

This document is a draft Scope of Services/Technical Specifications for a future non-competitive contract Miami-Dade County anticipates entering into. Scope of Services/Technical Specifications is subject to change without notice.

This is not an advertisement.

Miami-Dade County, Florida

Project Title: Verisk Claims Management

SCOPE OF SERVICES

A. Introduction

Miami-Dade County's Internal Services Department (ISD), Risk Management Division, requires licensing for the Claim Essentials Product Supplement software from Verisk Analytics Inc. in order to secure vital services essential for its day-to-day operations. Verisk, a trusted partner for over a decade, offers a comprehensive Claims Management System crucial for compliance with Florida legislations requirements, particularly in the Worker's Compensation and General Liability claims sections. ClaimSearch represents the world's largest claims database, covering 98% of the insurance industry's claims. It is a proprietary solution aimed at fraud detection, where clients submit claim data, leading to a comprehensive "match report" showcasing claimants' complete history across Casualty, Property, and Auto APD claims. Clients can manually report claims through the web interface or opt for an automated system-to-system integration, provided at no extra cost. Verisk maintains, upgrades, and enhances the ClaimSearch database annually. Licensing through the Claim Essentials Product Supplement grants unlimited user access. Features include Claims Reporting, Claims Inquiry, Fraud Score assessment, DecisionNet for police and public records, Append Data and Search (Append-DS) for missing data identification, Office of Foreign Assets Control (OFAC) compliance checks, Child Support Lien Network (CSLN) and Office of Child Support Enforcement (OCSE) compliance checks, Medicaid Assistance Intercept System (MAIS) compliance reporting, and Digital Media Image Forensics for photo analysis. Clients receive 24/7 support through the NJ Support Help Desk, with an assigned Account Executive for inquiries.

The scope of services encompasses Verisk's ISO ClaimSearch® Contributory Database Membership, playing a pivotal role in claims processing, fraud prevention, and compliance. This includes access to various ISO ClaimSearch Databases, such as Auto, Property, and Casualty Claims Information, offering features like Claim Scoring, Dashboards, Loss Scenario Builder, and more.

Additionally, the contract covers Verisk's Decision Net® products, providing essential functionalities such as Public Records Information Access, Police Reports Access, Motor Vehicle Information (MVRs), and Data Append Services. These features collectively contribute to the County's robust risk management and fraud prevention efforts, leveraging a wealth of data for thorough investigations.

B. Services to be Provided

A. ISO ClaimSearch® Contributory Database Membership

Membership consists of access to the ISO ClaimSearch Databases set forth below and the electronic provision to Licensee of loss claims history information from the ISO ClaimSearch Databases. Membership also includes access to various services concerning the claim including (i) Claims Reporting and Search Function, (ii) Claims Inquiry (Investigations Query) Function, and (iii) Data Access and Compliance Programs on behalf of Licensee.

1. ISO CLAIMSEARCH® DATABASE ACCESS – Auto, Property and Casualty Claims Information

Licensee is provided access to the ISO ClaimSearch Databases identified in this Section and the ability to submit Licensee Information to such databases. Submission of information related to other lines of business, including but not limited to, information related to Life, Disability, Pet, Long Term Care, Dental, Travel, Home or Auto Warranty, requires a separate agreement and additional fees.

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The access provided under this section includes access to the following features to the extent selected below:

- Claim Scoring: scores eligible claims to help facilitate the identification of meritorious and questionable claims
- Dashboards: Triage - ability to quickly view claims scores and determine action
- Self-Administration – Customizer: help operationalize and manage the scores
- Loss Scenario Builder: provides ability to create custom loss scenarios utilizing industry business rules

a) AUTOMOBILE CLAIMS INFORMATION

This ISO ClaimSearch Database includes access to automobile claims database files, including auto physical damage, auto property damage liability, vehicle theft (including insurance company recoveries), vehicle salvage, VINassist™, and vehicle claims system (VCS) records.

