

A-PLUSnews

The Best Underwriting Intelligence in the Business

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How much do you spend on loss payee and mortgagee notifications?

Use CV-ExchangeSM from Coverage VerifierSM to save money and free up your resources for underwriting new business.

Chances are you devote far too many resources toward printing and mailing notifications and invoices. And you'd probably prefer to spend those resources on what you do best — underwriting new business. Perhaps you wonder, Am I an insurer or a mailing house?

CV-ExchangeSM from Coverage VerifierSM can help. Our services can send the countless notifications and invoices you must mail for every policy. Eliminating that costly process streamlines your business like never before.

“Depending on an insurer’s size, replacing paper mailings could easily save a typical company anywhere from \$100,000 to \$1 million in the first year alone,” says James Levendusky, A-PLUSTM product manager. “Companies often have no idea how much money they spend on the process. They don’t look at it closely because it isn’t considered part of the core business model. When clients actually stop to think about how much money they’re spending, it’s a real eye-opener for them. Beyond postage, paper, and handling returned mail, when you factor in person-hours and other resources, the savings are even greater. And by streamlining information delivery, the company looks better to its client base.”

Insurers must notify lenders and other interested parties of policy

changes affecting their collateral, and those updates occur constantly throughout a policy’s life cycle. You also spend an inordinate amount of time and money billing mortgage bankers’ escrow accounts. On top of that, there’s the constant challenge of address changes and returned mail.

CV-Exchange offers the tools to eliminate the paper, the postage, the returned mail — and the headaches — associated with those costly and time-consuming tasks.

CV-Exchange offers its loss payee and mortgagee notifications service to

handle countless policy changes. Our escrow billing service handles escrow billing either electronically or by mail. All you need to do is submit the lender information and premiums due. Our producer notifications service sends a text file containing information about returned mail directly to your company’s agents each day.

For more information...

...please contact James Levendusky by telephone at 201-469-3173, or send e-mail to jlevendusky@iso.com. ☺

No limit to the CV Decision EngineSM

By now you know how CV-ExchangeSM from Coverage VerifierSM can save your company thousands of dollars. But did you know that our CV Decision EngineSM is the only service of its kind in the industry that manages all your notifications for you?

“That’s a feature our competitors don’t offer,” says James Levendusky, A-PLUSTM product manager. “For example, if one of your customers deletes a vehicle, our competitors will require you to submit an updated policy, a separate record of the deleted vehicle, and updated instructions for notifying mortgagees, payees, state agencies, and other interested parties. Thanks to the CV Decision Engine, all you need to do is send us the updated declarations page. The decision engine does the rest.”

Our CV Decision Engine reads policy histories and determines the necessary notifications automatically. And there’s literally no limit to its decision-making power, as the service lets you list an unlimited number of mortgagees or payees on every policy. The decision engine also works with CV-ALIRSM to help you satisfy your statutory reporting to state motor vehicle departments.

Says Levendusky, “Where other companies offer pass-through services — almost like a mailing house — the CV Decision Engine simplifies your process and does all the heavy lifting.”

A-PLUS™ adds new loss type for identity theft

A-PLUS™ has added a new type of loss to its property database to include one of the fastest-growing crimes in recent history: identity theft.

When writing an insurance policy on a commercial or residential property, you need to know about your customer's past claims or other losses at the same location. With the addition of the new identity-theft loss, you'll now be able to identify claims related to identity theft that might have negatively affected the applicant's credit score.

"This new loss is in response to overwhelming requests by our customers," says Robert H. Smith,



A-PLUS product manager. "Identity theft and the losses associated with it are a huge concern for property underwriters."

According to Federal Trade Commission (FTC) estimates, as many as 9 million Americans have their iden-

tities stolen each year. The FTC also states that consumers reported losses from fraud of more than \$1.2 billion in 2007.

