



Mandatory Statutory Reporting for ISO ClaimSearch[®] Participating Organizations

General Access and Reporting Services

Data Provided to State Agencies

ISO ClaimSearch® represents the insurance industry and individual subscribers in ongoing interaction with fraud bureaus and/or fire marshals. In addition, most fraud bureaus have direct access to the system for their investigations. ISO ClaimSearch will enable the National Insurance Crime Bureau (NICB) to grant access to qualifying law enforcement agencies. To restrict access by state fraud bureaus or state fire marshals, please contact info.claimsearch@iso.com and adjust your settings using the Data Access Authorization Form.

Coast Guard: 46 CFR 28.80 – Report of Casualty

The U.S. Coast Guard requires insurers, self-insurers, and third-party administrators (TPAs) to report to a claims database each casualty that involves a commercial fishing vessel. Reporting to the new Coast Guard portal in ISO ClaimSearch will satisfy this requirement. The service is provided at no additional charge for ISO ClaimSearch customers.

Puerto Rico: 26 L.P.R.A. § 2727

Reporting to ISO ClaimSearch satisfies the reporting requirement in Puerto Rico for all insurers to provide claims information to a central data bank, as outlined in Section 27.270 of the Insurance Code of Puerto Rico.

OFAC Compliance Service

ISO ClaimSearch offers OFAC Compliance Service—the automated way to check recipients of your claim payments against the government’s watch list of potential terrorists, drug traffickers, and global crime suspects.

All U.S. insurers, self-insureds, and third-party administrators are responsible for screening claims against the master list published by the U.S. Treasury Department’s Office of Foreign Assets Control (OFAC). This ensures that claim payments are not dispersed to a person or entity involved in terrorism, international narcotics trafficking, or other organized criminal activities. Failure to comply with your legal requirement can result in severe penalties, including heavy fines or even imprisonment.

ISO Offers Four Service Tiers

- 1. Standard Service:** ISO compares all parties to a claim against the OFAC watch list. Coverage includes businesses and individuals based on name (plus aliases) and date of birth. Your initial claim submissions and updates trigger the queries.
- 2. Premium Service:** In addition to the standard service, ISO automatically performs a public records search to help you verify the identity of parties matching the list.
- 3. Historical Sweep:** You have the option of searching all claims previously submitted to the system or claim submissions over a specific segment of time.
- 4. Enterprisewide Service:** ISO conducts OFAC searches for all departments within your organization. Coverage includes, but is not limited to, policyholders and vendors.

Parties matching an OFAC watch list entry trigger the return of a match report. Search results appended to the report include reason for match and, when available, AKAs, date of birth, city/country of origin, and other identifiers.

OFAC LookUp

The ISO ClaimSearch website also features an OFAC LookUp for one-off queries against the OFAC list. This option is available to all ISO ClaimSearch participants at no charge.

Casualty Reporting Service

Automobile Insurance Claims California: Cal. Code Regs. Tit. 10, § 2698.82

The ISO ClaimSearch system functions as a claims analysis bureau (CAB) in the state of California. Reporting to ISO ClaimSearch satisfies the reporting requirements under Cal. Ins. Code § 1875.10-1875.18.

Statutory Reporting for New York State Department of Social Services/Child Support Enforcement: N.Y. Ins. Law § 340

In New York, reporting to ISO ClaimSearch satisfies the requirement to provide copies of all bodily injury claims (other than workers' compensation, medical malpractice, and no-fault) to a central reporting organization for reporting to the Department of Social Services to assist in the identification and reporting of all income for New York public assistance recipients and child support delinquent obligors.

Statutory Reporting for Connecticut Department of Administrative Services (DAS): Conn. Gen. Stat. § 38a-318a

Reporting to ISO ClaimSearch satisfies the requirement in Connecticut for all insurers to notify the Department of Administrative Services (DAS) when a liability claim that may result in a monetary award is filed by a resident of the state. ISO ClaimSearch provides the Connecticut personal injury and workers' compensation claims it receives to the DAS on behalf of participants.

