

What Changed, What Matters, What's Next: A Streamlined Approach to Rating Content Review



Policy Statement

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A copy of our Policy Statement on Discussion at Meetings can be found at <https://www.verisk.com/495f8a/siteassets/media/downloads/chairpersons-statement.pdf>

Today's Presenter

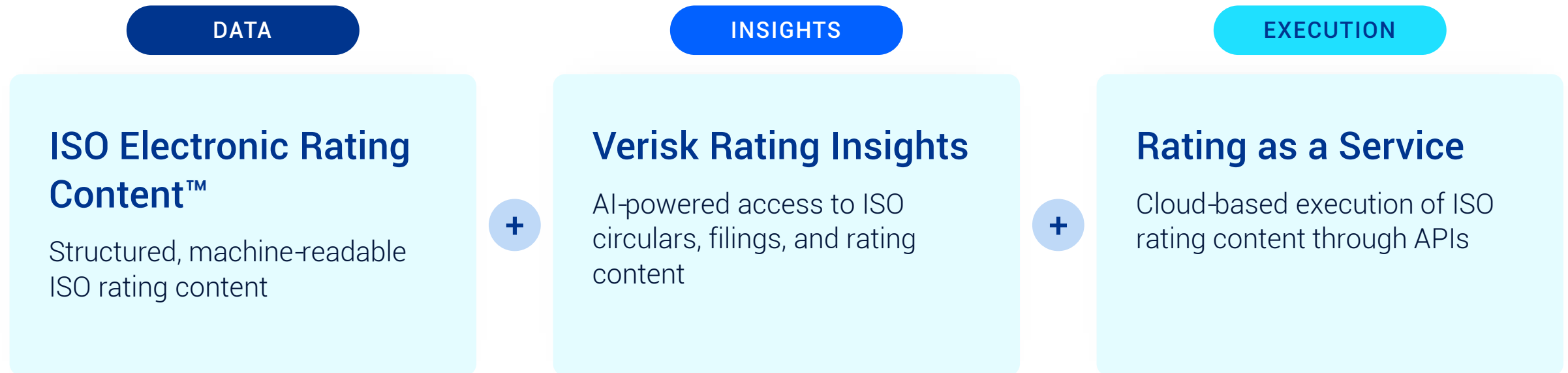
Troy G. Smith

Vice President,
Rating Solutions



Expanding the value of ISO rating content

Rating Solutions is evolving to support more of the rating lifecycle:



Together, these solutions help customers understand, implement, and execute ISO rating changes.

ISO ERC is expanding across Personal Lines

Personal Auto, Homeowners, and Farm are on track for completion across all 51 jurisdictions by the end of 2026.

Personal Auto

Initial states available, with continued expansion throughout 2026.

Homeowners

Initial states available, with continued expansion throughout 2026.

Farm

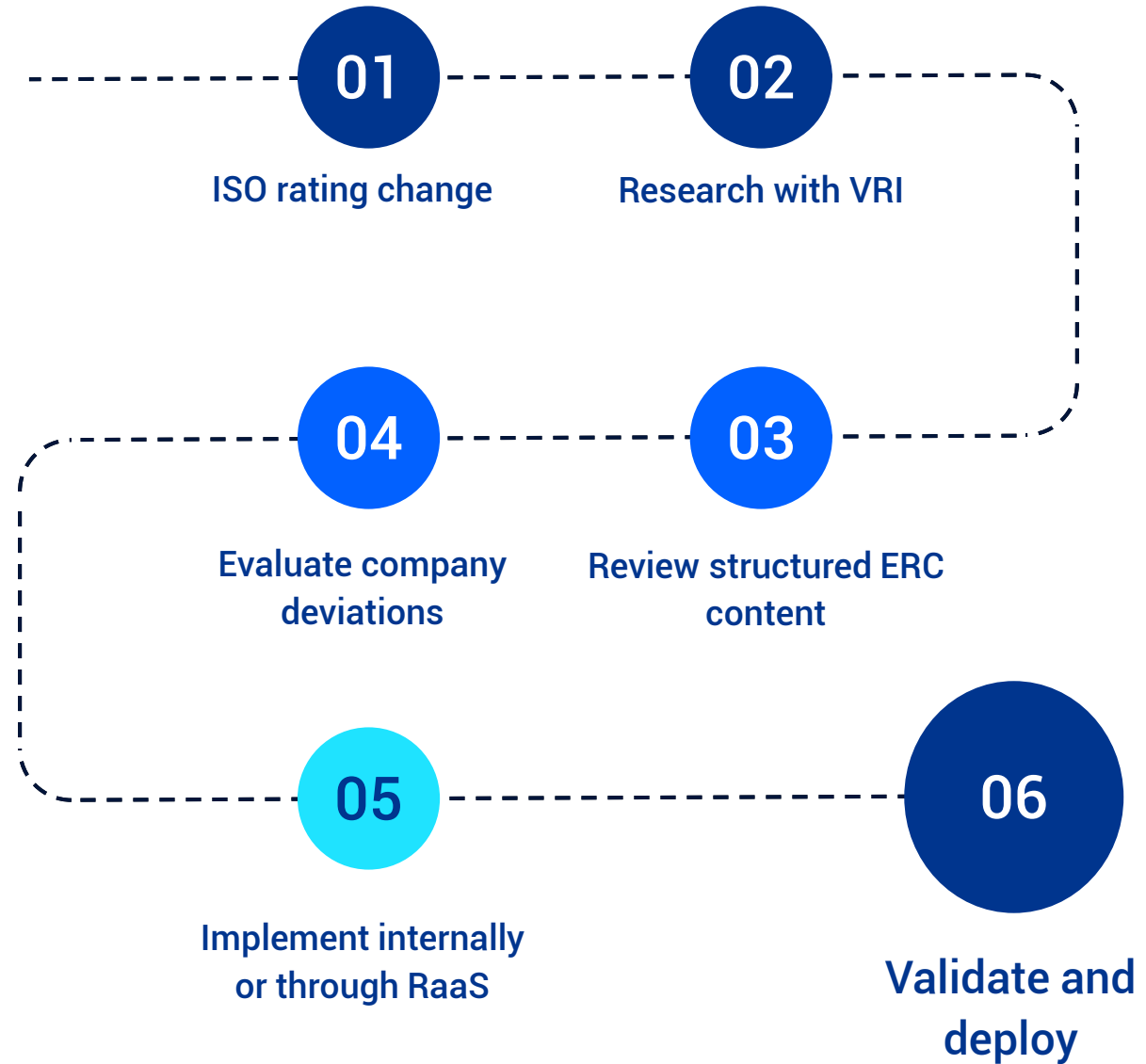
Countrywide development underway for completion in 2026.