"Underwriters and agents will now be able to view identity-theft claims when ordering A-PLUS property reports," says Smith. "As a result, they'll be able to isolate that type of incident, study its frequency, and calculate specific values for claims in their automated underwriting systems."

For more information...

...please contact Robert H. Smith by telephone at 201-469-3167, or send e-mail to rsmith@iso.com. ☎

Connecting to ISO Passport™ has never been easier, thanks to our winning team

Delivering your vital auto and property underwriting reports takes more than just a computer connection — it takes teamwork. That's why ISO employs a top-notch group of specialists to administer ISO Passport™, ISO's comprehensive resource for vital auto and property underwriting reports. The ISO Passport team delivers customized data transfer, innovative application enhancements, and 24/7 customer service and product support.

"Our team has a diverse set of technical and customer-service skills, and each member is well trained and ready to help you receive the data you need to do business," says Manjari Chowdhury, manager of the ISO Passport team. "Their efforts help deliver all of ISO's products through one reliable, customizable platform."

The ISO Passport connection

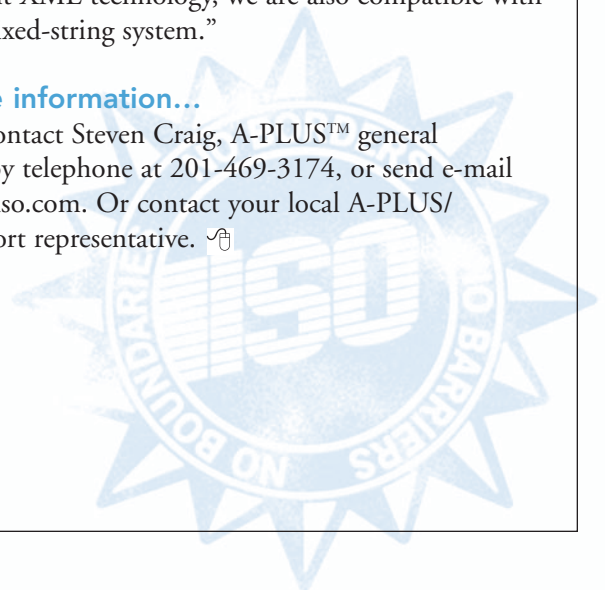
"Some of the insurers we serve prefer to have their data processed in bulk, either through batch files or through our network-to-network connection," Chowdhury explains. "Others connect through the ISONet™ platform to the ISO Passport website. Regardless of how they choose to send client information, our job is to process that information — depending upon which service the insurer uses — and return their client information with detailed reporting."

Chowdhury explains that each insurer has slightly different data and connection requirements. Some insurers want only certain fields of information returned on the reports. Others ask for less than the available seven years of data returned. Additionally, some customers request their own company-specific mappings that combine several fields into a few broader categories.

"We also provide the service across all major protocols," she says. "No matter what connection protocol your company employs, our team should have no problem getting you connected. Finally, although we offer our data in the more recent XML technology, we are also compatible with the older fixed-string system."

For more information...

...please contact Steven Craig, A-PLUS™ general manager, by telephone at 201-469-3174, or send e-mail to sraig@iso.com. Or contact your local A-PLUS/ISO Passport representative. ☎



Enhanced Social Security number verification

A-PLUS™ databases help you fight fraud at the underwriting stage

The A-PLUS™ auto and property databases continue to implement enhancements to help you screen for fraud before you write your business.

“We’re developing or implementing several key enhancements to the A-PLUS databases to help insurers at the critical underwriting stage,” says Dorothy Ziegelbauer, A-PLUS product development manager.

You’ll recognize a potentially fraudulent Social Security number immediately.

A recent enhancement getting positive customer feedback is Social Security number verification. We’re expanding the A-PLUS auto Social Security verification service, and this is a new addition to A-PLUS property reports. Available information includes the state in which Social Security issued the number and a range of dates that correspond with the number’s series.

