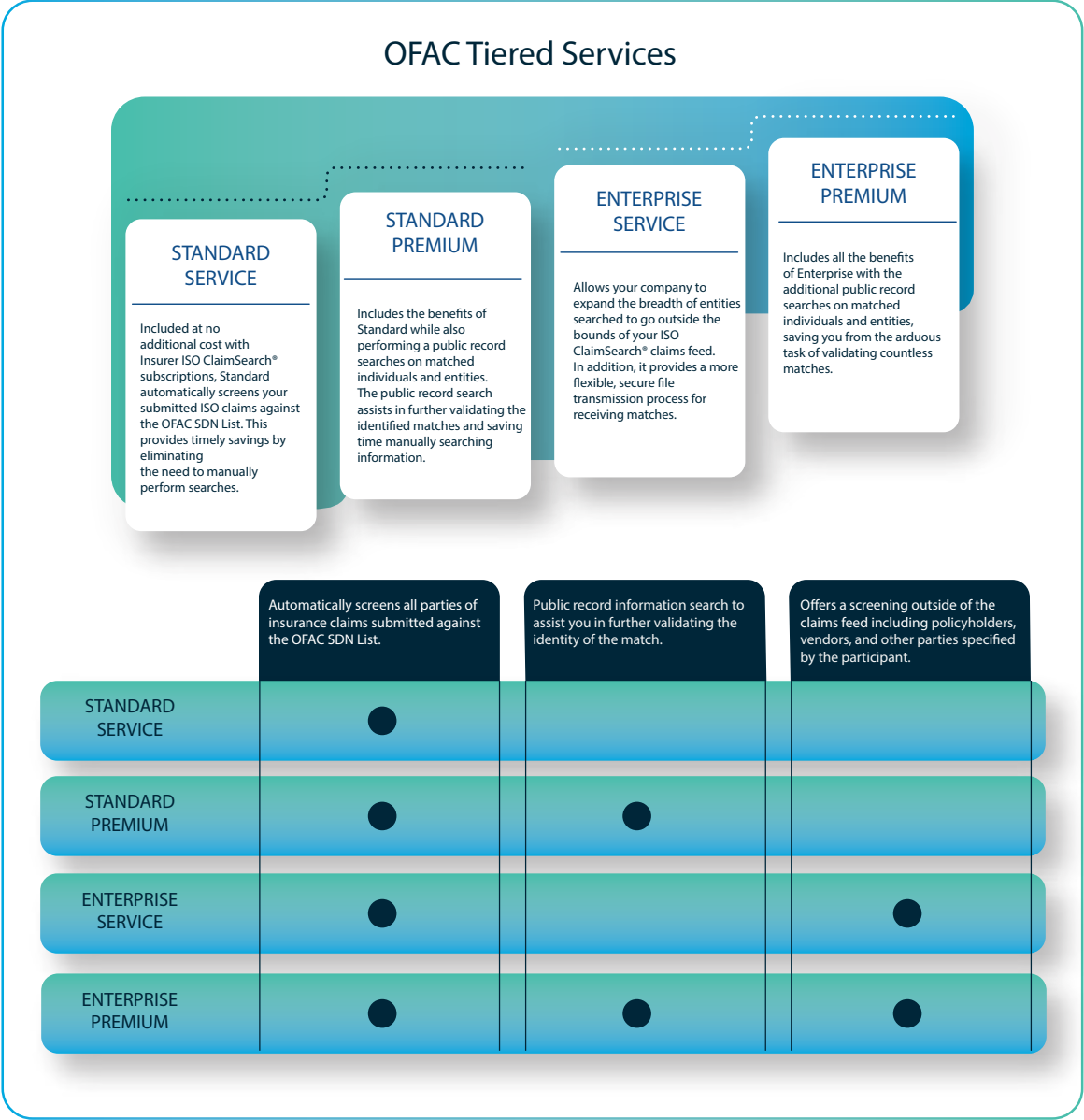### Coast Guard: 46 CFR 28.80 – Report of Casualty

The U.S. Coast Guard requires insurers, self-insurers, and third-party administrators (TPAs) to report to a claims database each casualty that involves a commercial fishing vessel. Reporting to the Coast Guard portal in ISO ClaimSearch® will satisfy this requirement. The service is provided at no additional charge for ISO ClaimSearch® customers.

Puerto Rico: 26 L.P.R.A. § 2727

Reporting to ISO ClaimSearch® satisfies the reporting requirement in Puerto Rico for all insurers to provide claims information to a central data bank, as outlined in Section 27.270 of the Insurance Code of Puerto Rico.

