Claims Coverage Identifier in Action:

Advancing Claims Through Innovation

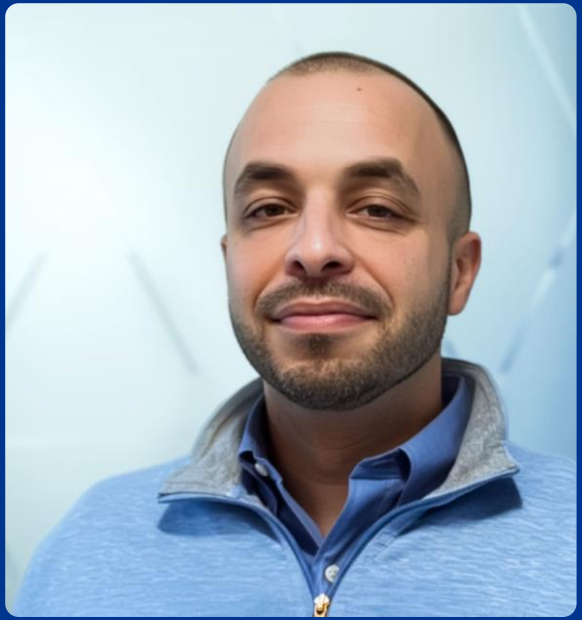
July 2026

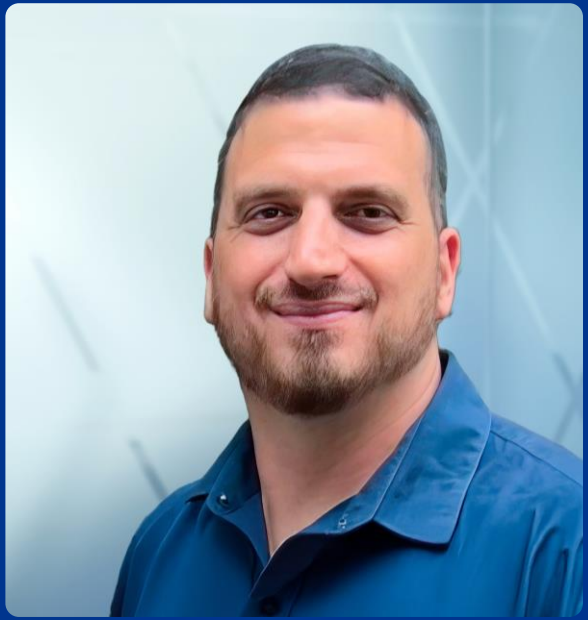
Verisk Policy

- The policy of Verisk subsidiary companies is to comply in all respects with federal and state antitrust laws. With this in mind, we want to mention that during all seminars held under our auspices, this policy prohibits discussion of certain topics.
- Because we want to avoid even the appearance of an antitrust violation, we go beyond the letter of the law, and we will not discuss any matter that violates the spirit of the antitrust laws or could be perceived as doing so.

1. A copy of our Discussion on Meetings can be found at www.verisk.com/statement.

Today's Presenters





Dino Hatzisavvas

Sr. Director of Product Ownership

Dino.Hatzisavvas@verisk.com
201-469-2033

Michael DeMauro

Sr. Product Owner

Michael.Demauro@verisk.com

201-469-2217

Agenda

1 **What is Claims Coverage Identifier?**
Overview and what datasets are included

