

VCF Premature and Insufficient Claims Summary Report

Data as of
October 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	1,764	25.0%	1,306	16.4%	835	10.1%
	Certified Physical Condition	1,877	26.6%	71	0.9%	1	0.0%
	Proof of Appointment as victim's Personal Representative or Guardian*	521	44.3%	314	24.0%	164	16.3%
Insufficient Claims	Proof of Presence	2,521	35.7%	806	10.1%	98	1.2%
	Private Physician Packet	248	3.5%	200	2.5%	59	0.7%
Total Submitted Claims		7,063		7,971		8,244	

Total Submitted Claims 2023-Today: 23,278

Deactivated Claims: Submitted 2023-Today		
Total Deactivations	Number Of Claims Deactivated	% of Claims Deactivated
7,820	5,523	23.7%

Procedural Denials: Submitted 2023-Today	
Total Procedural Denials	% of Claims Denied
6,684	28.7%

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	925	15.8%	460	7.1%	220	3.1%
	Certified Physical Condition	1,515	25.9%	40	0.6%	1	0.0%
	Proof of Appointment as victim's Personal Representative or Guardian*	446	41.3%	252	20.6%	122	13.0%
Insufficient Claims	Proof of Presence	2,157	36.9%	661	10.1%	90	1.3%
	Private Physician Packet	210	3.6%	170	2.6%	54	0.8%
Total Submitted Claims		5,845		6,514		7,056	

Total Submitted Claims 2023-Today: 19,415

Deactivated Claims: Submitted 2023-Today		
Total Deactivations	Number Of Claims Deactivated	% of Claims Deactivated
4,426	3,192	16.4%

Procedural Denials: Submitted 2023-Today	
Total Procedural Denials	% of Claims Denied
3,604	18.6%

* Includes only those claims that require PR documentation.