OFAC Compliance Service

Through ISO ClaimSearch® Compliance Solutions, we offer several different Office of Foreign Assets Control (OFAC) services to screen your claims against the Specially Designated Nationals (SDN) List as prepared by the U.S. Treasury Department. These services alert you of potential matches against the SDN List to protect against your claim payments being issued to any individual or organization that has been flagged by the U.S. Treasury Department. By using this service, participants can avoid the possibility of sanctions and potential hefty fines. In addition to the legal requirement, the service addresses an important social issue regarding the safety and security of the public.

OFAC Tiered Services

STANDARD SERVICE
Included at no additional cost with Insurer ISO ClaimSearch® subscriptions, Standard automatically screens your submitted ISO claims against the OFAC SDN List. This provides timely savings by eliminating the need to manually perform searches.

STANDARD PREMIUM
Includes the benefits of Standard while also performing a public record searches on matched individuals and entities. The public record search assists in further validating the identified matches and saving time manually searching information.

ENTERPRISE SERVICE
Allows your company to expand the breadth of entities searched to go outside the bounds of your ISO ClaimSearch® claims feed. In addition, it provides a more flexible, secure file transmission process for receiving matches.

ENTERPRISE PREMIUM
Includes all the benefits of Enterprise with the additional public record searches on matched individuals and entities, saving you from the arduous task of validating countless matches.

	Automatically screens all parties of insurance claims submitted against the OFAC SDN List.	Public record information search to assist you in further validating the identity of the match.	Offers a screening outside of the claims feed including policyholders, vendors, and other parties specified by the participant.
STANDARD SERVICE	●		
STANDARD PREMIUM	●	●	
ENTERPRISE SERVICE	●		●
ENTERPRISE PREMIUM	●	●	●

OFAC Lookup

We also offer an OFAC Lookup tool to perform single search queries within ISO ClaimSearch®, allowing searches to be done solely on name or business name. This is available to ISO ClaimSearch® participants at no additional fee.

If you have any further questions or are interested in obtaining any of these services, please contact ISOClaimsComplianceSolutions@verisk.com.

Casualty Reporting Service

Automobile Insurance Claims California: Cal. Code Regs. Title. 10, Chapter 5, Subchapter 9, Article 6 § 2698.82

The ISO ClaimSearch® system functions as a claims analysis bureau (CAB) in California. Reporting to ISO ClaimSearch® satisfies the reporting requirements under Cal. Ins. Code §§ 1875.10-1875.18.

Statutory Reporting for New York State Department of Social Services/Child Support Enforcement N.Y. Ins. Law Article 3, § 340

In New York, reporting to ISO ClaimSearch® satisfies the requirement to provide copies of all bodily injury claims (other than workers' compensation, medical malpractice, and no-fault) to a central reporting organization for reporting to the Department of Social Services. This process helps identify and report all income for New York public assistance recipients and child support delinquent obligors.

Statutory Reporting for Connecticut Department of Administrative Services (DAS) Conn. Gen. Stat. § 38a-318a

Reporting to ISO ClaimSearch® satisfies the requirement in Connecticut for all insurers to notify the Department of Administrative Services (DAS) when a liability claim that may result in a monetary award is filed by a resident of the state. ISO ClaimSearch® provides the Connecticut personal injury and workers' compensation claims it receives to the DAS on behalf of participants. This is an opt-in program. Participants must authorize ISO to report on their behalf.

New Jersey: Auto Accidents (OIFP) NJAC Title 13, Chapter 88, Subchapter 2

The New Jersey Office of the Insurance Fraud Prosecutor requires all insurers that write in excess of $2 million in direct auto insurance premium to report all auto accidents involving bodily injury claims and auto physical damage in excess of $2,000 to ISO ClaimSearch® through the system's Universal Format.

Pennsylvania: Motor Vehicle Insurance Claims 75 Pa.C.S.A. Vehicles § 1821

Participation in and reporting to ISO ClaimSearch® fulfills Pennsylvania's requirement to report all auto insurance claims to a centralized database.

Medicare

Medicare Secondary Payer (MSP) Section 111 Reporting: 42 U.S.C.S. 1395y(b)(8)

Reporting to ISO ClaimSearch® satisfies the Medicare Secondary Payer Section 111 reporting mandate, which requires all insurers (all Responsible Reporting Entities) to report bodily injury, no-fault, and workers' compensation claims filed by Medicare beneficiaries to the Department of Health and Human Services' Centers for Medicare & Medicaid Services (CMS). The Medicare Secondary Payer Reporting Service is an optional service for ISO ClaimSearch® participants.

Medicaid Reporting

Medical Assistance Intercept System (MAIS) Matching

The Medical Assistance Intercept System (MAIS) was modeled after the successful intercept programs supporting state child support intercept requirements, specifically the Child Support Lien Network (CSLN). Since the program's inception in 2012, it has helped identify over $25 million in Medicaid liens through the successful partnership with ISO ClaimSearch®.