2 **FNOL and Subrogation Decision Making**
The modern-day challenges

3 **Policy Endorsement Alerts**
NEW fraud signals

4 **Enhanced Vehicle Details**
NEW additional resources

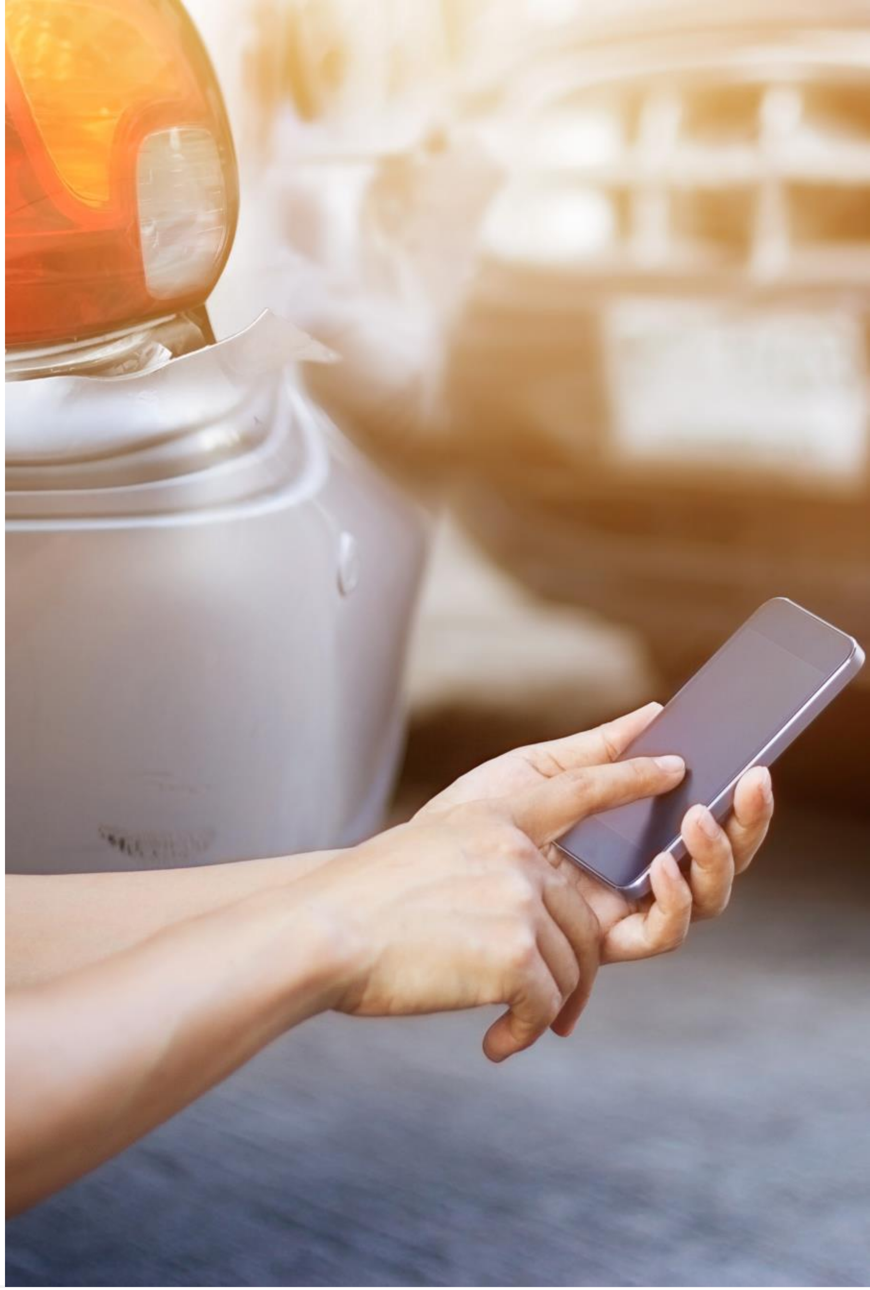
5 **Summary**
Recap and Q/A

What is Claims Coverage Identifier?

A complete solution offering essential coverage details for every stage of the claims lifecycle.

Datasets include:

- Vehicle Registered Owner Information
- Contact Information (name, address, email, and phone number)
- ClaimSearch Match Information
- Current and Historical Policy Information



Accelerating Subrogation Decision Making

Identification of all key elements to start the subrogation process as early as possible.

Ability to send out intent to subrogate letter before first party payments are made to put other carriers on notice.