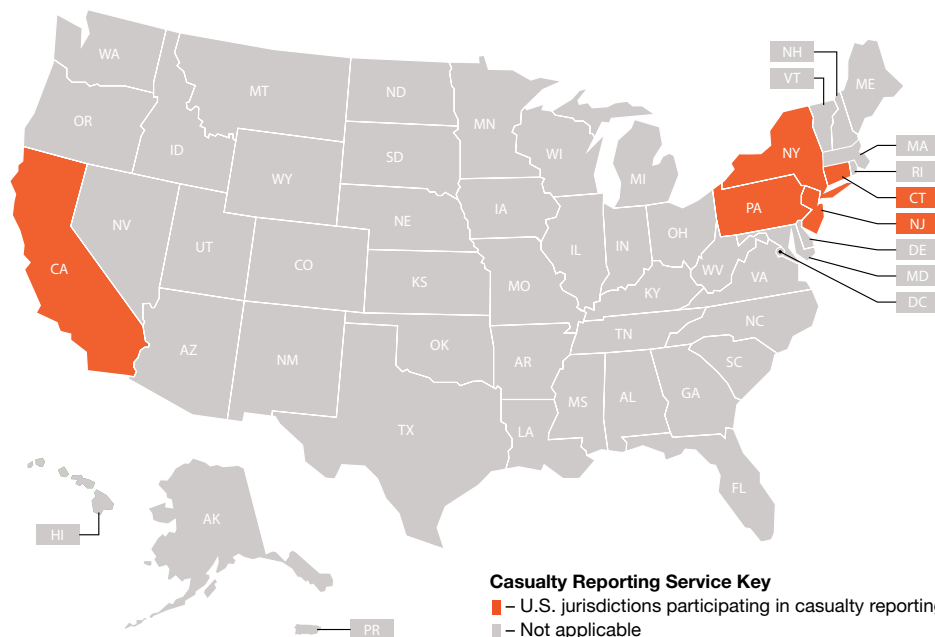
NOTE: This is an opt-in program. Participants must authorize ISO to report on their behalf.

New Jersey: Auto Accidents (OIFP) NJAC 13:88-2.4

The New Jersey Office of the Insurance Fraud Prosecutor requires all insurers that write in excess of \$2 million in direct auto insurance premium to report all auto accidents involving bodily injury claims and auto physical damage in excess of \$2,000 to ISO ClaimSearch through the system's Universal Format.

Pennsylvania: Motor Vehicle Insurance Claims 75 Pa.C.S. § 1821

Participation in and reporting to ISO ClaimSearch fulfills Pennsylvania's requirement to report all auto insurance claims to a centralized database.



Mandatory Child Support Lien Matching

Colorado Child Support Intercept: CO H.B. 1363

Reporting to ISO ClaimSearch® eliminates the requirement for insurers to match directly against Child Support Lien Network (CSLN) or a similar child support matching program before settling bodily injury and workers' compensation claims.

New Jersey Child Support Intercept: N.J.S. §§ 2A:17-56.23a & 2A:17-56.23b

Reporting to ISO ClaimSearch eliminates the requirement to obtain documentation and check the state's child support website before settling bodily injury and workers' compensation claims above \$2,000.

Oklahoma Child Support Intercept: Okla. Stat. Tit. 56, § 237B

Reporting to ISO ClaimSearch eliminates the requirement to obtain documentation and check the state's child support website before settling bodily injury and workers' compensation claims above \$500.

Oregon Child Support Intercept: OR S.B. 510

Reporting to ISO ClaimSearch eliminates the requirement to obtain documentation and check the state's child support website before settling bodily injury and workers' compensation claims above \$500.

Pennsylvania Child Support Intercept: 23 Pa. C.S. § 4308.1

Reporting to ISO ClaimSearch eliminates the requirement to obtain documentation and check the state's child support website before settling bodily injury and workers' compensation claims above \$5,000.

Rhode Island Child Support Intercept: R.I. Gen. Laws § 27-57-1

Reporting to ISO ClaimSearch eliminates the requirement to obtain documentation and check the state's child support website before settling bodily injury and workers' compensation claims above \$500.

Texas Child Support Intercept: Tex. Fam. Code § 231.015

Reporting to ISO ClaimSearch eliminates the requirement to obtain documentation and check the state's child support website before settling bodily injury, workers' compensation, life claims, and property.

Medicare/Medicaid Reporting

Medicare Secondary Payer (MSP) Section 111 Reporting: 42 U.S.C.S. 1395y(b)(8)

Reporting to ISO ClaimSearch satisfies the Medicare Secondary Payer Section 111 reporting mandate, which requires all insurers (all Responsible Reporting Entities) to report bodily injury, no-fault, and workers' compensation claims filed by Medicare beneficiaries to the Department of Health and Human Services' Centers for Medicare & Medicaid Services (CMS). The Medicare Secondary Payer Reporting Service is an optional service for ISO ClaimSearch participants.