How it works

ISO ClaimSearch® participating organizations must first authorize ISO ClaimSearch® to match against their organization's claims. Once authorized, on a daily basis the system will seamlessly match against reported liability and workers' compensation insurance claims, helping participants satisfy the appropriate requirements of insurers at no additional cost to participants. Once a match is identified, it will undergo quality assurance by the MAIS team and, if still valid, be passed along to the state for the potential issuance of a lien.

Participating States:

Rhode Island: R.I. Gen. Laws. § 27-57.1-1

Texas: Texas Administrative Code, Title 1, Chapter 354, §354.231

■ Participating States
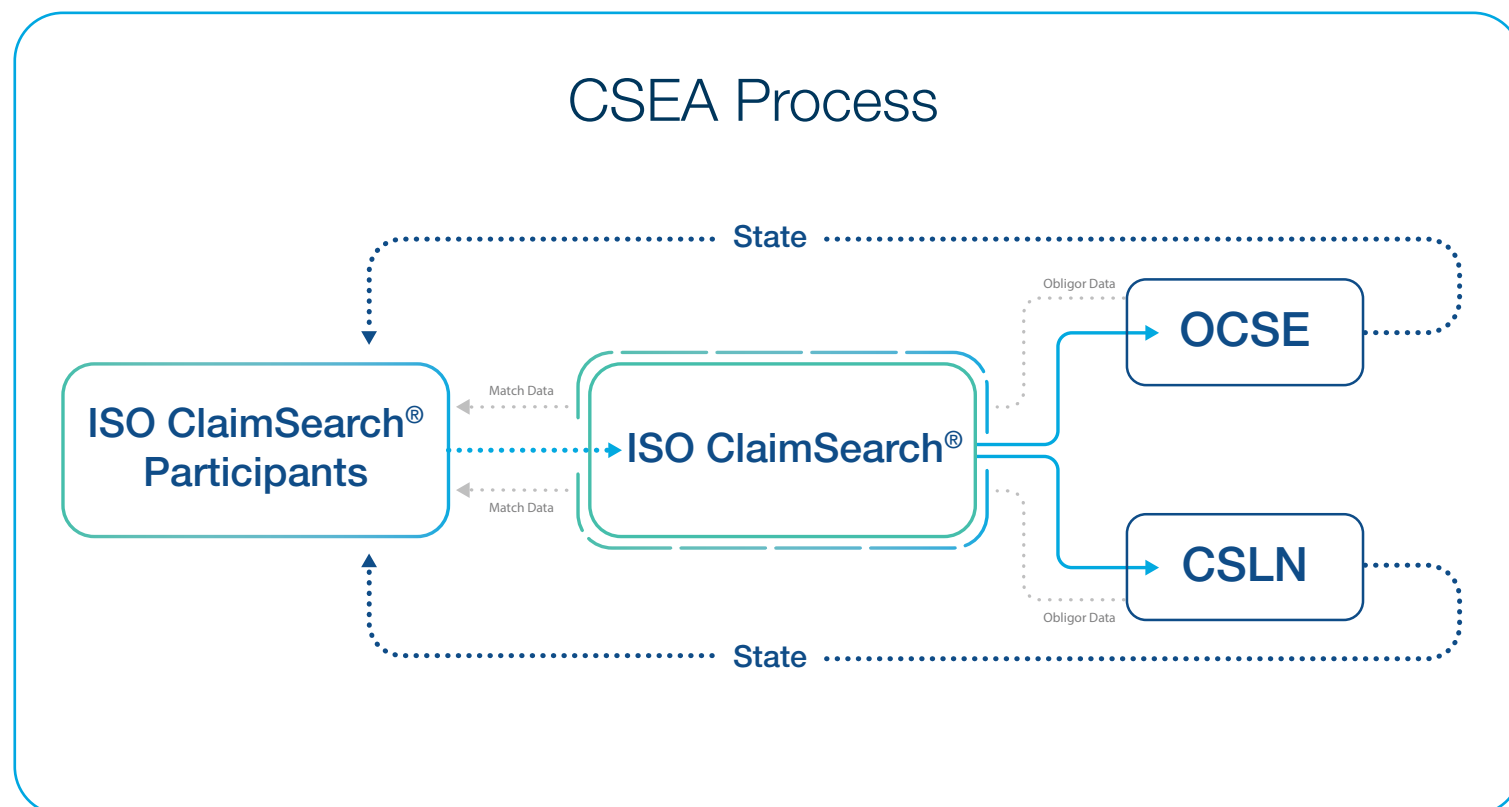■ Non-Participating States
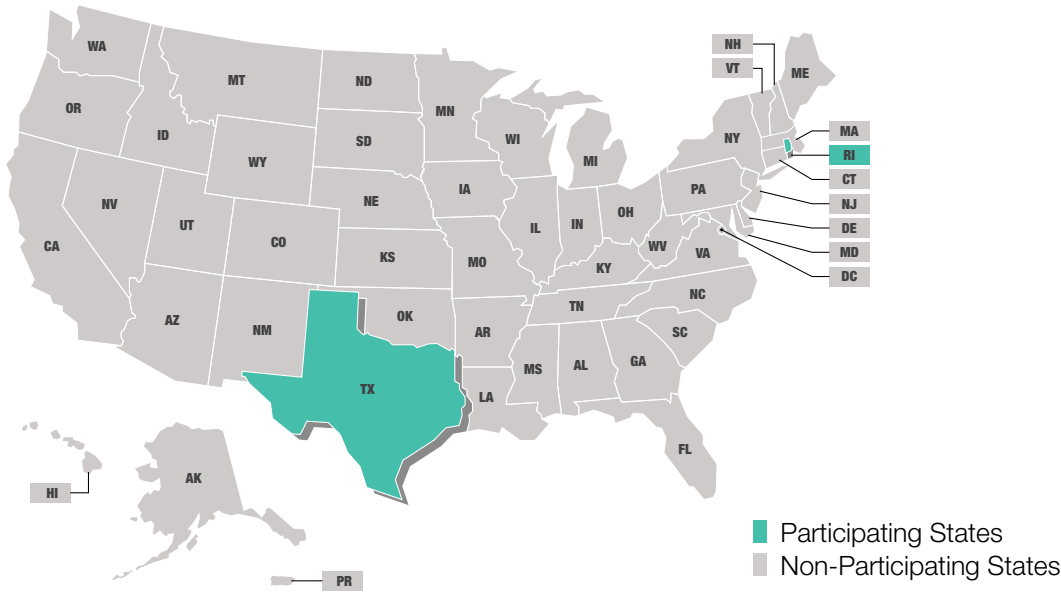
Child Support Lien Matching