NOTE: Access to Law Enforcement and Manufacturers Data (“LEMD”) must be authorized by the National Insurance Crime Bureau (“NICB”) and may be arranged through the NICB for a fee. If Licensee is so authorized, ISO will include access to the vehicle-related, third-party data in this segment. The LEMD data includes: NCIC vehicle recoveries, law enforcement (vehicle thefts – theft indicator only) data: vehicle impounds; vehicle exports; and vehicle manufacturers (shipping and assembly, paperless MCO) files.

b) PROPERTY CLAIMS INFORMATION

This ISO ClaimSearch Database includes access to: first party loss claims reported to ISO and includes property claims resulting from all perils.

c) CASUALTY CLAIMS INFORMATION

This ISO ClaimSearch Database includes access to: claims records reported to ISO under casualty lines including but not limited to: workers’ compensation, general liability, auto bodily injury liability, medical payments, homeowners and farmowners’ liability, E&O, D&O and marine.

2. CLAIMS REPORTING AND SEARCH FUNCTION

This function consists of the electronic access to the loss history information concerning claims contained in the ISO ClaimSearch Databases identified above provided in response to the submission of claims. System authentication and submission of Licensee Information is required for access. The following limitations apply to the use of this function:

- A) Licensee shall designate a limited number of its Authorized Users who are directly involved in the Licensee’s Authorized Use to access and use the ISO ClaimSearch Databases and to be the only persons to receive or use ClaimSearch Information on behalf of Licensee. Licensee will notify ISO immediately of any change in such designations. Any and all users designated by Licensee as Authorized Users are subject to approval by ISO. Licensee represents and warrants that it and its Authorized Users shall use the ISO ClaimSearch Databases and ClaimSearch Information solely for the Authorized Use and for no other purpose.

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- B) Licensee shall be responsible for ensuring only Authorized Users access the ISO ClaimSearch Databases and receive and use ClaimSearch Information and that those Authorized Users receive or use the ClaimSearch Information solely for the Authorized Use and only for processing active claims and where an initial claim report has been filed in the ISO ClaimSearch Databases.
- C) No information received from or through the ISO ClaimSearch Databases (including any extracts, summaries and derivatives thereof) shall be provided, in whole or in part, to any employees not authorized to access the information or to any other person or entity, without ISO's express prior written consent, other than the insurance company which has provided the initial claim information to ISO.

3. CLAIMS INQUIRY (INVESTIGATIONS QUERY) FUNCTION

This function consists of electronic inquiry access to the loss history information for the investigation of claims. System authentication and submission of Licensee Information is required for access. The following limitations apply to the use of Claims Inquiry:

- A) Use of this function is limited to Authorized Users of Licensee whose primary responsibility is the investigation and disposition of potentially fraudulent claims. Each Authorized User must be specifically designated to use Claims Inquiry by an authorized representative of Licensee. Licensee will notify ISO immediately of any changes in its Authorized Users.
- B) Searches shall only be conducted in connection with the investigation of an existing claim and where an initial claim report has been filed in the ISO ClaimSearch Databases. Additionally, for searches involving doctors, attorneys or other parties to the loss, Licensee must have a reasonable basis to believe that such search may provide relevant information in connection with a claim under investigation.
- C) ClaimSearch Information obtained from the ISO ClaimSearch Databases on an individual may only be used in connection with the investigation of suspicious or fraudulent claims and such information may only be disclosed to (a) persons who are involved in the investigation or resolution of the claim, or (b) law enforcement officials, in the event that the matter has been turned over to the law enforcement authorities.
- D) No search of the ISO ClaimSearch Databases may be conducted on behalf or, or at the request of, any government official other than those specifically involved in a joint investigation.
- E) The purpose of this function and its ISO ClaimSearch Databases is to provide information that will be used to evaluate active claims and to detect and deter insurance fraud. Searches for any other purpose are strictly prohibited.
- F) No third party, including but not limited to, contract SIU organizations, care of offices, third party administrators, and business process offices, nor any other entity, person or employees other than the Licensee's Authorized Users shall access Claims Inquiry or conduct searches on behalf of Licensee without ISO's express prior written consent.

