



## Claims Coverage Identifier

Faster fleet claims.  
Fewer coverage gaps.  
More confidence at FNOL.



When a fleet vehicle goes down, every minute matters.

Fleet claims can involve multiple drivers, owners, policies, and carriers, making it difficult to quickly determine who covers what. When coverage is unclear, claim decisions slow down, vehicles stay off the road longer, costs can add up, and recovery opportunities may be missed.

### Get a complete coverage picture in one report

Claims Coverage Identifier helps claims organizations:



#### Verify coverage faster

Identify applicable carriers, policy details, and endorsement history



#### Assess the vehicle

Confirm ownership, registration, lienholder, tow location and prior loss information



#### Find recovery opportunities sooner

Identify prior claims and potential subrogation paths



#### Spot risk earlier

Surface policy changes, inconsistencies, and potential fraud indicators

### Why fleet claims are different

Ridesharing and delivery services have blurred the line between personal and commercial use, making vehicle ownership, coverage, and liability more difficult to determine. **Claims Coverage Identifier provides coverage intelligence as early as FNOL**, helping teams resolve uncertainty sooner and move claims forward.

91%

of personal auto policies contribute to the Verisk policy data set

92%

VIN search match rate

## Built for better fleet claim outcomes

### Accelerate claim decisions

Access coverage and ownership insights sooner to move claims forward with confidence.

### Reduce manual effort

Bring critical information together to spend less time searching across multiple sources.

### Find recovery opportunities sooner

Identify third-party coverage earlier to support subrogation and improve recovery potential.

### Surface fraud indicators earlier

Spot coverage discrepancies, policy changes, and other indicators that may warrant a closer look.

### Reduce fleet downtime

Resolve coverage questions sooner so commercial vehicles can get back on the road faster.

## Coverage intelligence delivered directly to your workflow

Claims Coverage Identifier delivers actionable insights directly where your team works, including:

- Verified vehicle ownership
- Carrier identification
- Policy details
- Coverage information
- Prior claims history
- Multiple policy alerts
- Endorsement activity
- Fraud-related notifications

Access Claims Coverage Identifier through ClaimSearch®, Research Hub, APIs, and Guidewire integrations, helping your team get the intelligence it needs with minimal disruption to existing workflows.

**Talk with your Verisk representative or contact us for more information.**

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