Child Support Enforcement Agencies (CSEA)

The ISO ClaimSearch® Child Support Enforcement Agencies (CSEA) reporting service helps insurers comply with state requirements to check whether claimants owe past-due child support before paying claims. The service features two programs: the Child Support Lien Network (CSLN) service, which interfaces with the CSLN database, and the Office of Child Support Enforcement (OCSE) service, which interfaces with the federal OCSE database.

Because the OCSE and CSLN are separate programs, each service may have different participating states and maintains different information on delinquent child support obligors. Through your participation with ISO ClaimSearch®, we will help your organization comply with legal requirements that support state efforts to collect delinquent child support payments through the CSEA reporting services.

There is no additional fee to participate in the CSLN and OCSE programs through ISO ClaimSearch®. The services also include access to intuitive CSEA dashboards, providing insights into your matching claims. For more information about the programs and to better understand your existing participation, please contact ISO ClaimSearch® Compliance Solutions at: ISOClaimsComplianceSolutions@verisk.com.

Mandatory Child Support Matching by State

As of January 1, 2020, the following is a breakdown of the states that require mandatory child support matching, as well as which CSEA service will make your company compliant:

Rhode Island (CSLN & OCSE) – R.I. Gen. Laws 27-57-1)

Pennsylvania (CSLN & OCSE) – 23 Pa. C.S. 4308.1)

New Jersey (CSLN & OCSE) – (N.J.S 2A:17-56.23a & 2A:17-56.23b)

Texas (PD) (CSLN & OCSE) – (Tex. Fam. Code 231.015)

Oklahoma (OCSE Only) – (Okla. Stat. Tit. 56, 237B)

Oregon (OCSE Only) – (OR S.B. 510 ORS 25.643 and 25.646)

Colorado (CSLN & OCSE) – (CO H.B. 1363)

Deleware (CSLN & OCSE) – (DE H.B. Code § 2215, Title 13)

Massachusetts – Neither service (MA Portal) – (Title XXII Chapter 175 Section 24D)

California (CSLN & OCSE) – Enacted 1/1/2020 (2018 California Code Insurance Code – INS DIVISION 3- CHAPTER 2 – ARTICLE 8)

Nevada (CSLN & OCSE) – Enacted 1/1/2020 (NV SB 33 Ch 425)

NOTE: These are opt-in programs. ISO ClaimSearch® participants must authorize ISO ClaimSearch® to report on their behalf.