4. DATA ACCESS AND COMPLIANCE PROGRAMS

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Licensee hereby requests, consents to and authorizes ISO to allow access to Licensee's relevant claims data and information and to report or share, as appropriate, Licensee's data and information submitted by Licensee, on behalf of Licensee to state insurance fraud bureaus, state fire marshals, state child support enforcement agencies (which include Child Support Lien Network (CSLN) program and Office of Child Support Enforcement program), and other agencies, to the extent ISO reports and/or shares with such entities and agencies, to assist Licensee with compliance with Licensee's statutory or regulatory claims reporting requirements. Licensee is responsible for ensuring all applicable data and information is supplied to ISO in a complete, timely, appropriate and accurate manner to satisfy the statutory and regulatory requirements.

Licensee agrees to sign any authorization forms that may be required to affect such participation and reporting. If at any time Licensee desires to limit or prohibit access to law enforcement agencies or any state agencies or to opt out of any of the compliance programs or to participate on an individual or multi-state basis, rather than in all states participating in the applicable compliance programs, Licensee shall and agrees to execute and deliver to ISO a Data Access Participation Modification Form.

A) LAW ENFORCEMENT AND STATE AGENCY DATA ACCESS

This service authorizes ISO to grant access to law enforcement, state fraud bureau and state fire marshals to Licensee's relevant claims data and information. Licensee hereby requests, consents to and authorizes ISO to grant access to Licensee's relevant claims data and information as follows:

Law Enforcement Agency Access: Licensee consents to and authorizes ISO to allow access to Licensee's claims data and information by law enforcement agency personnel that meet the requirements established in the *Policies*. Licensee acknowledges and agrees access developing background information on persons of interest with regard to homeland security activity.

State Fraud Bureaus / State Fire Marshals: Licensee consents to and authorizes ISO to allow online access to Licensee's claims data and information by state fraud bureaus and state fire marshals in all states.

The foregoing authorizations, and to the extent applicable, any Data Access Participation Modification Form, do not limit or prohibit ISO from reporting information or allowing access to information in a state where there are statutory reporting requirements or otherwise as required by law.

B) COMPLIANCE PROGRAMS

Licensee hereby requests, consents to and agrees to participate in the compliance programs and requests and consents to participate in all participating states, including all states that become available through the compliance programs.

Licensee requests, consents to and authorizes ISO to report on behalf of Licensee relevant data and information to all participating states that ISO reports to and agrees and authorizes ISO to automatically include Licensee in reporting to any new states that may enter the compliance programs set forth herein. Licensee acknowledges and agrees ISO does not report to all states and the compliance programs are not

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available in all states. Licensee authorizes ISO to perform searches on all claims reported to ISO against the compliance programs databases. The foregoing authorizations, and to the extent applicable, any Compliance Reporting Services Participation Modification Form, do not limit or prohibit ISO from reporting information unrelated to the Compliance Programs identified in states where it is required by law.

1. CHILD SUPPORT ENFORCEMENT AGENCY (CSEA) PROGRAM

This service consists of a search of the Child Support Lien Network (CSLN) Database of delinquent obligors, and the notification of the appropriate child support enforcement agency, upon the submission of a casualty claim to the ISO ClaimSearch Database. Participation in the ISO Child Support Enforcement Agency program will satisfy requirements under individual state and federal PRWORA legislation.

- A. Licensee authorizes ISO to provide a search of the CSLN & OCSE databases to identify claims submitted by delinquent child support obligors, in compliance with requirements in several states.
- B. The Child Support Enforcement Agency Program (CSEA) through ISO ClaimSearch is provided to participants to facilitate the notification of the appropriate agency of a claim filed by a delinquent obligor only. Any subsequent activity; notification of the participant, filing of liens, distribution of funds, or other assignment of settlement proceeds, etc., is the responsibility of the Child Support Enforcement Agency, and Licensee.

