Verisk™

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

89%

of personal lines policies contribute to the policy dataset

84%

match rate on VIN searches

No hit, no charge

We won't charge if there's no match in our dataset

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 and deliver insights directly in your ClaimSearch match report.

- Verified owner information directly from the DMV
- Contact information (mailing address, email, phone number)
- Coverage available for personal, commercial, self-insured and rental vehicles
- Recent claim history records
- Lien holder information
- Policy information
- Identify adverse claim information
- Driver and vehicle information
- Volume-based pricing
- Types of coverage (PD, PIP, BI, etc.)
- Endorsement information
- NAIC number

Seamlessly available through ClaimSearch, Research Hub, API, and Guidewire Accelerator.

Learn more

Contact us about Verisk's Claims Coverage Identifier.

Visit webpage   +1.800.888.4476

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