Child Support Lien Network (CSLN)

The CSLN service maintains a database of individuals who fail to pay court-ordered child support. ISO ClaimSearch® has established an interface with CSLN that, when your organization participates in the CSLN program in one or more states and you submit a claim report, ISO ClaimSearch® will search the CSLN database for matching information. If your claim matches any of the records in that database, CSLN will refer the claim to the appropriate state enforcement agency. That state agency may, at its discretion, place a lien on your involved party. You may participate in one or more states or in all states that participate in the CSLN.

The map below indicates the states that have partnerships with CSLN and the states that have mandatory matching requirements that can be fulfilled by participating with CSLN.

CSEA Process

ISO ClaimSearch® Participants → ISO ClaimSearch® → OCSE / CSLN

Match Data · State · Obligor Data

- Mandatory Participating
- Voluntary Participating
- Non-Participating States

Office of Child Support Enforcement (OCSE)
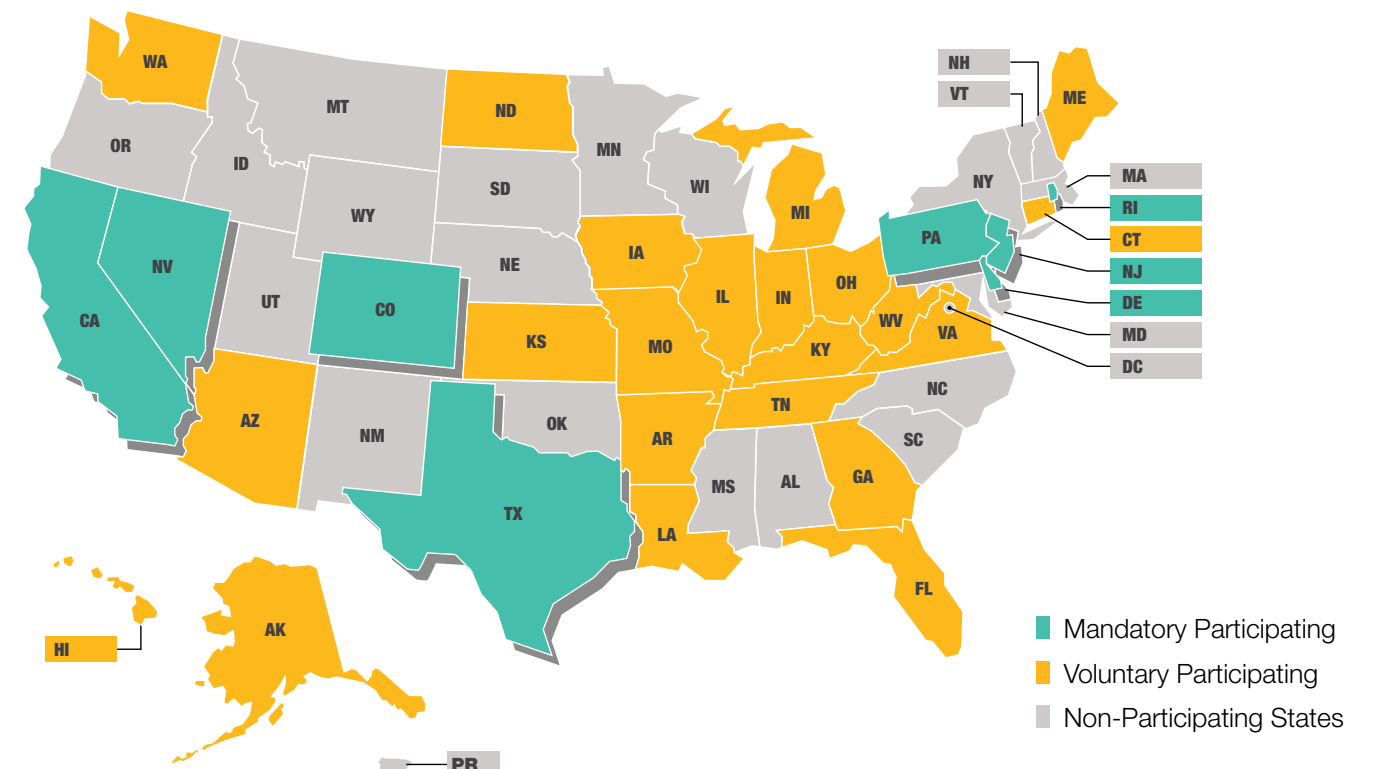
The OCSE service in conjunction with the Deficit Reduction Act of 2005 allows the U.S. Department of Health and Human Services' Office of Child Support Enforcement to compare insurer claims data with a federal database of delinquent child support obligors. When your company participates in the OCSE program through ISO ClaimSearch® in one or more states and you submit a claim report, ISO ClaimSearch® will automatically search the OCSE database for matching information. If there is a match, the system will send the claim to OCSE, which will refer the claim to the appropriate state child support enforcement agency. That agency may, at its discretion, place a lien on your settlement of the claim.

