



LIABILITY NAVIGATOR®

Decision Intelligence for Smarter Claims Outcomes

More confident liability decisions.
More consistent settlements.
Stronger outcomes across the claim lifecycle.

[Personal auto](#) • [Commerical auto](#) • [General liability](#)

Empower your claims teams with predictive insights

Turn years of experience into everyday decision support.

Your adjusters face a difficult reality: heavier caseloads, rising claim complexity, and relentless inflationary pressure—all while institutional knowledge walks out the door with every retirement and resignation. In this environment, consistent, supportable, data-informed decisions aren't optional. They're the difference between controlled outcomes and costly surprises. Your team needs more than training. They need decision intelligence built into the workflow itself.



How Liability Navigator helps



Make better decisions, faster

Put the right data in front of your teams at the right moment, so adjusters can act with speed and confidence, not guesswork.



Cut manual work across the desk

Automate repetitive, error-prone tasks, freeing your staff to focus on the higher-value judgment calls that move claims forward.



Spot risk early

Surface potential fraud indicators, claim anomalies, and high-risk patterns while there's still time to act on them.



Give leaders real-time visibility

Equip managers with dashboards revealing patterns, flagging outliers, and supporting oversight across caseloads.



Get new adjusters productive sooner

Shorten the learning curve with tools designed for on-the-job skill building in a modern, efficient work environment.



Implement with confidence

Integrate into your existing claims environment with enterprise-grade security and trusted, proven technology.

Handle bodily injury claims proactively

Liability Navigator helps your claims handlers manage bodily injury (BI) claims with greater precision, using predictive medical and settlement models built from your own historical data. These models surface key injury factors and guide decisions throughout the life of the claim.

Injury evaluation module

- Drives consistency in general damages evaluations, including claims involving pre-existing conditions or multiple injuries
- Reveals your company's payment trends through actionable analytics
- Sharpens settlement decisions, litigation strategies, and negotiation positions with historical data benchmarked by economic region
- **New:** Detects potential fraud with integrated Verisk ClaimSearch® Match Report and provider alerts
- **New:** Allows adjusters to query a trusted medical library for treatment and injury guidance through secure, AI-assisted intelligence
- **New:** Provides guided claim evaluation by synthesizing data across Liability Navigator to surface the most relevant factors for bodily injury decisions

Demand package review

- Summarizes complex medical records within the adjuster workflow, eliminating hours of manual review
- Highlights key medical information and valuation considerations for more accurate, consistent evaluations
- Helps less-experienced adjusters build confidence and knowledge through embedded intelligence



18,000+
injury and treatment
code profiles, delivering
accurate, granular claim
severity insights and
seamless medical bill
review integration.

Up to 90% reduction
in time spent reviewing
demand packages



How demand package review enhances BI claims*



Compress 4-5
hours effort to less
than 15 minutes

Actionable data shared with Liability
Navigator to build BI evaluation via
access to company settlement history.

* Solutions help to automate the process, but adjuster experience will still apply

Apply liability with greater accuracy

Your teams are expected to resolve claims quickly, fairly, and accurately, all while controlling severity and minimizing leakage. Heavy caseloads and limited experience make it easy to overlook partial fault or miss subrogation potential. The accident liability module changes that.

Accident liability module

- Walks adjusters through accident-specific questions to guide thorough, accurate investigations
- Applies state statutes directly to claim facts for defensible, well-documented liability decisions, now with AI-guided assistance across our 50-state statute library
- Condenses recorded statements into concise summaries with clear liability indicators
- Identifies subrogation opportunities early to maximize recovery potential
- **New:** Reduces adjuster effort by extracting liability-driving answers from recorded statements, supported by automated transcription and Spanish-to-English translation
- **New:** Clarifies loss circumstances with visual scene diagrams and location visualization via Google Maps mapping capabilities

8x

improvement in applied liability frequency to improve claim accuracy and recovery outcomes



Lead with scale and confidence

Turn complex claims data into clarity.

Interactive dashboards give your entire organization—from front-line adjusters to senior leadership—the visibility to make smarter, faster, more consistent decisions. Secure permission based reporting and seamless data warehouse integration help you drive enterprise-wide performance, not just team-by-team, but across your entire book.

1,500

analytics designed for high-volume claims environments

Easy to integrate. Secure to implement.

Liability Navigator connects with the systems you already use, including a Guidewire accelerator, ClaimSearch, and leading medical bill review platforms. SOC 2-certified data centers protect your data. And with 6–12-month model refresh cycles and biannual insights reports from the Verisk team, you get long-term value, not just a one-time lift.

Your data stays yours

Every AI capability in Liability Navigator runs inside a closed environment, drawing only on your claims data and Verisk's curated medical and legal libraries. Nothing is shared with public AI models. Nothing trains external systems. Nothing leaves the perimeter you trust.



Ready to see what consistent, confident claims decisions look like?

Learn more about [Liability Navigator](#) and
contact us at casualtysolutions@verisk.com