



By Brian Panebianco **Database Feature**

## Searching Made Easy

### ISO ClaimSearch Upgrades Improve Usability, Investigative Value

**O**ur ISO ClaimSearch database, which provides SIU departments with a wealth of information to help detect suspicious individuals and possible fraud rings, now contains more than 870 million claims. Participants submit more than 235,000 claims reports a day, providing a constantly updated source of claims information.

We continually work to improve the system, and recently we initiated several enhancements to increase efficiency and streamline searching of the ISO ClaimSearch database.

#### **Claims Inquiry Upgrades**

A new version of the system's Claims Inquiry function facilitates data entry and improves navigation by allowing for scrolling and sorting instead of paging, and it provides wider pages that allow for easier claims review. Other improvements include more descriptive field names, better formatted fields for easier viewing, and yellow highlighting to allow users to quickly see match criteria.

We plan to release further improvements during the third quarter of this year, including streamlined functionality and better design of our search screen, summary grid, and match reports. One major improvement that we're excited

to launch is upgrading the system with a more powerful search engine that will result in faster searches, fuller explorations of the relationships between subjects, and additional data points that will give users a greater ability to identify suspicious patterns of activity.

We put together a ClaimSearch User Group to preview the new Claims Inquiry version, and the participants were excited about a lot of the changes. Among many positive comments, users told us that the new Match Summary Grid makes life a lot easier for investigators, and they complimented the new formatting and auto population features.

#### **Search Alert**

When we added Search Alert to the ClaimSearch system, we wanted to give SIU staff from across the industry an easy way to collaborate on claims fraud investigations. The feature matches a search performed by an SIU user against similar inquiries performed by other SIU users within prior and subsequent 60-day periods, alerting each investigator of any matches. With the feature's automatic notifications, each time users have new unread alerts, a message appears on the ISO ClaimSearch home page to notify investigators that there is new

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actionable information available related to their cases.

Search Alert provides the fraud investigator with actionable information about active claims investigations underway at other insurance companies or at the NICB that might relate to the investigator's case. The feature monitors search types that include name and address, Social Security number, VIN, driver's license

number, and other similar inquiries. The Search Alert report contains details on all search matches found, including the search date, claims number, and search criteria, along with the other investigator's name, company, and contact information. For sensitive cases, investigators have the option to mark searches "private" if they do not wish to share details of their inquiries with others.



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### Key Indicator Reports

Through our communications with the SIU community, we determined that it would be useful to provide SIU management with a targeted report to help them easily focus on claims that could be fraudulent. In January 2012, we introduced the Key Indicators Report for designated SIU management level staff, which is an Excel spreadsheet of key indicators generated from their company's ISO ClaimSearch match reports. The report is sent daily and can be gained access to from the Key Indicators link on the ISO ClaimSearch website.

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The report uses eight indicators to initiate the notification of the report, one of which is the NICB ForeWarn Alert that includes the NICB ForeWarn Alert Number. System users can use this number to contact the NICB by phone and to review the contents of the alert for additional information at the NICB members-only site.

At ISO, we are always searching for ways to improve our system and streamline fraud detection in claims. We hope that SIU departments will take advantage of these upgrades and new features in the ClaimSearch system to enable their investigative efforts to run more smoothly, faster, and with more effective results.



*Brian Panebianco, CPCU, AIC, serves as project manager of ISO ClaimSearch. He is responsible for overseeing the research and implementation of innovative ideas for enhancing and expanding the P&C industry's largest all-claims database.*