Medicaid Reporting Service: R.I. Gen. Laws. § 27-57.1-1

By participating in the ISO ClaimSearch Medicaid Reporting Service, participants satisfy the Medicaid reporting and verification requirements in Rhode Island. The Rhode Island Executive Office of Health and Human Services (RI EOHHS) passed Article 11 as part of § 27-57.1-1, the Medical Assistance Intercept Act. Article 11 requires insurers to participate in a data match program called the Medical Assistance Intercept System (MAIS).

Property Reporting Services

Fire Loss Reporting

ISO staff works with state fire marshals and other officials to fulfill mandatory reporting requirements for fire and other losses. The list below shows the 21 total states for which ISO satisfies subscriber reporting.

Copies of fire loss reports are sent on behalf of subscribers to the state fire marshals of 17 states on a monthly or quarterly basis per the fire marshal's request. Reports are provided either by hard copy or electronically.

Alabama (A) (E)
(Ala. Code §§ 36-19-24 & 36-19-41)

Alaska (A) (E)
(Alaska Stat. § 21.96.050)

Arizona (P)
(A.R.S. § 20-1902)

Delaware (A)
(16 Del. C. § 6613)

Florida (P)
(Fla. Stat. § 633.126)

Georgia (A) (E)*
(O.C.G.A. §§ 25-2-32 & 25-2-33)

Idaho (A) (E)
(Idaho Code § 41-258)

Illinois (P)
(50 IL Admin. Code § 2303.40)

Kansas (A)
(K.S.A. § 31-403; K.A.R. § 22-5-3 to 5; K.S.A. § 40-2,110)

Kentucky (A) (E)
(K.R.S. § 304.20-160 & § 227.250)

Massachusetts (A) (E)
(ALM GL ch. 148 § 32)

Michigan (A) (E)
(Mich. Comp. Laws Ann. § 29.4)

Montana (A)
(Mont. Code Ann. § 50-63-401)

Nebraska (A) (E)
(Neb. Rev. Stat. § 81-521 & § 81-5, 115 et seq.)

New Hampshire (A) (E)
(R.S.A. § 153:13)

New Mexico (A)
(N.M. Stat. Ann. § 41-8-3)

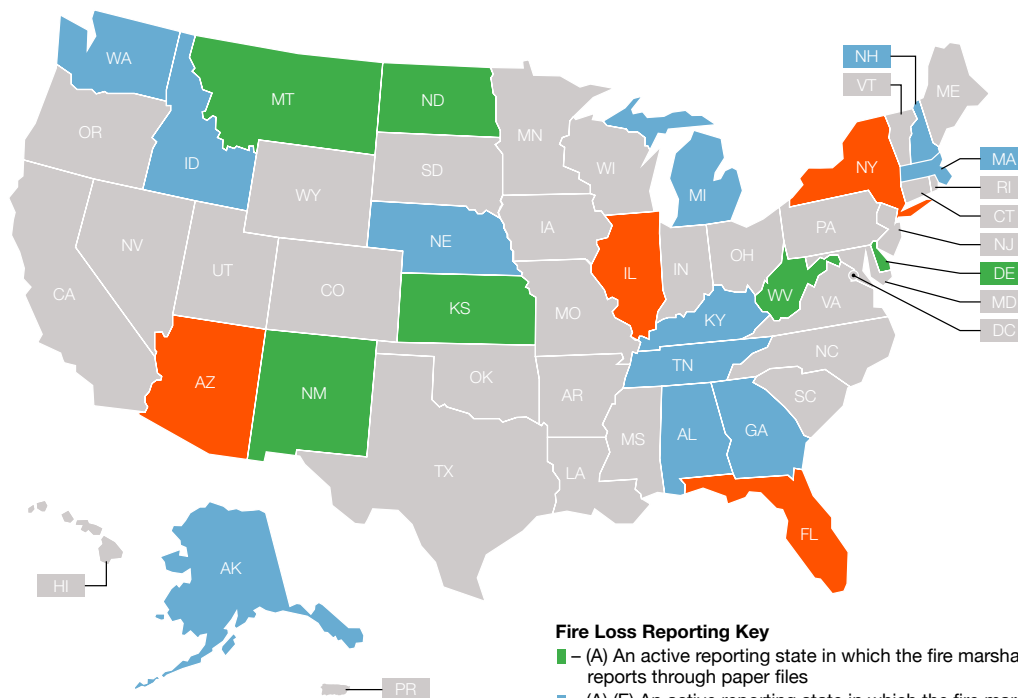
New York (P)
(NYCLS Ins. §§ 318 & 319 & 11 NYCRR, §§ 62-2.2 & 62-2.3)

North Dakota (A)
(N.D. Cent. Code §§ 18-01-05 & 18-01-05.1)