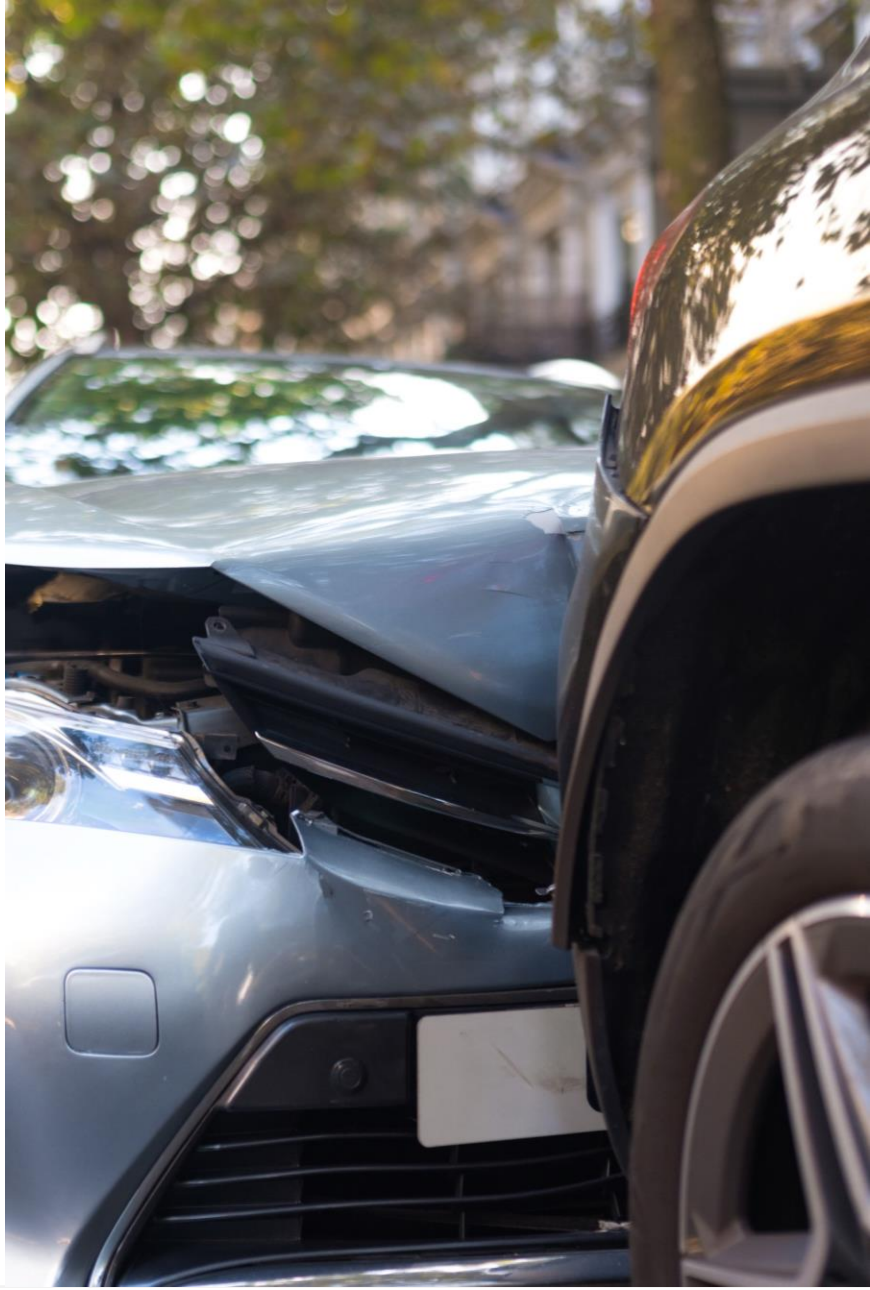
Asserting your claim up front in limited liability policy scenarios.

Expediting Initial Claims Intake at FNOL

Many times, we do not have all the 3rd party information available to us at FNOL.

As a result, this

- Slows the process down for claims handling
- Limits our ability to mitigate the loss
- Ultimately impacts final claims payouts
- Could potentially lead to other exposures being opened



Policy Endorsement Change Alerts in Visual ClaimSearch

Fraud signals surfaced automatically — before payment decisions are made.