You’ll recognize a potentially fraudulent Social Security number immediately if the report says “SSN was issued prior to DOB (date of birth)” or “SSN has not been issued” or “SSN is invalid.”

We’ll also flag the Social Security number if it appears in the Social Security Death Master List. The report will state “SSN found in SSA Death Master List” and will include the name of the deceased; the city, state, month, and year of death; and a name indicator to show if the name entered on the report matches the name reported in the Death Master List.

SSN Verification			
SSN:	XXX-XX-1034	State/Province:	KY
Issued From:	1983	Issued To:	1983
SSN WAS ISSUED PRIOR TO DOB			
SSN Verification			
SSN:	XXX-XX-1212		
SSN HAS NOT BEEN ISSUED			
SSN Death Master Verification			
SSN:	XXX-XX-8835	State/Province:	MO
Issued From:	1956	Issued To:	1959
SSN FOUND IN SSA DEATH MASTER LIST			
First Name:	KIM	Last Name:	BROWN
Name Indicator: Y			

Another recent addition to the A-PLUS auto, property, and Coverage Verifier™ databases is a mail-drop alert. The feature helps you detect a false address during underwriting. The A-PLUS mail-drop alert scans all addresses submitted to identify those that are potentially fraudulent. A-PLUS will return the business

name associated with the address and provide a contact name and phone number to call to verify whether the address given is accurate.

For more information...

...please contact Dorothy Ziegelbauer by telephone at 201-469-3601, or send e-mail to dziegelbauer@iso.com.

Newly added A-PLUS™ fields will float your boat

ISO is happy to announce that its A-PLUS™ property reporting now includes 69 additional contribute-to-receive fields, including 31 fields for boats.

“Many of the new boat fields include data on individual boats in addition to data on boat owners or policyholders,” says Dorothy Ziegelbauer, A-PLUS product development manager. She explains that the additional fields include the HIN (hull identification number) and claims history associated with the HIN.

In addition to 31 boat fields, A-PLUS now offers 38 new fields for commercial lines claims.



“We assembled a panel of 12 insurers as part of the recent commercial lines data initiative,” Ziegelbauer notes. “We asked the panel members what data elements we should add to A-PLUS to make it more useful in their day-to-day business.”

Since every company does business differently, each has slightly different needs for the data they capture and use within their underwriting systems. To account for that diversity, all the new data elements are contribute-to-receive fields, so A-PLUS customers will receive data only

By adding the new data elements, A-PLUS encourages expanded data reporting, which benefits all companies that participate. The initiative will collect more information from participating insurance companies, so A-PLUS will be able to offer more data.

on the fields they supply. You can receive as many or as few of the new data elements as you wish. That level of customization is not currently available from any other data provider in the industry. By adding the new data elements, A-PLUS encourages expanded data reporting, which benefits all companies that participate. The initiative will collect more information from participating insurance companies, so A-PLUS will be able to offer more data. As Ziegelbauer says, “More data is always better.”

For more information...

...please contact Dorothy Ziegelbauer by telephone at 201-469-3601, or send e-mail to dziegelbauer@iso.com. ☎

Se habla español

A-PLUS™ has enhanced our FCRA (Fair Credit Reporting Act) program to meet the needs of your Spanish-speaking customers. Because of increased numbers of Spanish-speaking consumers calling to dispute their claims-history reports, we've implemented a Spanish-language service.

“It's difficult enough for someone to receive an adverse notice,” says Melissa Ruiz, business product coordinator for A-PLUS and the first con-

tact for Spanish-speaking callers. “It becomes even more difficult when there's a language barrier.”

Spanish-speaking consumers wishing to dispute their A-PLUS claims-history reports should call the A-PLUS Consumer Inquiry Center at 1-800-709-8842, Monday through Friday between 9 a.m. and 5 p.m., and ask for Melissa Ruiz. ☎



ISO PassportSM enhances your security with improved password protocols

If you bank, shop, or make travel plans online, you know that the days of the simple, easy-to-remember password are long gone. Web-based commerce now requires intricate passwords that contain a variety of character types. ISO PassportSM is no exception.

