

VCF Premature and Insufficient Claims Summary Report
Data as of July 31, 2025

This report should be reviewed with the accompanying explanation document (Understanding the Premature and Insufficient Claims Report), which includes the definitions and criteria used to create the report.

All Claims

| | Type of Missing Information | 2023 | | 2024 | | 2025 | |
|------------------------|---|-------|-------|-------|-------|-------|-------|
| Premature Claims | Claim Form Signature Page and/or Exhibit A | 1,761 | 24.9% | 1,294 | 16.3% | 545 | 10.5% |
| | Certified Physical Condition | 1,877 | 26.6% | 71 | 0.9% | 1 | 0.0% |
| | Proof of Appointment as victim's Personal Representative or Guardian* | 475 | 40.6% | 284 | 22.7% | 62 | 17.4% |
| Insufficient Claims | Proof of Presence | 2,514 | 35.6% | 620 | 7.8% | 55 | 1.1% |
| | Private Physician Packet | 248 | 3.5% | 189 | 2.4% | 43 | 0.8% |
| Total Submitted Claims | | 7,061 | | 7,920 | | 5,212 | |

Total Submitted Claims 2023-Today: 20,193

| Deactivated Claims: Submitted 2023-Today | | |
|--|------------------------------|-------------------------|
| Total Deactivations | Number Of Claims Deactivated | % of Claims Deactivated |
| 7,569 | 5,272 | 26.1% |

| Procedural Denials: Submitted 2023-Today | |
|--|--------------------|
| Total Procedural Denials | % of Claims Denied |
| 6,116 | 30.3% |

Represented Claims: All VCF Claims filed by Law Firms on behalf of Claimants

| | Type of Missing Information | 2023 | | 2024 | | 2025 | |
|------------------------|---|-------|-------|-------|-------|-------|-------|
| Premature Claims | Claim Form Signature Page and/or Exhibit A | 917 | 15.7% | 446 | 6.9% | 123 | 2.8% |
| | Certified Physical Condition | 1,515 | 25.9% | 39 | 0.6% | 1 | 0.0% |
| | Proof of Appointment as victim's Personal Representative or Guardian* | 400 | 37.2% | 226 | 19.3% | 44 | 13.3% |
| Insufficient Claims | Proof of Presence | 2,155 | 36.9% | 509 | 7.9% | 52 | 1.2% |
| | Private Physician Packet | 210 | 3.6% | 161 | 2.5% | 39 | 0.9% |
| Total Submitted Claims | | 5,842 | | 6,454 | | 4,420 | |

Total Submitted Claims 2023-Today: 16,716

| Deactivated Claims: Submitted 2023-Today | | |
|--|------------------------------|-------------------------|
| Total Deactivations | Number Of Claims Deactivated | % of Claims Deactivated |
| 4,342 | 3,107 | 18.6% |

| Procedural Denials: Submitted 2023-Today | |
|--|--------------------|
| Total Procedural Denials | % of Claims Denied |
| 3,379 | 20.2% |

* Includes only those claims that require PR documentation.