Tennessee (A) (E)
(Tenn. Code Ann. §§ 68-102-114 & 68-102-115)

Washington (A) (E)
(Wash. Rev. Code Ann. § 48.05.320)

West Virginia (A)
(W. Va. Code §§ 29-3-12 & 29-3-12a)



*To have ISO report on behalf of your company, you will need to log in to Georgia's portal and "opt in" by checking the box on the landing page found at <http://www.oci.ga.gov/>

Property Reporting Services (continued)

CEA (California Earthquake Authority)

The CEA requires that every California earthquake claim be entered into ISO ClaimSearch when a CEA loss occurs. A report is generated when a newly reported claim matches one previously reported for the same property address. CEA participating insurers are notified so that their representatives may evaluate whether unrepaired prior damage is being claimed.

Auto Reporting Services

Theft and Salvage Claims

Reporting to the ISO ClaimSearch system satisfies requirements for reporting theft and salvage claims in six states:

California

(Cal. Ins. Code § 1874.6 & Cal. Code Regs. Tit. 10, § 2191.2)

New Jersey

(NJ Rev. Stat. § 17:23-19 (2013) & NJAC 11:16-2.4)

Connecticut

(Conn. Gen. Stat. §§ 38a-357 & 38A-357-5)

New York

(N.Y. Ins. Law § 3412 & 11 NYCRR 216.8)

Massachusetts

(ALM GI Ch. 175 § 113o & 211 CMR 75.05)

Rhode Island

(R.I. Gen. Laws 27-8-14 & R.I. Ins. Reg. R27-73-008)

New York Auto Physical Damage: Regulation 64: 11 NYCRR 216.8

The state of New York requires reporting of all first-party and third-party auto physical damage claims of \$2,500 or more to a centralized database, such as ISO ClaimSearch, or directly to the state.

Pennsylvania Auto Liability: 75Pa.C.S. § 1821

Pennsylvania requires membership in—and reporting of all motor vehicle insurance claims data to—a comprehensive database system. Participation in ISO ClaimSearch fulfills this requirement.

New Jersey Auto Accidents: N.J.A.C. 13:88-2.4

The New Jersey Office of the Insurance Fraud Prosecutor requires the reporting of all auto accidents to ISO ClaimSearch through the system's Universal Format.

NMVTIS Reporting Requirement: 28 C.F.R. 25.53 and 25.55

The American Association of Motor Vehicle Administrators (AAMVA) has designated ISO ClaimSearch as an approved “third party data consolidator” for reporting information to the National Motor Vehicle Title Information System (NMVTIS). Insurers can report required information through ISO ClaimSearch to comply with NMVTIS reporting requirements.

NOTE: This is an opt-in program. Participants must authorize ISO to report on their behalf.

Questionable Claims Reporting

Reporting Questionable Claims to State Fraud Bureaus

ISO ClaimSearch and NICB system participants can refer questionable claims through ISO ClaimSearch to the NICB's Questionable Claims Database and through the NICB to state fraud bureaus. Forty-eight U.S. jurisdictions accept questionable claims referrals from the NICB:

Alabama
(Ala. Code § 27-12A-21)

Alaska
(Alaska Stat. § 21.36.390)

Arizona
(Ariz. Rev. Stat. Ann. § 20-466)

Arkansas
(Ark. Code Ann. § 23-66-505;
Ark. Admin. Code § 054.00.67-6)

California
(Cal. Code Regs. Tit. 10,
§ 2698.34)

Colorado
(3 CCR § 702-6-5-1 et seq.)

Connecticut
(Conn. Gen. Stat. § 38a-357-5)

Delaware
(18 Del. C. § 2408)

District of Columbia
(D.C. Code Ann. § 22-3225.08)

Florida
(Fla. Admin. Code Ann.
r. 69D-2.003)

Georgia
(Ga. Code Ann. § 33-1-16)

Hawaii
(HI Rev. Stat. § 431:2-409)

Idaho
(Idaho Code § 41-290)

Illinois
(215 ILCS 5/155.23)

Indiana
(Ind. Code. § 27-2-19-6)

Iowa
(Iowa Code § 507E.6)

Kansas
(K.S.A. § 40-2, 118a)

Louisiana
(LA Rev. Stat. Ann. § 22:1926)

Maine
(Me. Rev. Stat. Ann. Tit. 24-A,
§ 2186)

Maryland
(Md. Ins. Code Ann. § 27-802)

Massachusetts
(211 CMR § 75.05)