Structured ISO rating content expands across a broader portion of carriers' personal and commercial lines portfolios.



From ISO rating change to carrier implementation

The workflow begins with authoritative ISO information and ends with the carrier's company-specific implementation.



Verisk Rating Insights makes ISO ERC easier to explore

An AI-powered conversational assistant for ISO circulars, filings, and rating content

WITHOUT VRI

Manually review circulars and ERC release notes for changes and access artifacts manually



WITH VRI

Ask in plain language and get answers and data grounded in ISO ERC content

What VRI helps you do

Query

ISO circulars, filings, and rating content

Understand

What changed and where it applies

Compare

Relevant circulars and content versions

Locate

Supporting rules, tables, and rating elements

Prepare

Business and technical teams for implementation

Three ways to implement ERC

Build it yourself, run production on RaaS, or verify your own build with RaaS for Testing.

1. The appropriate approach depends on how the carrier manages rating content and the complexity of its deviations.

BUILD WITH ERC

RUN ON RAAS

VERIFY WITH RAAS

ERC data

RaaS

RaaS for Testing

You build and run it

Use the ISO ERC content in your own rating software.
You manage implementation and deviations internally.

ERC preloaded, ready for production

Rate through APIs against ISO ERC content that is already loaded. Supports many common overrides.

Check your own implementation

Keep your own build and use RaaS to validate it, with regression testing before production.

Vendor Partners

ERC



RaaS



1. [Verisk Partner Ecosystem: ISO ERC](#)

The expanding Rating Solutions portfolio

RaaS+ is available today, with Impact Analysis and the ISO Rating MCP arriving in Q1 2027.

AVAILABLE NOW

RaaS+

Extended with SBS
Private environment with authoring for company deviations, extended through our SBS partnership. First major carrier coming online. Ideal for legacy ERC plus software.

AVAILABLE Q1 2027

ISO ERC Impact Analysis

In development
Book-of-business analysis across ISO rating versions and releases. We are working with early adopter carriers now.

AVAILABLE Q1 2027

ISO Rating MCP

Highly anticipated
AI-enabled access to structured ISO rating content through VRI and other authorized clients. Expected to boost productivity and cut integration time.

More to come in this webinar series

SESSION 1

Understand the change

ISO ERC

VRI

ISO base content and company deviations



SESSION 2

Implement and validate

RaaS

RaaS for Testing

RaaS+

Deviation handling and testing workflows



SESSION 3

Analyze and innovate

ISO ERC Impact Analysis

ISO Rating MCP

Each session stands alone while building on the complete rating lifecycle.

Rating Solutions supports the rating-change lifecycle

- 1 **ISO ERC** Structured, implementation-ready rating content
- 2 **VRI** Makes ISO rating information easier to access and understand
- 3 **RaaS** A cloud-based path to rating execution
- 4 **Deviations** Internal systems, RaaS, and RaaS+ support different deviation strategies
- 5 **What's coming** New capabilities expand testing, impact analysis, and AI access

SESSION 2

What's next

This session focused on understanding a rating change. The next session will examine how teams can test, validate, and implement that change.

Test

Validate

Implement



Thank you

You came to ISO for the content. Our responsibility is to help you put that content to work. We look forward to your questions.

 verisk.com/core-lines

 RatingSolutions@verisk.com

 verisk.com

Today's presenter

Troy G. Smith

Verisk — troy.smith@verisk.com