



Verisk Rating Insights (VRI)

AI-Powered Insight for Faster,
Smarter Rating Decisions



What is Verisk Rating Insights?

Verisk Rating Insights (VRI) is an advanced, AI-driven solution designed to help insurers quickly identify, interpret, and act on changes in ISO Electronic Rating Content™ (ISO ERC™). Rather than requiring manual review of dense circulars or side-by-side comparisons across releases, users can interact with rating content through natural-language queries and receive clear, structured explanations of what has changed and what it means for the business.

Why VRI matters

ISO rating updates are frequent, complex, and often span multiple rules, tables, and domains. Manual review is time-consuming and prone to inconsistency. VRI delivers immediate, centralized insight into these changes, enabling organizations to reduce effort, improve alignment across teams, and shift from reactive analysis to proactive planning.

How VRI transforms the rating lifecycle

VRI integrates directly into existing workflows, beginning with ISO ERC as the structured data foundation. Users submit natural-language queries and receive AI-generated insights that summarize key changes and highlight business impacts. These insights support faster implementation and better coordination across product, actuarial, underwriting, and IT teams.

Core capabilities

VRI automatically detects changes between circulars or ISO ERC releases, simplifying complex updates into clear summaries. Its natural-language interface allows both technical and non-technical users to easily access insights, while detailed visibility into impacted rules and domains enables more effective prioritization and planning.

Key benefits:



Natural language access to ISO content

Instead of digging through ISO circulars, users can simply ask natural language questions to find what they need. There's no need for downloads or manual comparisons.



Find what matters faster

Quickly identify specific changes, items, or coverages within a circular, e.g., between any two dates for a line of business; pinpoint exactly what's relevant. Download only the updated ISO ERC content for a specific circular or filing.



Understand change impact instantly

Immediately understand what changed between circulars or between any two ISO ERC releases — including rules, rate tables, and domain tables — so you can assess implementation needs and plan effort accordingly.



Optimize your implementation timeline

Get a quick read on whether an update requires a light-touch change or a full-scale integration effort. This helps teams better allocate time, budget, and staff.



Stay up to date

Easily determine what content needs to be maintained or updated.



Built for integration

Coming soon: an API/MCP interface to plug AI-powered answers into your existing workflow and systems for external tracking and automation.



Sample questions to ask VRI:

Which states have adopted Circular LI-CA-2023-173?

What are the changes between 1/1/2023 and 1/1/24 for CA Countrywide?

What are the GL NJ changes between 1/1/2024 to 12/01/2025?

What are the rate table changes for Circular LI-GL-2023-089 in the GL Countrywide?

What are the changes for Filing CA-2022-IALL1 Colorado?

Lines of business supported

VRI supports all ISO lines of business available for ISO ERC except Workers Compensation

- Businessowners
- Commercial Auto
- Commercial Inland Marine
- Commercial Package Policy
- Commercial Property
- Commercial Umbrella
- Crime
- General Liability
- Personal Auto
- Homeowners
- Farm

Business impact

Organizations using VRI benefit from reduced manual workload, faster time to market, and improved decision-making. By providing consistent, centralized insight, VRI helps reduce misinterpretation, improve compliance, and support more effective resource planning across the rating lifecycle.

Verisk Rating Solutions ecosystem

VRI operates as part of the broader Verisk ecosystem alongside ISO Electronic Rating Content (ISO ERC) and Verisk's Rating-as-a-Service (RaaS). ISO ERC provides structured, implementation-ready content, VRI delivers AI-powered insight, and RaaS enables execution through cloud-based APIs. Together, these components create a seamless workflow from content to insight to execution.

Key outcomes

Faster time to market. Reduced manual effort. Improved decision-making. Stronger compliance and alignment across teams.



Want to learn more?

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