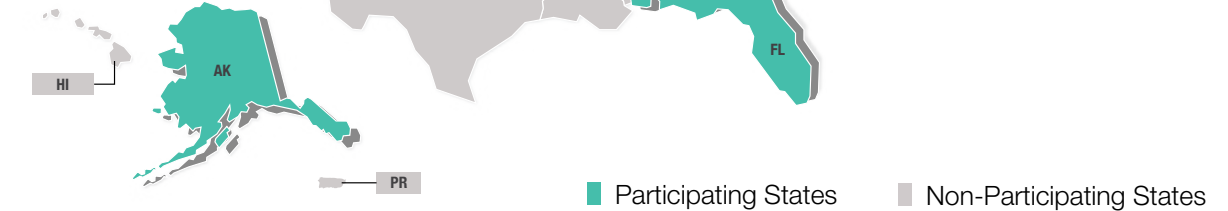Below is a state-by-state breakdown of which states have partnership with OCSE and which states have mandatory matching requirements that can be fulfilled by participating with OCSE:

■ Mandatory Participating
■ Voluntary Participating

Property Reporting Services

Fire Loss Reporting

On behalf of our member companies, ISO works with state fire marshals in 21 states to fulfill mandatory reporting requirements for fire and other losses. Below is a list of the 21 states for which ISO satisfies subscriber reporting:

■ Participating States   ■ Non-Participating States

Alabama – (AL Code §§ 36-19-24 & 36 19-41)

Alaska – (AK Stat. § 21.96.050)

Arizona – (A.R.S. § 20-1902)

Delaware – (16 Del. C. § 6613)

Florida – (FL Stat. § 633.126)

Georgia – (O.C.G.A. §§ 25-2-32 & 25-2-33)

Idaho – (ID Code § 41-258)

Illinois – (50 IL Admin. Code § 2303.40)

Kansas – (K.S.A. § 31-403; K.A.R. § 22-5-3 ; & K.S.A. § 40-2110)

Kentucky – (K.R.S. § 304.20-160 & § 227.250)

Massachusetts – (ALM ch. 148, § 32)

Michigan – (Mich, Comp. Laws Ann. § 29.4)

Montana – (Mont. Code Ann. § 50-63-401)

Nebraska – (Neb. Rev. Stat. Ann. § 81-521)

New Hampshire – (R.S.A. § 153:13)

New Mexico – (NM Stat. Ann. § 41-8-3)

New York – (NYCLS Ins. §§ 318 & 319 & 11 NYCRR §§ 62-2.2)

North Dakota – (N.D. Cent. Code §§ 18-01-05 & 18-01-05.1)

Tennessee – (Tenn. Code Ann. §§ 68-102-114)

Washington – (Wash. Rev. Code Ann. § 48.05.320)

West Virginia – (W. Va. Code §§ 29-3-12 & 29-3-12a)

California Earthquake Authority (CEA)

The CEA requires that every California earthquake claim be entered into ISO ClaimSearch® when a CEA loss occurs. A report is generated when a newly reported claim matches one previously reported for the same property address. CEA participating insurers are notified so that their representatives may evaluate whether unrepaired prior damage is being claimed.

Auto Reporting Services

National Motor Vehicle Title Information System (NMVTIS)

NMVTIS Reporting Requirement: 28 C.F.R. 25.5325.57

The American Association of Motor Vehicle Administrators (AAMVA) has designated ISO ClaimSearch® as an approved "third-party data consolidator" for reporting information to the National Motor Vehicle Title Information System (NMVTIS). Insurers, salvage pools, recyclers, shredders, dismantlers, and junkyards can meet NMVTIS require-

ments by reporting data to ISO ClaimSearch®. In turn, we will report the information to NMVTIS on your behalf to fulfill your compliance needs.

This is an opt-in program. Participants must authorize ISO to report on their behalf.


```
INSURER
APD CLAIM
                    Match Data  →    ISO ClaimSearch
                                     APD Claim
UPDATED TO
TOTAL LOSS
                                     ISO ClaimSearch
                                     Total Loss        →   NMVTIS
```

To report required loss information is simple: Report the auto physical damage claim to ISO ClaimSearch® and we will add the claim to our database and return a match report. Once a total loss is determined and updated in ISO ClaimSearch®, we will forward the record to NMVTIS after 30 days.

