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ISO AND INJURY SCIENCES ANNOUNCE ALLIANCE TO OFFER ELECTRONIC DATA RECORDER INFORMATION THROUGH ISO'S ALL-CLAIMS DATABASE

JERSEY CITY, N.J., Oct. 5 — ISO and Injury Sciences LLC have entered into an alliance to provide insurers with objective information about automobile accidents retrieved from vehicles' electronic data recorders (EDR) via ISO ClaimSearch[®], ISO's all-claims database platform.

Through the new joint service, insurers' claims personnel will be able to identify quickly which vehicles have "harvestable" EDR information and what type of information is available in specific vehicles. In addition, customers will be able to order and receive Injury Sciences' EDR Analysis Reports through the ISO ClaimSearch claims information portal — Decision Net[®].

"Injury Sciences has distinguished itself as a leading provider of EDR information and analyses to the auto insurance industry," said Vincent Cialdella, vice president of ISO ClaimSearch. "We have created this service with Injury Sciences to provide the most comprehensive approach for the identification of, and cost-effective

access to, objective EDR data to help claims personnel handle accident claims and verify the information provided by the parties involved. The service will be a major step toward streamlining the automobile claims workflow and supporting the detection of fraudulent claims.”

As part of its basic claims processing service, ISO ClaimSearch will automatically provide an indicator in its outgoing claims match reports for insurers when EDR information is available from any of the vehicles involved in an accident. The system will also include details on the type of information available. The EDR indicator and information summary will be part of the ISO ClaimSearch system’s standard offering in claims reports, as well as through investigations queries initiated by claims or special investigations personnel.

The ISO–Injury Sciences agreement will also provide an efficient mechanism for insurers to obtain on-site EDR data-extraction services and analysis of EDR data. Upon a request submitted through ISO ClaimSearch, Injury Sciences will use its network of service providers located throughout the U.S. to harvest the EDR information from the vehicle. Injury Sciences will then analyze the data extracted from the EDR device and provide a comprehensive report describing the characteristics of the accident, which may include information about:

- vehicle speed at the time of the accident
- seat belt usage
- braking activity
- severity of impact
- sequence of events in multi-car collisions

These EDR Analysis Reports will be delivered to customers electronically through the ISO ClaimSearch Decision Net platform.

According to Scott Palmer, president and CEO of Injury Sciences, “The link between ISO ClaimSearch and our EDR technologies and services will let claims personnel be notified immediately when EDR data is available in a vehicle and easily obtain the EDR data when there is a need to verify the circumstances surrounding an accident. This EDR data can greatly enhance claims professionals’ ability to analyze objectively the complex variables involved in accidents and the resulting injuries. We believe that working together with ISO — an industry leader in providing claims information services to insurers — we can provide the best possible EDR information solution to support our customers.”

The new service is expected to be launched and available to ISO ClaimSearch system participants in early 2006.

About ISO

ISO, based in Jersey City, New Jersey, is a leading provider of products and services that help measure, manage and reduce risk. ISO provides data, analytics and decision-support solutions to professionals in many fields, including insurance, finance, real estate, health services, government and human resources. Clients use ISO’s databases and services to classify and evaluate a variety of risks and detect potential fraud. In the U.S. and around the world, ISO’s services help customers protect people, property and financial assets. For more information, visit www.iso.com.

About Injury Sciences

Injury Sciences LLC, based in San Antonio, Texas, has been applying hard science to the “gray areas” of auto claims adjusting since 1998. The company’s technologies and services are used by major property/casualty insurers throughout the United States. Its software products and services combine the principles of physics with decades of medical and biomechanical expertise to provide accurate and reliable ways to understand auto accident cause and severity, negligence factors and injury potential. For more information, visit www.injurysciences.com.