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

Claims and Policy Report (CPR)

Claims departments need to investigate each claim for applicable coverage on every person and vehicle involved.

This can often be done quickly and easily with a simple review of a first-party policy, a police report, or our ClaimSearch database. But when claims need supplemental review and initial investigation, you can now use the Claims and Policy Report to drive a faster, more effective process.

Three ways to search
You can search three ways for coverage on a person or a vehicle: name and address, vehicle identification number (VIN), or license plate. Get coverage information provided directly by our contributing customers and housed in our exclusive Policy dataset.

Only have a third-party license plate number? We can use it to search motor vehicle records, match a VIN, and cross-reference the results with the Policy dataset to complete the picture. We’ll return the results, plus historical information from ClaimSearch on the person or vehicle and individual contact details, in one concise report. You can start claim handling the from first notice of loss without waiting for a police report or contact from a third party.

More than 80% of personal lines policies contribute to the Policy dataset.

We won’t charge you for requesting the report if there’s no match in our dataset.
What you get:

- **Coverages:** We find verified coverage on individuals or specific vehicles from our dataset, built with contributory information from member companies.
- **Registrants:** In states that provide DMV information, we go to the source to identify the vehicle’s true registered owner and help ensure that you pay the correct party.
- **Contacts:** We provide contact details to help you start claims handling at FNOL—before you receive the police report.

How we put data to work:

- **Carrier Identified Notification:** ClaimSearch notifies you of any matching claim reported to another insurer for the same person or vehicle.
- **Recent Claim History:** A new section in CPR shows the three latest claims for the individual or vehicle.
- **Multiple Insurance Policy Alert:** We report when there’s more than one active policy for the person or vehicle on the loss date.
- **New Insurance Policy Alert:** We flag when the loss occurs within the first 30 days after new policy inception.
- **Canceled Insurance Policy Alert:** This alert populates when cancellation and loss dates match.

For more information, contact:
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