2. OFAC COMPLIANCE VERIFIER SERVICES

This service matches claim submissions by Licensee against data provided by various third parties which contains the names of specially designated persons or entities to which special monetary conditions and restrictions may apply.

Service: Premium

Includes Affiliates: No

3. ISO CLAIMSEARCH® MEDICAID REPORTING SERVICE

- A. This service consists of a search of the Rhode Island Executive Office of Health and Human Services ("EOHHS") Medicaid Assistance Intercept System (MAIS) Database of Medicaid recipients ("MAIS Database"), for those states that are enrolled in the MAIS program, upon the submission of a casualty claim to the ISO ClaimSearch® database. This service provides an automated search of the MAIS Database based on information provided by Licensee pertaining to bodily injury claims in order to identify claimants as Medicaid recipients (as further set forth above).

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B. Access to MAIS Database through ISO ClaimSearch® is provided solely to facilitate the notification of the appropriate State Medicaid agency of a claim filed by a Medicaid Recipient and for no other purpose or function. Licensee represents and warrants that it and its Authorized Users shall use the service exclusively to facilitate the notification of the appropriate State Medicaid agency of a claim filed by a Medicaid Recipient and for no other purpose. Any subsequent activity, including notification of the participant, filing of liens, distribution of funds, or other assignment of settlement proceeds, etc., is the responsibility of the Medicaid Assistance Intercept System and Licensee.

C. ISO shall employ reasonable measures to conduct a search of the MAIS Database in accordance with the agreement between ISO and EOHHS affording access to the MAIS Database based on information reported to ISO by Licensee with respect to persons having filed bodily injury claims with Licensee under workers compensation and liability policies of Licensee, to match and report Medicaid Recipients to the EOHHS MAIS Database, which may report the claims to the appropriate, participating state agency.

4. LIABILITY BODILY INJURY AND DEATH CLAIMS REPORTING:
Connecticut General Statutes § 38a-318a (CT DAS)

This service assists insurers in satisfying 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 provides the Connecticut personal injury and workers' compensation claims ISO receives from participants to the DAS on behalf of participants. Licensee authorizes ISO to report on behalf of the Licensee, liability bodily injury and death claims, filed by residents of Connecticut to the Connecticut Commissioner of Administrative Service.

B. DECISION NET®

PRODUCTS

A) PUBLIC RECORDS INFORMATION ACCESS

This Product provides access to public record information from third-party providers. Public record information includes but is not limited to names, addresses, telephone numbers, driver information, in accessing and using the public record data it is acting solely as a claims, subrogation or special investigation department and function of (i) the property-casualty insurance industry or (ii) the property-casualty loss management department of a third-party administrator or self-insured entity.

B) POLICE REPORTS ACCESS

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This Product provides access to nationwide police Information including police, fire, coroners, and department of motor vehicles (DMV) Information from tens of thousands of agencies across the United States.

C) MOTOR VEHICLE INFORMATION (MVRs)

This Product provides access to the driving records (MVRs) of individuals licensed to operate motor vehicles in the jurisdictions of the United States. Licensee hereby represents and warrants that it has executed the Insurance Claims Subscription Agreement with Insurance Information Exchange, a unit of ISO Claims Services, Inc. a wholly owned subsidiary of ISO ("iIX") and is in compliance with its terms and conditions. Licensee agrees if its agreement with iIX terminates, its right to access MVRs under this Supplement shall also terminate.

D) DATA APPEND SERVICES: Social Security Number Append Service (APPEND-DS)

This service will append to claims Information missing or omitted data, specifically; social security numbers consistent with the manner of claims delivery to ISO ClaimSearch. The service provided under this Supplement is the standard service which appends data to all initial claims (property, casualty and auto). Additional or customized screening options will require additional fees and an amendment to this Supplement or a separate agreement with ISO.