



Claims Coverage Identifier

Fill in the data gaps as early as FNOL to accelerate claims

Streamline collision claims with confidence

Managing collision claims can be complex and time-consuming, especially when critical information is scattered across multiple sources. Simplify the process with a single, comprehensive solution—making it easier to gather essential data, reduce manual effort, and accelerate decision-making.

Eliminate fragmented workflows

Claims Coverage Identifier empowers claims departments to verify coverage faster by consolidating key information from first-party policies, the DMV, and ClaimSearch® data. This integrated approach reduces manual work and supports quicker, more informed decisions, even in complex, multi-party cases. With the right tools in place, your team can focus less on chasing data and more on resolving claims with speed and accuracy.

Simplified coverage search with minimal input

All you need is one of the following: name and address, vehicle identification number (VIN), or license plate and state. Coverage information is provided directly by our contributing customers and stored in Verisk's exclusive policy dataset.



More than



91%

of personal lines policies contribute to the policy dataset



90%

match rate on VIN searches*

*Stats updated from January 1, 2026

Key benefits for your team



Confirm coverage quickly and confidently

Get verified coverage details on individuals and vehicles, sourced from contributory data provided by member companies.



Visibility into policy changes over time

Access to endorsement information which can aid in potential fraud identification.



Accelerate response time

Access essential contact information to initiate claims handling as early as First Notice of Loss (FNOL), even before the police report is available.

How we put data to work

Carrier Identified Notification

Alerts you when another insurer reports a matching claim for the same person or vehicle.

Recent Claim History

See the three most recent claims for the individual or vehicle in Claims Coverage Identifier.

Multiple Policy Alert

Reporting when there's more than one active policy for the person or vehicle on the loss date.

New Insurance Policy Alert

Flagging when the loss occurs within the first 30 days after new policy inception.

Canceled Insurance Policy Alert

Notifies when cancellation and loss dates match.

No Pay, No Play Notification

Alerts you to potential loss mitigation actions under applicable state laws.

Proactive coverage insights, delivered seamlessly

We run automatic coverage checks that deliver insights directly in your ClaimSearch match report, seamlessly available through ClaimSearch, Research Hub, API, and Guidewire Accelerator.

- Verified owner information from the DMV
- Contact details (address, email, phone)
- Coverage across personal, commercial, self insured, and rental vehicles
- Recent claim history
- Policy information
- Adverse claim indicators
- Driver and vehicle information
- Volume based pricing
- Coverage types (PD, PIP, BI, etc.)
- NAIC number
- **Endorsement details:** address, coverage, deductible, driver, and vehicle changes
- **Vehicle details:** lienholder info, tow status, pending lien sales, prior salvages

Learn more

Contact us about Verisk's Claims Coverage Identifier.



Visit webpage



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