

Locating Insurance Claims History Information

Search methods include:

VIN only-

Required fields are VIN and Claim #.

Name and Address-

Required fields are Claim #, Last Name, First Name, Street Address, City, State & Zip. For optimal results SSN, Driver License # & State should be populated.

After inputting the required information, click the "Report" button.

When conducting a name and address search, The Claims Discovery Report Options screen will display. You have the option to receive a Basic Claims Discovery Report or you may select add-on reports for an additional charge.

Add-On Selections:

- HOV (Home Ownership Verification) – verifies if subject is the listed owner of the address.
- Additional Driver Discovery (Auto Only) – returns additional drivers in a household.
- Real Property (Property Only) - provides information regarding financial transactions and physical characteristics for the address in question.

The results of the report ordered will display as one of the following:

- Complete with Results
- Complete- No Hit
- State Not Available for this Customer
- Carrier Discovery Unavailable
- Invalid Account Number
- Access Not Permitted
- Insufficient Search Data

Results Include: Summary of reported losses, vehicle and risk address, insurance policy type, insurance company name, insurance policy number, claim occurrence date, claim age, individuals on the claim, loss first payment date, vehicle description, VIN, vehicle status, loss type, claim disposition (when provided by the contributing company), claim type payment amount, insurance company's A.M. Best Number,

possible additional drivers in the subject's household, driver's license type, driving restrictions and VIN-D-CODE.

Order ID Section

The Order ID section contains the basic identifying information regarding your report.

Claim # - Insurance Company claim number that was entered on the request form.

Order ID - Identifying number for the order.

Account - Insurance Company account number who requested the report

Requestor - Adjuster ID who requested the report.

Claims Discovery Auto/Prop Ref # - The internal reference numbers used to identify the data that was returned from both the Auto & Property systems.

RECAP: Provides a summary of losses reported for the subject, vehicle and risk address. This section also contains the processing status of the additional report types ordered.

Messages that also appear in the Recap section include:

- **INSUFFICIENT DATA FOR REQUEST**- Insufficient data was entered to conduct search; request not processed.
- **SEARCH NOT REQUESTED**- A search was not requested for A.D.D.® on the Subject or Vehicle; however, the data was used as corroboration.
- **NO ADDITIONAL DRIVER(S) REPORTED**- The A.D.D. search did not find any additional drivers.
- **PROCESSING DELAYED**- The A.D.D. database (for a particular state) was temporarily unavailable for processing.
- **STATE NOT AVAILABLE**- The A.D.D. request was for a state not yet available in the database.

SAFESCAN Message- This message indicates the status of the SAFESCAN® product. The results are included in the Additional Information section of the report.

NOTE: A decision concerning the handling and disposition of a claim cannot be made based solely on a SAFESCAN warning. Thorough verification of provided information is required prior to final disposition. Address or Social Security number input may have been incorrect.

ID+ Status- Indicates if data was used to develop additional search data when searching for claims.

NOTE: A deceased indicator can also be present which would indicate that the subject submitted on the inquiry has deceased.

SEARCH REQUEST: a summary of the input information submitted with the request.

VEHICLES: The vehicle(s) submitted with the request.

AUTO REPORTED CLAIM HISTORY FOR SUBJECT/ VEHICLE:

Clms Disc File #- The Claims Discovery file number assigned to the claim.

Policy Type & Company- This item includes the type of insurance policy and the name of the insurance company that contributed the claim:

PA- Personal Auto	CY- Motorcycle	MH- Motor Home	B- Boat Owners
C- Condominium	D- Flood	F- Fire	H- Homeowners
I- Inland Marine	J- Personal Umbrella	Q- Earthquake	R- Ranch/Farm
T- Tenant	X- Other		

Claim #- This is the contributing insurance company's claim identification number.

Policy #- This is the insurance policy number that covered this claim.

Date/Age- The date the claim occurred and the age of the claim.

Subjects- The item lists the individuals on the claim along with other identifiable information. Possible codes are listed below:

(P/H) - indicates that the listed individual was the insurance policy holder.	(V/O) - indicates that the listed individual was operating the vehicle at the time the incident occurred.	(INSRD) - indicates that the listed individual is the Insured Party.
(CLMNT) - indicates that the listed individual is the Claimant.	(Alias) - indicates an alias name for the individual above.	

NOTE: An asterisk indicates that the personal information (DOB, SSN, or License #) applies to the subsequently listed subject.

