

VCF Premature and Insufficient Claims Summary Report
Data as of January 31, 2026

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%	1,308	16.4%	1,054	10.2%
	Certified Physical Condition	1,877	26.6%	71	0.9%	1	0.0%
	Proof of Appointment as victim's Personal Representative or Guardian*	557	47.3%	348	26.4%	227	16.5%
Insufficient Claims	Proof of Presence	2,527	35.8%	966	12.1%	123	1.2%
	Private Physician Packet	248	3.5%	202	2.5%	65	0.6%
Total Submitted Claims		7,063		7,974		10,309	

Total Submitted Claims 2023-Today: 25,346

Deactivated Claims: Submitted 2023-Today		
Total Deactivations	Number Of Claims Deactivated	% of Claims Deactivated
8,058	5,757	22.7%
Procedural Denials: Submitted 2023-Today		
Total Procedural Denials	% of Claims Denied	
5,959	23.5%	

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	930	15.9%	470	7.2%	289	3.3%
	Certified Physical Condition	1,516	25.9%	40	0.6%	1	0.0%
	Proof of Appointment as victim's Personal Representative or Guardian*	480	44.3%	285	23.2%	169	13.3%
Insufficient Claims	Proof of Presence	2,160	36.9%	790	12.1%	111	1.3%
	Private Physician Packet	209	3.6%	171	2.6%	60	0.7%
Total Submitted Claims		5,847		6,532		8,829	

Total Submitted Claims 2023-Today: 21,208

Deactivated Claims: Submitted 2023-Today		
Total Deactivations	Number Of Claims Deactivated	% of Claims Deactivated
4,506	3,261	15.4%
Procedural Denials: Submitted 2023-Today		
Total Procedural Denials	% of Claims Denied	
3,359	15.8%	

* Includes only those claims that require PR documentation.