New FNOL-Level Alerts for High-Risk Policy Changes

Automatically flags policy changes made within 30 days of loss, including:

- Change of address
- Change of driver
- Change of coverage
- Change of deductible
- Change of vehicle

Operational Advantage

- Alerts appear directly in Visual ClaimSearch
- Adjusters can order a full CCI report with one click from the alert

Results

- Earlier fraud detection
- Stronger settlement confidence
- Fewer post-payment discoveries

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Enhanced Vehicle Details at FNOL

Towing Details

- Indicates whether a vehicle was towed from the scene
- Provides tow company name and phone number
- Enables **early mitigation of towing and storage fees**

Pending Lien Sale Indicators

- Identifies vehicles at risk of lien sale due to extended storage
- Prompts timely intervention before avoidable expenses escalate

Results

- Reduced cycle time
- Lower total-loss severity
- Earlier expense containment

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Enhanced Vehicle Details for Total Losses

Lienholder Information

- Lienholder name, address, phone, and account number surfaced directly in CCI
- Enables **faster total-loss resolution** by eliminating downstream lien discovery

Prior Salvage / Total Loss History

- Flags vehicles previously declared a total loss, including original loss date
- Helps identify **washed titles** and avoid **inflated settlement offers**

Results

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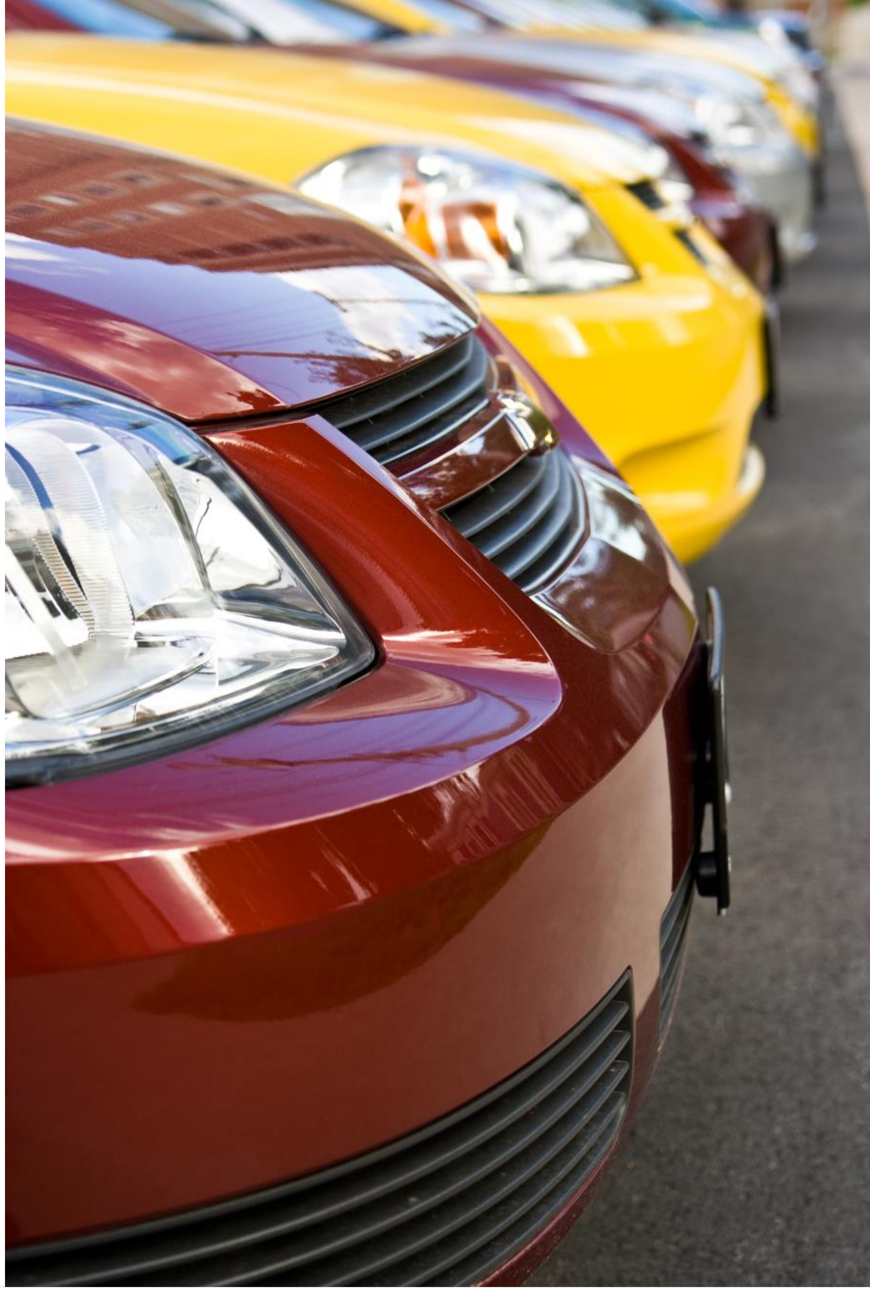
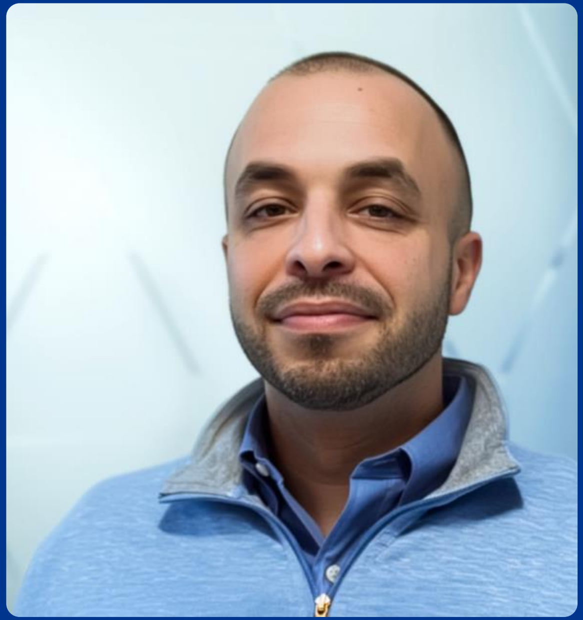
- Earlier expense containment