Fault Indicator- This code is provided by the insurance company and indicates whether the vehicle operator was responsible for the incident. Codes that may appear in this field are:

(AF) - At Fault	(NF) - No Fault	(UN) - Undetermined
(PF) - Partial Fault	O - Unknown or Unreported	

First Payment Date- This is the date of the first payment on the loss.

Vehicle & VIN- This item includes the vehicle description and VIN for the loss listed.

Vehicle Disposition- This item lists the status of the vehicle for the loss listed. Descriptions that may appear in this field are:

- Repaired
- Stolen
- Totaled
- Damaged Other
- No Compensation

Claim Type- This field indicates two pieces of information. The Claim Type is shown on the left side of the slash. The code in this column represents the type of loss incurred as a result of the incident. Codes that may appear in this field are:

Auto Claim Type Codes:

BI- Bodily Injury	CO- Collision	CP- Comprehensive	GL- Glass
ME- Medical	MP- Medical	OT- Other	PD-

Expense	Payment		Physical/Property Damage
PI- Personal Injury Protection	RR- Rental Reimbursement	SL- Spousal Liability	TL- Towing and Labor
UM- Uninsured Motorist	UN- Underinsured Motorist		

Property Claim Type Codes:

ACCDL- Accidental Discharge/leakage	APPL- Appliance Related Water	COLL- Collision, Upset, Overturn	CONTA- Contamination
CRAFT- Watercraft	CREDT- Credit Card	DAMAG- Damage to Property of Others	DISAP- Mysterious Disappearance
DISSC- Mysterious Disappearance, Scheduled Property	DOG- Dog Bite (Liability)	EXTEN- Extended Coverage Perils	FIRE- Fire
FLOOD- Flood	FOROB- Intake of Foreign Objects	FREEZ- Freezing Water (including burst pipes)	HAIL- Hail
LAE- Loss Adjustment Expense	LIAB- Liability (All other)	LIGHT- Lightning	LIVES- Livestock
MEDIC- Medical Payments	MOLD- Mold	MOVE- Earth Movement	OTHER- All Other
PHYDA- Physical Damage (All Other)	QUAKE- Earthquake	SINK- Sink Hole	SLIP- Slip/Fall (Liability)
SMOKE- Smoke	THEFT- Theft/Burglary	THFSC- Theft Scheduled Property	VMM- Vandalism/Malicious Mischief
WATER- Water	WC- Workers'	WEATH-	WIND- Wind

Damage	Compensation	Weather Related Water	
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Claim Disposition Codes

The claim disposition (when provided by the contributing company) is shown on the right side of the slash and indicates the status of the claim. Codes that may appear in this field are:

O - Open	C - Closed	S - Subrogation
D - Under Deductible	P - Peril not Covered	W - Withdrawn

NOTE: Subrogation claim disposition status remains throughout the life of the claim.

Amt Paid- This column lists the amount paid on each claim type listed.

PROPERTY REPORTED CLAIM HISTORY FOR SUBJECT/ PROPERTY REPORTED CLAIM HISTORY FOR RISK:

AM Best # - This is the contributing insurance company's A.M. Best Number.

AUTO POSSIBLE RELATED CLAIMS/ PROPERTY POSSIBLE RELATED CLAIMS:

The Possible Related Claims (PRC) section includes claims information found on individuals whose address matches the subject's address. Claims Discovery encourages the insurance company to determine if these claims related to the subject on whom the search was requested. (The claims information that does not match the search criteria is underlined.)

A PRC means there is a match found on the address submitted on the inquiry or developed through our data enhancement process and at least one other identical data element, such as driver's license, Social Security Number, policy number, or last name.

NOTE:

- (>): This symbol may appear prior to the address listed. This symbol indicates that the subsequently listed address is part of

- the claims record, but not necessarily the address of the vehicle operator in this incident. The address is shown on the claim number, but is not necessarily the vehicle operator's address.
- (+): This symbol may appear prior to the city name line of the address to distinguish those claims that resulted from an address that LexisNexis® Risk & Information Analytics Group developed rather than the address originally provided. The address is shown with the claim number, but is not necessarily the vehicle operator's address.

POSSIBLE ADDITIONAL DRIVERS:

The Possible Additional Drivers section lists information about individuals that may be additional drivers in the subject's household. Claims Discovery encourages the insurance company to verify this information prior to making business decisions.

Name, DOB, Sex- These items include information about the possible additional driver listed. The driver's license number, expiration date, issue date and partial social security number are listed as shown if the state in which the subject resides permits disclosure.

NOTE: The last four digits of the subject's Social Security Number in this section will be returned as zeros (0's).