The service helps insurers to

- Eliminate the cost of using an outside vendor
- Streamline workflow by reporting through ISO ClaimSearch®
- Comply with NMVTIS regulations
- Analyze their reportable data through an NMVTIS dashboard

Submitting Data for NMVTIS

Insurers have the option to send claim data either through a system-to-system claim feed or manually via the web. Total-loss VINs are designated as such via the totaled disposition. All records received with a TL (Total Loss) disposition are validated and, if the VIN qualifies, are reported to NMVTIS 30 days thereafter. VINs that don't qualify are rejected and have metrics provided via the NMVTIS dashboard, explaining the rejection reason. If the VIN was reported in error, the insurer should contact the ISO ClaimSearch® NMVTIS team to request an amendment.

Recyclers, shredders, dismantlers, junkyards, and salvage yards can upload data to ISO ClaimSearch® via FTP using the NSVRP record layout. The data is validated and, if the data qualifies, is reported to NMVTIS the following day. If a record was reported in error, the customer will resubmit the file with two updates that trigger an amendment with NMVTIS and a simultaneous update to the record within ISO ClaimSearch®.

Salvage pools send data via FTP using our Universal Format record layout. The data is then validated and, if the record qualifies, is reported to NMVTIS the following day. If a record is reported in error, the salvage pool should reach out to the ISO ClaimSearch® NMVTIS team. Once completed, the team will void the record from ISO ClaimSearch® and notify the customer.

How to Participate in the NMVTIS Reporting Service

To participate in NMVTIS reporting, insurers should complete a form when joining ISO ClaimSearch® for the auto line of business. If a company previously declined the service and now wishes to participate, please reach out to either your account manager, claimsearchnmvtis@iso.com, or isoclaimscompliancesolutions@verisk.com.

Theft and Salvage Claims

As of January 1, 2020, reporting to the ISO ClaimSearch® system satisfies requirements for reporting theft and salvage claims in six states:

California – (Cal. Ins. Code § 1874.6 & Cal. Code Regs. 10 CCR, § 2191.2)

Connecticut – (Conn. Gen. Stat. §§ 38a-357)

Massachusetts – (Part 1. Title XXII. Chapter 175.Section 1130 and 211 CMR 75)

New Jersey – (NJ Rev. Stat. § 17:23-19 & NJAC 11:16-2)

New York – (N.Y. Ins. Law ISC § 3412 & 11 NYCRR 216.8)

Rhode Island – (R.I. Gen. Laws 27-8-14 & R.I. Ins. Reg. 73-2.8)

New York Auto Physical Damage: Regulation 64: 11 NYCRR 216.8 The State of New York requires reporting of all first-party and third-party auto physical damage claims of $2,500 or more to a centralized database, such as ISO ClaimSearch®, or directly to the state.

Pennsylvania Auto Liability: Title 75 Pa.C.S.A. Vehicles § 1821 Pennsylvania requires membership in—and reporting of all motor vehicle insurance claims data to—a comprehensive database system. Participation in ISO ClaimSearch® fulfills this requirement.

New Jersey Auto Accidents: N.J.A.C. 13:88-2.1- 13:88-2.10 The New Jersey Office of the Insurance Fraud Prosecutor requires all auto accidents to be reported to ISO ClaimSearch® through the system's Universal Format.
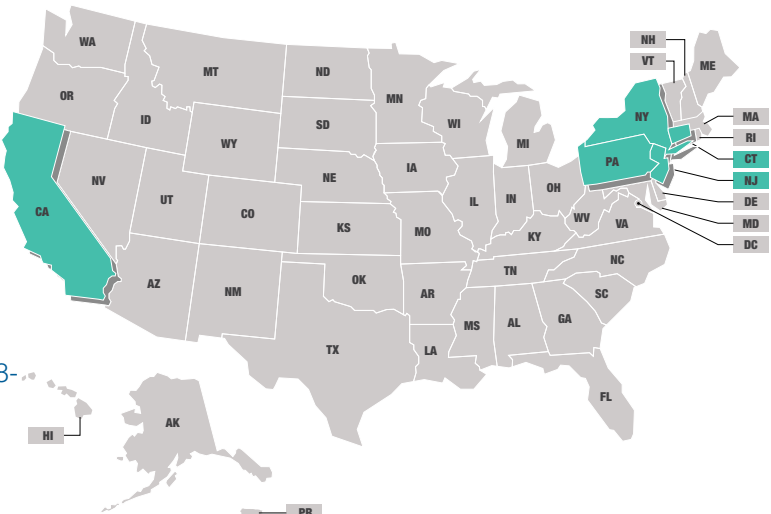
■ U.S. jurisdictions participating in casualty reporting services

■ Not applicable

Questionable Claims Reporting

Reporting Questionable Claims to State Fraud Bureaus

ISO ClaimSearch® and NICB system participants can refer questionable claims through ISO ClaimSearch® to NICB's Questionable Claims Database and through NICB to state fraud bureaus. According to NICB, as of December 20, 2019, 48 U.S. jurisdictions accept questionable claims referrals from NICB:

Alabama – (Ala. Code § 27-12A-21)

Alaska – (Alaska Stat. § 21.36.390)

Arizona – (Ariz. Rev. Stat. Ann. § 20-466); Ariz. Rev. Stat. Ann § 20-1902

Arkansas – (Ark. Code Ann. § 23-66-505; Ark. Admin. Code § 054.00.67-6)

California – Cal Ins Code § 1872.4; Cal. Code Regs. Tit. 10 § 2698.37

Colorado – (3 CCR § 702-6-5-1 et seq.)