Michigan
(Mich. Comp. Laws Ann.
§ 500.4507)

Minnesota
(Minn. Stat. § 60A.952)

Mississippi
(Miss. Code Ann. § 7-5-307-2)

Missouri
(Mo. Rev. Stat. § 375.992)

Montana
(Mont. Code Ann. § 33-1-1303)

Nebraska
(Neb. Rev. Stat. § 44-3,136)

Nevada
(Nev. Rev. Stat. § 686A.283)

New Hampshire
(N.H. Rev. Stat. Ann. § 417:28)

New Jersey
(NJAC 11:16-6.7)

New Mexico
(N.M. Stat. Ann. § 59A-16C-6)

North Carolina
(N.C. Gen. Stat. § 58-2-163)

North Dakota
(N.D. Cent. Code § 26.1-02.1-06)

Ohio
(Ohio Rev. Code Ann. § 3999.42)

Oklahoma
(Okla. Stat. Tit. 36, § 363)

Oregon
(Ore. Rev. Stat. § 731.592)

Pennsylvania
75 Pa. Cons. Stat. §1817 and 18
Pa. Cons. Stat. §4117

Puerto Rico
(26 L.P.R.A. § 2726)

South Carolina
(S.C. Code Ann. § 38-55-570)

South Dakota
(S.D. Code § 58-4A-1)

Tennessee
(Tenn. Code Ann. § 56-53-109)

Texas
(Tex. Code Ins. Ann. § 701.051)

Utah
(Utah Admin. Code r.
R590-248-4)

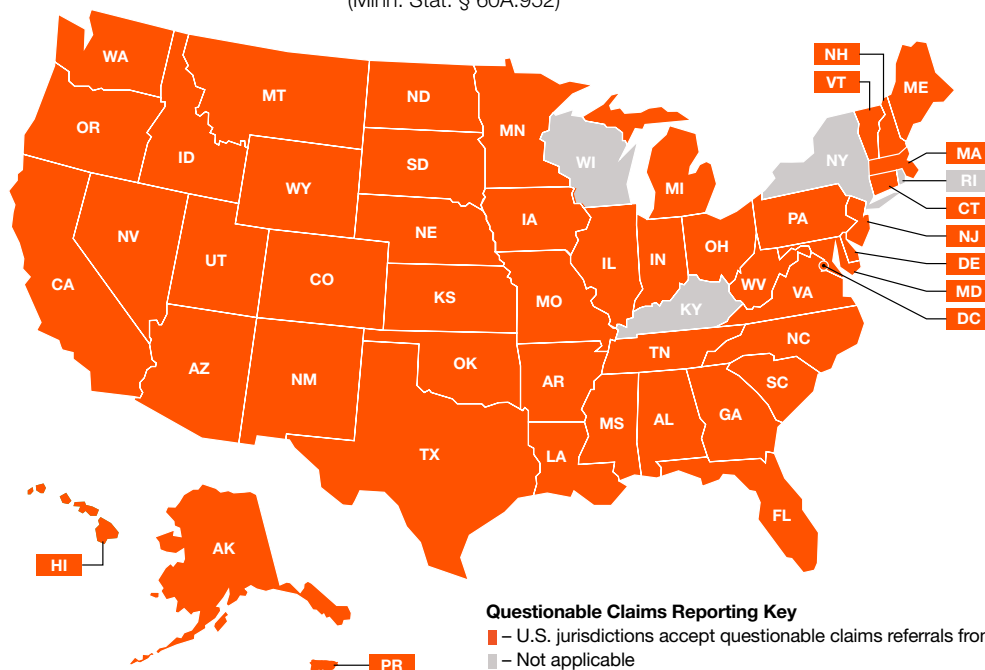
Vermont
(8 V.S.A. § 4750)

Virginia
(Va. Code. Ann. § 52-40)

Washington
(Wash. Rev. Code Ann. §
48.135.050)

West Virginia
(W.Va. CSR § 114-71-3)

Wyoming
(Wyo. Stat. § 26-23-102)



ISO ClaimSearch— Making Better Decisions Faster



INNOVATION

- Revolutionary FNOL improvements
- Groundbreaking fraud detection
- Comprehensive solutions to navigate the life of a claim



INSIGHTS

- Decisions informed by data from more than 1 billion claims
- Predictive analytics to improve triaging, routing, and resolution
- Supported by a highly credentialed team of experts



RESULTS

- Improved loss and expense costs
- Reduced cycle time
- Increased performance and productivity
- Full compliance
- Improved customer satisfaction

For more information please contact:

✉ ClaimSearchCompliance@iso.com