Type- This represents the type of driver's license the possible additional driver was issued. These codes and definitions vary according to state.

Restrict- This code represents the type of driving restrictions placed on the possible additional driver. These codes and definitions carry according to state.

ADDITIONAL INFORMATION:

The Additional Information section lists the results of report enhancements that may be ordered by the insurance company. This guide details the following enhancements:

- SAFESCAN
- VIN-D-CODE
- IDENTITY PLUS

SAFESCAN Warning Message- This statement lists the 15 warnings that resulted from the SAFESCAN search. SAFESCAN warning messages are:

- INQUIRY ADDRESS IS US POST OFFICE STREET ADDRESS
- INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SSN
- INQUIRY ADDRESS IS A STATE/FEDERAL PRISON OR DETENTION FACILITY
- INQUIRY ADDRESS IS A MAIL RECEIVING SERVICE
- INQUIRY ADDRESS IS A CHECK CASHING FACILITY
- INQUIRY ADDRESS IS A STORAGE FACILITY
- INQUIRY ADDRESS IS A TELEPHONE ANSWERING SERVICE
- INQUIRY ADDRESS IS A CAMPGROUND
- INQUIRY ADDRESS IS A HOTEL/MOTEL
- INQUIRY ADDRESS HAS BEEN REPORTED MISUSED
- SSN IS ISSUED TO A PERSON WHO HAS BEEN REPORTED DECEASED
- SSN HAS NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION
- SSN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION DURING THE PAST 5 YRS
- SSN HAS BEEN REPORTED MISUSED
- SOCIAL SECURITY NUMBER ISSUED PRIOR TO INQUIRY DATE OF BIRTH
- POSSIBLE INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)
- SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE

VIN-D-CODE - This is available for 1981 or newer models of passenger, truck, and motorcycle vehicles. The search criterion for this information is VIN.

Vehicle Description - These items list information about the vehicle. This information may include the:

- Year
- Make
- Model
- Type of roof
- Sub-series
- Model name (applies to trucks only)
- Ton rating (applies to trucks only)

- # of drive wheels (applies to trucks only)
- Gross weight (applies to trucks only)
- Type of engine displacement (applies to motorcycles only)
- Type of engine cycles (applies to motorcycles only)
- Series (applies to trucks only)

Base Price - This is the original suggested list price of the series or model. Incremental costs for optional equipment are not included.

CARB - This item describes the carburetor of the vehicle. Other descriptions include Turbo, 2 Barrels, etc.

Country of Origin - This item lists the country in which the vehicle was manufactured.

Restraints - These fields describe the type of restraints with which the vehicle was manufactured. The description explains that the air bag is located on the driver's side or that the seat belts are active.

Cylinders - This is the number of cylinders the vehicle maintains.

Fuel - This item lists the type of fuel by which the vehicle operates. Other fuels include Diesel, Electric, and Propane.

Cubic Inch Displacement (CID) - This figure is the CID vehicle's engine pistons.

Type- This field lists the type of vehicle. Other types include truck and motorcycle.

STD Make- This field lists the make of the vehicle.

Other fields that may appear:

- **ABS**- This field lists the availability of factory installed anti-lock brakes on the vehicle.
- **Security**- This field lists the availability of security on the vehicle. If security is included on the vehicle, this field lists the security type.

IDENTITY PLUS (ID+)

This header indicates the beginning of the IDENTITY-PLUS information.

In this section, the IDENTITY-PLUS processing status for each subject is provided. Possible IDENTITY-PLUS messages are:

- **IDENTITY FOUND**
- **DATA BELOW ++ WAS ADDED TO YOUR SEARCH REQUEST-** Each identity found matches the subject in your Search Request. Any data marked with a ++ to the left is different from the Search Request data.
- **CONFLICTING IDENTITIES FOUND-VERIFICATION RECOMMENDED DATA BELOW NOT USED TO ENHANCE CLAIMS SEARCH-** Each identity found matches to the subject in your Search Request, but the discovered identities conflict. This typically occurs when both Junior & Senior reside at the same address.
- **MULTIPLE IDENTITIES FOUND**
- **IDENTITY NOT FOUND-** Based on the Search Request data provided, this subject was not found. Check input and resubmit if necessary.

AUTO/PROPERTY INQUIRY HISTORY:

The Inquiry History sections list information from the Auto & Property systems about each insurance company that has requested a Claims Discovery report on the subjects, vehicles or risk address in this report within the last six months or longer. In addition, it lists the date the report was produced and the reference number of request.