Connecticut – (Conn. Gen. Stat. § 38a-357-5)

Delaware – (18 Del. C. § 2408)

District of Columbia – (D.C. Code Ann. § 22-3225.08)

Florida – (Fla. Admin. Code Ann. r. 69D-2.003)

Georgia – (Ga. Code Ann. § 33-1-16)

Hawaii – (HI Rev. Stat. § 431:2-409)

Idaho – (Idaho Code § 41-290); Idaho Code § 41-292

Illinois – (215 ILCS 5/155.23)

Indiana – (Ind. Code. § 27-2-19-6)

Iowa – (Iowa Code § 507E.6)

Kansas – K.S.A. § 40-2,118

Kentucky – (KY Rev. Stat. 304-47-050(2) and KY Admin. Reg. 47:027)

Louisiana – (LA Rev. Stat. Ann. § 22:1926); LA Rev. Stat. Ann. § 40:1424

Maine – (Me. Rev. Stat. Ann. Tit. 24-A, § 2186)

Maryland – (Md. Ins. Code Ann. § 27-802)

Massachusetts – (211 CMR § 75.05)

Michigan – (Mich. Comp. Laws Ann. § 500.4507)

Minnesota – (Minn. Stat. § 60A.952)

Mississippi – Miss Code Ann. § 7-5-307

Missouri – (Mo. Rev. Stat. § 375.992)

Montana – (Mont. Code Ann. § 33-1-1303); Mont. Code Ann. § 33-1-1205

Nebraska – (Neb. Rev. Stat. § 44-3,136); Neb. Rev. Stat. § 44-393

Nevada – (Nev. Rev. Stat. § 686A.283); Nev. Rev. Stat. § 616D. 550

New Hampshire – (N.H. Rev. Stat. Ann. § 417:28)

New Jersey – (NJAC 11:16-6.7); N.J. Stat. § 17:33A-9

New Mexico – (N.M. Stat. Ann. § 59A-16C-6); 13.4.2.26 NMAC

North Carolina – (N.C. Gen. Stat. § 58-2-163)

North Dakota – (N.D. Cent. Code § 26.1-02.1-06)

Ohio – (Ohio Rev. Code Ann. § 3999.42)

Oklahoma – (Okla. Stat. Tit. 36, § 363)

Oregon – (Ore. Rev. Stat. § 731.592)

Pennsylvania – 75 Pa. Cons. Stat. §1817 and 18 Pa. Cons. Stat. §4117

Puerto Rico – (26 L.P.R.A. § 2726)

South Carolina – (S.C. Code Ann. § 38-55-570)

South Dakota – (S.D. Code § 58-4A-1)

Tennessee – (Tenn. Code Ann. § 56-53-109)

Texas – (Tex. Code Ins. Ann. § 701.051)

Utah – (Utah Admin. Code r. R590-248-4)

Vermont – (8 V.S.A. § 4750)

Virginia – (Va. Code. Ann. § 52-40)

Washington – (Wash. Rev. Code Ann. § 48.135.050)

West Virginia – (W.Va. CSR § 114-71-3)

Wyoming – (Wyo. Stat. § 26-23-102)

■ U.S. jurisdictions accept questionable claims referrals from NICB

■ Not applicable

ROBUST DATA POWERFUL ANALYTICS BETTER DECISIONS

Balancing speed and precision is vital to improving claims management. Our trusted solutions leverage quality data and leading analytics to support the best customer experience and enhanced results.

INNOVATIVE TECHNOLOGIES
AI, machine learning, predictive analytics, RPA, digital forensics, and more

DEEP DATA
14PB of data, including a proprietary claims database containing 1.4B+ records

COMPREHENSIVE SOLUTIONS
30+ solutions across the life of a claim and for every line of business

TRUSTED SECURITY
Nearly 50 years protecting insurer data

UNPARALLELED INDUSTRY EXPERTISE
5K+ experts in claims management, data science, compliance, medicine, law, and more

For more information, please contact:

✉ ISOClaimsComplianceSolutions@verisk.