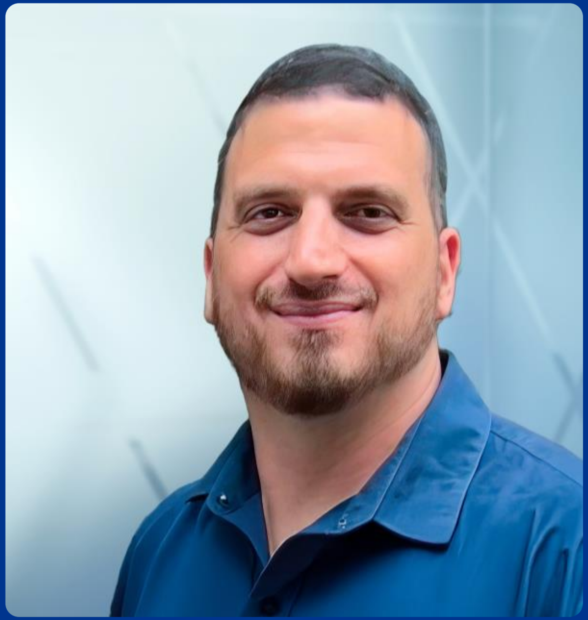
Summary

- Claims Coverage Identifier brings complete coverage details together at every stage of the claims lifecycle.
- Richer information earlier in the process speeds claims intake, subrogation, and total-loss decisions.
- Direct carrier connections and automated alerts improve accuracy and surface risk before payment.
- Together these deliver faster cycle times, stronger settlements, and lower overall loss severity.



Questions?





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