“Many of our clients use ISONetSM to order reports from ISO Passport,” explains Robert H. Smith, A-PLUSTM product manager. “Those reports can contain a variety of personal information, including addresses and driver’s license numbers. We want to make sure our protocols comply with the most stringent requirements of our customers, vendors, third-party data suppliers, and state regulatory agencies.”

New system

The new password you create to connect to ISO Passport through ISONet must be at least eight characters, and it must contain at least three of the following: uppercase letters, lowercase letters, numbers, and special characters.

Examples of a special character are an asterisk, ampersand, or pound sign.

Passwords will expire every 30 days. When you change your password, you may not use any of your previous 12 passwords, and you cannot change it again for at least two days.

The system will lock your user account automatically after three unsuccessful login attempts.

Smith explains that ISO chose the criteria to meet everyone’s requirements collectively. In other words, one vendor may require that a password expire after 60 days, while a state department of motor vehicles may require expiration after only 30 days. The ISO Passport solution: require all parties to change passwords after 30 days. The same philosophy applies to all other criteria.

For more information...

...please contact Robert H. Smith by telephone at 201-469-3167, or send e-mail to rhsmith@iso.com. ☺



The largest databases in the industry are still growing

The A-PLUSTM auto and property databases continue to set the industry standard for participation, according to A-PLUS General Manager Steven Craig.

“The A-PLUS property database remains head and shoulders above our nearest competitor, with more than 1,471 contributors and more than 95 percent of insurers reporting data,” notes Craig. “And the A-PLUS auto database now contains loss-history

data from nearly 970 contributing companies representing more than 92 percent of auto insurers.

“The power of our products and services lies in the size and detail of our databases,” says Craig. “That’s why we place such an emphasis on both the quantity and quality of our information. Our success in gathering this data translates to your success in underwriting.”

A-PLUS is the industry’s largest loss-history database, representing the broadest mix of contributors, including insurance companies, managing general agents, joint underwriting associations, FAIR Plans, and other insurance pools around the country. Additional information is available from your A-PLUS sales representative. Or you can contact Steven Craig by telephone at 201-469-3174, or send e-mail to scraig@iso.com. ☺

ISOTECH® 2008: Connect with insurance resources in Las Vegas

November 9–11, 2008 • Rio All-Suite Hotel • Las Vegas, Nevada

The premier conference for the property/casualty insurance industry is coming to Las Vegas.

The theme of this year's ISOTECH® Conference is "Connect." ISOTECH has one vital mission — to connect you with a comprehensive set of resources that will help you survive and thrive in an increasingly competitive marketplace.

ISOTECH will feature top-notch speakers, timely workshops, and leading technology vendors. Our educational sessions will give you tools and information you need to:

- stay current with advances in technology
- implement new technologies throughout your organization
- evaluate risk with more comprehensive analysis
- improve efficiency and reduce costs

Our Technology Showcases and exhibitors will offer a host of enhanced products, and our Underwriting Track will include five intensive sessions:

- Data mining: Identifying account characteristics for better rating



- It takes a village: Effects of community attributes on insured loss
- Underwriting today: Modernize and optimize
- Climate change: Property and liability insurance implications
- Smart underwriting: Are you ready for the next wave?

For more information...

...visit www.iso.com, click on "Conferences," and follow the link to ISOTECH 2008. ☺

HOLIDAY SCHEDULE 2008

ISO has the following holidays scheduled for the remainder of 2008. All offices nationwide will be closed for these observances.

Memorial Day	Monday, May 26
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Thanksgiving Day	Thursday, November 27
Day after Thanksgiving	Friday, November 28
Christmas Day	Thursday, December 25
Day after Christmas	Friday, December 26

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